

State of South Carolina
Consolidated Plan for Housing & Community Development

**2021-2025 Consolidated Plan &
2021 Annual Action Plan**

Community Development Block Grants
HOME Investment Partnerships
National Housing Trust Fund
Emergency Solutions Grants
Housing Opportunities for Persons with AIDS

Prepared in Conjunction with the SC Disaster Recovery Office

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Executive Summary

ES-05 Executive Summary - 91.300(c), 91.320(b)

1. Introduction

The 2021-2025 South Carolina State Consolidated Plan encompasses five programs funded by the US Department of Housing and Urban Development (HUD): the Community Development Block Grant Program (CDBG), the HOME Investment Partnerships (HOME) Program, the National Housing Trust Fund (NHTF), the Emergency Solutions Grants (ESG) Program, and the Housing Opportunities for Persons with AIDS (HOPWA) Program. In addition, the State is implementing CDBG Disaster Recovery programs (CDBG-DR and CDBG-MIT) which are described in this 2021-2025 Consolidated Plan but have separate Action Plans for each round of CDBG-DR or MIT funding. The State will also be implementing programs using CARES Act Funding for CDBG (CDBG-CV), but these funds were included via amendment in the 2020 Action Plan. Any additional CDBG-CV funding received will also be included in the 2020 Action Plan.

If 2020 HUD funding is representative of funding to be received during the upcoming Plan period, April 1, 2021 through March 31, 2026, South Carolina will receive approximately \$36 million annually. This Plan identifies which of HUD's eligible activities have been prioritized as best able to serve the needs of South Carolina, using HUD funds available during the Plan period.

The South Carolina Department of Commerce (DOC) administers the CDBG Program; the State Housing Finance and Development Authority, or SC State Housing, administers the HOME and NHTF Programs; the South Carolina Department of Administration, Office of Economic Opportunity (OEO) administers the ESG Program; the South Carolina Department of Health and Environmental Control (DHEC) administers the HOPWA Program; and the Department of Administration South Carolina Disaster Recovery Office administers the CDBG-DR and CDBG-MIT Programs. All five State agencies collaborated to complete the Plan, along with extensive input from other state agencies, stakeholders, advocates, and community members. The State Department of Commerce is the lead agency for the Plan's development.

The Plan format is dictated by the federal online HUD IDIS system, through which all states and direct local government recipients of HUD Con Plan funds must create Consolidated Plans and annual Action Plans after the initial year of each Con Plan, create projects and activities to be funded under the plan, submit requests for funding to disperse funds to recipients, report on accomplishments, and create a Consolidated Annual Performance and Evaluation Report (CAPER) each year. The entire process must be created in the federal IDIS system, using prescribed formats and including HUD-provided and state added content. This Con Plan is downloaded from IDIS and, per IDIS requirements, consists of five main sections. The first is the Process Section, which describes the public input process. The second is the Needs Assessment Section, which outlines levels of relative need in the areas of affordable housing,

homelessness, special needs populations, and community development. Information was gathered through informal consultation with local agencies, public outreach via electronic means considering the coronavirus pandemic during which this Consolidated Plan was developed, and demographic and economic datasets. The third section, Market Analysis, focuses on economic forces, as well as the current condition and availability of housing and community development resources. The data provided in the Needs Assessment and Market Analysis sections inform the Strategic Plan, which details how the State will address its priority needs over a five-year period. The strategies reflect the condition of the market, expected availability of funds, and local capacity to administer the Plan. The Strategic Plan is used as a basis for the final section: the One Year Action Plan, which will be updated annually during the Plan period.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

HUD allows a broad range of activities for CDBG, HOME, NHTF, ESG, HOPWA and CDBG-DR and CDBG-MIT. CDBG provides resources for community development, which may include construction public infrastructure, public facilities and public improvements; public services; activities relating to energy conservation and renewable energy resources; and assistance to local governments to help locate new or expand existing business and industry and create or retain jobs. HOME is used for single-family and multifamily housing activities, which may include providing homeownership and rental assistance; building or rehabilitating housing for rent or ownership for eligible households; and tenant-based rental assistance to subsidize rent for low-income persons. ESG funds projects which may include supportive services to homeless individuals and families, outreach to unsheltered homeless, emergency shelter/transitional housing, homelessness prevention and re-housing assistance to those who have become homeless. HOPWA is dedicated to the housing and supportive service needs of people living with HIV/AIDS and their families, which may include operational support for community-based housing facilities operations; tenant based rental assistance; short-term payments for rent, mortgage and utilities; and supportive services such as case management, substance abuse and mental health treatment, job training and placement assistance, and assistance with daily living. CDBG-DR provides resources to repair or reconstruct single-family homeowner and rental housing units affected by disasters in South Carolina that still had unserved damage. CDBG-MIT provides funds for mitigation activities that will increase resilience to natural disasters and reduce or eliminate long-term risk by lessening the impact of future disasters.

Annual objectives and outcomes undertaken annually may include any of the following:

- New Affordable Rental Housing
- Rehabilitation to Create New Affordable Housing or Preserve Existing Affordable Housing
- Repair or reconstruct single family homeowner and rental housing affected by disasters*
- Operating Funds for Facility-Based Housing Units
- Homeownership & Rental Assistance
- Tenant-based Rental Assistance

- Short-Term Rent, Mortgage & Utility Assistance
- Homeless Prevention & Rapid Re-Housing
- New or Upgraded Public Infrastructure and Improvements, Community Facilities & Services
- Hazard Mitigation Activities including Public Facilities Improvements and Acquisition*
- Homeless Shelter, Services & Outreach
- Supportive Services for People with HIV/AIDs
- Downtown & Neighborhood Revitalization
- Community and Regional Planning
- Support New or Retention of Existing Jobs
- Community Economic Development

** CDBG-DR and CDBG-MIT activities will be undertaken under separate Action Plans for these funding sources. Funding and high level goals are included for CDBG-DR and CDBG-MIT but details can be found in the related Action Plans on the SC Disaster Recovery Office website at <https://admin.sc.gov/SCDRO>.*

3. Evaluation of past performance

The State is currently implementing the Annual Plan for Program Year 2020, which is the final year of the 2016-2020 Consolidated Plan period. Actual accomplishments for 2020 will be reported in June 2021, but past accomplishments are available for prior plan years. For 2019, the CDBG, HOME, ESG and HOPWA programs committed a total of \$35.9 million to recipients which, in addition to other available resources, was used to address the state’s priority needs and objectives. Distribution of funds was in accordance with each program’s annual action plan. The state’s success in achieving its goals and objectives using the funds available for program year 2019 is analyzed in detail in the state’s Consolidated Annual Performance and Evaluation Report (CAPER), which is available online at <http://www.cdbgSC.com>. Significant accomplishments were achieved by each program, in spite of funding reductions that have made it difficult to address all needs and achieve objectives. Below are highlights of performance and accomplishments for 2019.

- Rental assistance for 65 LMI households.
- 65 new affordable rental units for LMI households.
- 10 units of transitional or supportive housing units for special needs households.
- 61 existing affordable housing units more sustainable as a result of connections to public water and/or sewer or rehabilitation as part of affordable housing development projects.
- Tenant-based rental assistance for 9 special needs households and 130 people living with HIV/AIDs.
- Short-term emergency rent, mortgage and utility assistance for 50 low-income households and 201 people living with HIV/AIDs.
- 1,345 people living with HIV/AIDS served with supportive case management, employment and other services.

- Homeless prevention for 95 households and rapid re-housing assistance for 712 people at risk or recently homeless.
- Emergency or transitional shelter or assistance for 5,472 homeless persons.
- Better living conditions for 33,272 people in rural and primarily low to moderate income communities as a result of new or upgraded public infrastructure and other public improvements.
- Comprehensive neighborhood revitalization to create or maintain a suitable living environment for 12,322 residents of primarily rural and LMI communities.
- 25 new jobs and improved economic opportunity for primarily LMI workers.

4. Summary of citizen participation process and consultation process

The State certifies that it has adopted and is following a Citizen Participation (CP) Plan. The CP Plan sets forth the State’s policies and procedures for citizen participation. The Plan provides for and encourages citizens to participate in the development of the Consolidated Plan, of any substantial amendments to the Consolidated Plan, and of the Consolidated Annual Performance Report. The State CP Plan was amended along with the 2020 Action Plan to allow for accommodation for public health needs, including social distancing, during pandemics and other health emergencies. Under these provisions, the State can conduct virtual public hearings and, for special appropriations related to public health emergencies, make draft Plans available for shorter periods for public comment.

- Note that CDBG-DR and CDBG-MIT allocations require separate Action Plans and a separate citizen participation process. Information on the CDBG-DR CP process for the Hurricane Florence CDBG-DR program can be found on the SC Disaster Recovery Office website at <https://admin.sc.gov/SCDRO>. The Hurricane Florence Action Plan involved multiple public hearings and the draft Action plan was posted for public comment until August 24, 2020. Comments were to be submitted in writing to SCDRO, 632 Rosewood Drive, Columbia, SC 29201, or via email to ContactSCDR@admin.sc.gov.

Specific emphasis is placed on the participation of low and moderate income persons, including minorities, non-English speaking persons, persons with Limited English Language Proficiency (LEP), and persons with disabilities, and particularly on those living in slum and blighted areas and in areas where CDBG funds are proposed to be used, and by residents of predominantly low and moderate income neighborhoods.

The State is required to keep appropriate records, such as newspaper notices of hearings, minutes of those public hearings, and responses to inquiries, to demonstrate that the CP Plan is being followed. Specifically:

- Prior to the publication of the Consolidated Plan, the State will provide for local government and citizen participation in the determination of community development and housing needs and the Consolidated Plan for addressing these needs, through a variety of means including one or more virtual or in person public hearings and by making the proposed plan available for public review. At the public hearing, the State will furnish citizens, local governments, public agencies, and other interested parties information on the following: amount of assistance the State expects to receive; the range of activities which may be undertaken, including the estimated amount that will benefit low and moderate income persons; and the plans to minimize displacement of persons and to assist any persons displaced. ***The State has complied with its consultation requirement by conducting an online survey and inviting program constituents to participate, as described in the Consultation Section, and will hold a virtual public hearing on January 20, 2021.***
- The State will notify citizens about the dates of the Consolidated Plan public comment period in at least one newspaper of general circulation in the state and utilize additional means of notification, as appropriate and using technology that may be available, including fax or email notifications and internet/web posting of notices. The advertised public notice and any other notices will identify the means by which copies can be downloaded or otherwise obtained and for review, and email and physical addresses for submitting comments. ***The State has provided public notice using three of the state's newspapers of general circulation and by email and newsletter notification. Notices provided by all means included the availability of the Plan and each Program's documents, as well as the date and location of the public hearing, as well as the timing of the 30-day public comment period and where to send written comments regarding the Plan.***

5. Summary of public comments

During the public comment period, which will run from January 4, 2021 to February 2, 2021, the State will make the draft plan available to the public for review. The State will also hold a virtual public hearing on January 20, 2021. Notice of the availability of the draft plan and the public hearing was published in The State, the Charleston Post & Courier and the Greenville News on January 3, 2021, and it was also posted on www.cdbgSC.com. The notice provided instructions on how to provide comments regarding the Plan, and this will also be discussed during the public hearing.

6. Summary of comments or views not accepted and the reasons for not accepting them

A summary of comments received will be included in the final version of the Plan when submitted to HUD.

7. Summary

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.300(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	SOUTH CAROLINA	
CDBG Administrator	SOUTH CAROLINA	SC Department of Commerce
HOPWA Administrator	SOUTH CAROLINA	SC Dept of Health & Environmental Control (DHEC)
HOME Administrator	SOUTH CAROLINA	SC Housing Finance & Development Authority
NHTF Administrator	SOUTH CAROLINA	SC Housing Finance & Development Authority
ESG Administrator	SOUTH CAROLINA	SC Dept of Administration Office of Economic Opportunity (OEO)
CDBG-DR & CDBG-MIT	SOUTH CAROLINA	SC Dept of Administration SC Disaster Recovery Office
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The five HUD Community Development programs included in this plan are CDBG, HOME, NHTF, ESG and HOPWA. Funding and accomplishments for CDBG-DR disaster and CDBG-MIT mitigation funding are identified in this plan, but these programs are governed by the separate Action Plans for these funds. CDBG-CV funding under the CARES Act is included in the amended 2019 Action Plan.

Consolidated Plan Public Contact Information

General questions about the Consolidated Plan should be directed to the SC Department of Commerce, which acts as the lead agency for the State. The SC Department of Commerce is located at 1201 Main Street, Suite 1600, Columbia, SC 29201. Phone (803) 734-0452 or emailross@sccommerce.com.

For questions about the Housing Market Analysis or housing related sections of the Needs Assessment, Strategic Plan or Action Plan, contact the SC State Housing Finance & Development Authority. Phone (803) 898-0650 or email jennifer.coganj@schousing.com.

For questions about homeless questions, contact the SC Office of Economic Opportunity. Phone (803) 734-2454 or email gregg.mcconkey@admin.sc.gov. For special needs housing and HIV/AIDS questions, contact the SC Department of Health and Environmental Control HIV/STD Division. Phone (803) 898-

0650 or email odenl@dhec.sc.gov. For non-housing or CDBG questions, contact the SC Department of Commerce. Phone (803) 734-0452 or email lross@sccommerce.com.

For CDBG-DR or CDBG-MIT questions, contact Boe Alexander at the SC Disaster Recovery Office. Phone (803) 422-0489 or email Alexander.Boe@admin.sc.gov.

PR-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

This plan integrates and coordinates the efforts of various state agencies, citizens and other organizations. It is a comprehensive report, spanning multiple cross-jurisdictional areas of need, and involving multiple agencies, programs and funding sources. As such, no single entity or person can effectively develop the plan. Instead, the cooperation and expertise of other agencies is necessary to develop a plan which is based on accurate and pertinent data, effectively identifies goals, needs and strategies, and can serve as an umbrella under which the state can undertake HUD-funded housing and community development in South Carolina.

In addition to the Consolidated Plan partner agencies identified above, non-entitlement local municipal and county governments, regional planning organizations, state and federal agencies, non-profit organizations, Public Housing Authorities (PHAs), Continuums of Care, homeless services providers, housing services providers, business and civic leaders, broadband service providers, organizations involved in narrowing the digital divide, the SC Disaster Recovery Office, other agencies related to community and infrastructure resiliency to natural disasters, and providers and agencies related to health, special needs, etc. contributed to the development of the plan.

Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

SC Department of Health and Environmental Control staff responsible for administering the HOPWA Program also administer the Ryan White Care Act for the State, and Ryan White Care Act providers represent the entire spectrum of special needs housing, case management, health and mental health and other supportive services providers for people living with HIV/AIDs. Having the same entities manage programs and services funded by both HOPWA and Ryan White ensures a coordinated and seamless approach to service delivery.

As part of the SC State Housing Finance and Development Authority's Fiscal Year 2014-2015 Accountability Report, the number one goal was to improve affordable housing opportunities statewide. SHFDA achieved this goal through the development of three strategies and six very specific, measurable objectives. One such strategy was to increase outreach efforts with community and affinity groups with whom its housing mission aligns and overlaps. Supporting objectives included increasing the number of community and affinity groups in its database that align with its mission by 10%, increasing SHFDA's social media audiences, and increasing the number of workshops and trainings held each year to promote the development of affordable housing programs statewide. Since then, SHFDA has continued to increase its outreach efforts using electronic newsletters and updates and to build greater communication and coordination with its program constituents.

SHFDA also entered into joint ventures with the Department of Mental Health, the Department of Disabilities and Special Needs, and the Department of Health and Human Services to provide affordable housing for their low-income target populations. This included applying for Section 811, launching a Tenant Based Rental Assistance Program with the Department of Mental Health, and developing bridge program. The TBRA program with the Department of Mental Health was continued throughout the prior Consolidated Plan period.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

SC Office of Economic Opportunity staff responsible for the State Emergency Solutions Program meet regularly with the State Continuums of Care to discuss homeless needs and strategies, as well as upcoming Annual Plans when appropriate, funding allocations between homeless services including outreach, shelter and transitional housing facilities and operations, homeless prevention and re-housing, and HMIS, as well as to align objectives and policies to achieve a more coordinated approach to addressing homeless needs in South Carolina.

Effective beginning with CDBG-CV CARES Act funding for ESG-CV, ESG also now has a stakeholder group comprised of agencies involved in homeless assistance and prevention activities in South Carolina or with knowledge and expertise in these areas. Both the plan for ESG-CV funding and regular funding were developed in conjunction with this working group, and the ESG-CV plan was approved by this group prior to submission to HUD for approval.

There is also a coordinated entry system or a Continuum of Care centralized and coordinated assessment system. ESG-funded programs within a CoC's geographic area must use the Coordinated Entry system, and each State ESG funding recipient must work with the appropriate CoC to ensure the screening, assessment, and referral of program participants are consistent with ESG written standards.

Finally, applicants for ESG funding must coordinate their applications with the appropriate CoC in their region and CoC endorsement is required for any funded project.

Describe consultation with the Continuum(s) of Care that serves the state in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

SC Office of Economic Opportunity staff responsible for the State Emergency Solutions Program meet regularly with the State Continuums of Care to discuss homeless needs and strategies, as well as upcoming Annual Plans when appropriate, funding allocations between homeless services including outreach, shelter and transitional housing facilities and operations, homeless prevention and re-housing, and HMIS, as well as to align objectives and policies to achieve a more coordinated approach to addressing homeless needs in South Carolina.

ESG complies with all requirements to coordinate by meeting regularly with the Continuums of Care in the state to:

- Determining how to allocate the ESG grant for eligible activities (both by type of activity and geographic distribution).
- Developing performance standards for, and evaluating outcomes of, projects and activities assisted by ESG funds. ESG uses these performance standards for evaluating the activities carried out with ESG funds and how well funding recipients have done with respect to targeting those in greatest need of assistance, reducing the number of people living on the streets or emergency shelters, shortening the time people spend homeless and reducing participants’ housing barriers or housing stability risks.
- Developing funding, policies, and procedures for operating and administering the Homeless Management Information System (HMIS). in which State subrecipients are required to participate.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

Agency/Group/Organization	SC State Housing Finance and Development Corporation (SC State Housing)
Agency/Group/Organization Type	Housing PHA Services - Housing Services-Persons with Disabilities
What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs Non-Homeless Special Needs Market Analysis Lead-based Paint Strategy Anti-poverty Strategy Other
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The SC State Housing Finance and Development Corporation, or SC State Housing, is the primary housing partner for the Consolidated Planning process. Consultation efforts directly related to housing, public housing and housing services were consulted. Agencies consulted reflected agency types indicated above. Details regarding agencies consulted can be found in the Consultation and Citizen Participation Attachment to this Plan.

Agency/Group/Organization	South Carolina Department of Commerce
Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide Health Agency Child Welfare Agency Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Federal Other government - State Other government - County Other government - Local Regional organization Planning organization Business Leaders Civic Leaders Business and Civic Leaders
What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy Market Analysis Economic Development Lead-based Paint Strategy Anti-poverty Strategy

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The South Carolina Department of Commerce, as lead agency for the Consolidated Planning process and in consideration of the additional planning, development and implementation being undertaken concurrently by all program partners for CARES Act CDBG-CV, ESG-CV and HOPWA-CV funding, undertook consultation efforts not directly related to homeless and special needs. Consultation was mainly focused on email outreach to avoid large gatherings and in-person meetings. Agencies consulted spanned the entire gamut of agency types indicated above. Details regarding agencies consulted can be found in the Consultation and Citizen Participation Attachment to this Plan.</p> <p>An online Community Development Needs Assessment survey was also created and made available beginning October 1, 2020. The survey remained available via link posted on www.cdbgsc.com through October and November 2020. However, the survey remained available via email link throughout the consultation process. The survey link was available to any interested party via the website link, including low- and moderate-income persons in communities around the state. CDBG notified program constituents, consisting of local municipal and county governments and regional Councils of Governments, of its availability and provided the link. The COG and local government emails requested the link to be shared within the community and region.</p> <p>CDBG also undertook additional targeted outreach to the agencies described in the Consultation and Citizen Participation Attachment to this Plan, including those listed under Housing and PHAs, as well as business leaders, other state and federal agencies, those involved in flood mitigation and public waters, and agencies involved in the entire array of services. This targeted outreach also invited participation in the survey. As of December 17, 2020, 79 people responded, representing local municipal and county governments, business and civic leaders, service providers and others.</p> <p>The Community Needs Assessment survey included questions related to broadband, but the State also created a separate online Broadband Needs Assessment survey. This survey was also available beginning October 1, 2020 and remained available throughout the consultation period. Specific targeted outreach notified broadband providers and organizations involved in narrowing the digital divide, including</p>
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	economic development agencies serving rural areas of the state, of the availability of this survey. 29 responses were received, mainly from organizations serving a regional area but also from statewide organizations and those serving individuals towns and cities.
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Agency/Group/Organization	South Carolina Office of Economic Opportunity
Agency/Group/Organization Type	Services - Housing Services-Victims of Domestic Violence Services-Homeless Services-Health Services - Victims Health Agency Publicly Funded Institution/System of Care Regional organization
What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>The SC Office of Economic Opportunity is the primary homeless needs partner for the Consolidated Planning process. Consultation efforts focused on email outreach, given the pandemic conditions prevalent during preparation of the Consolidated Plan, and were mainly related to homeless services, regional organizations (Continuums of Care), and health and other services pertinent to homelessness. Agencies consulted reflected agency types indicated above. Details regarding agencies consulted can be found in the Consultation and Citizen Participation Attachment to this Plan.</p> <p>An online Homeless Needs Assessment survey was also created and made available beginning October 1, 2020. The survey remained available through October and November 2020. The survey link was posted on www.cdbgSC.com and was available to any interested party. ESG notified program constituents of its availability and provided the link. 16 people responded, representing local municipal governments, multi-county regions, Continuums of Care and homeless services providers.</p>

	ESG also regularly consults with the state’s Continuums of Care regarding the ESG program and consulted with the stakeholders committee that was set up for ESG-CV, which was made up of individuals representing the Interagency Council on Homelessness and the SC Department of Veteran Affairs.
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Agency/Group/Organization	South Carolina Department of Health & Environmental Control
Agency/Group/Organization Type	Housing Services-Persons with HIV/AIDS Services-Health Health Agency
What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	<p>The SC Department of Health and Environmental Control is the primary non-housing special needs partner for the Consolidated Planning process. Consultation efforts were focused on email outreach, given the pandemic conditions prevalent during preparation of the Consolidated Plan, and mainly related to special needs housing, health services, and services for persons with HIV/AIDs. Agencies consulted reflected agency types indicated above. Details regarding agencies consulted can be found in the Consultation and Citizen Participation Attachment to this Plan.</p> <p>DHEC also conducted an online survey of HIV/AIDs service providers via Survey Monkey. Providers were sent a link to the Needs Assessment Survey which was available from November 1st through November 13th 2020.</p>

Multiple organizations representing all agency types were consulted with during the development of the Plan. However, since IDIS limits the number of organizations that can be input into this section, the specific agencies are identified by type in the Consultation and Citizen Participation Attachment to this Plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	United Housing Connections	Homeless strategy and goals are developed in conjunction with the CoCs
Hurricane Florence CDBG-DR Action Plans	SC Disaster Recovery Office	CDBG-DR is incorporated into this plan in all pertinent places
CDBG-MIT Mitigation Plan	SC Disaster Recovery Office	CDBG-MIT is incorporated into this plan in all pertinent places

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(I))

CDBG consulted with the ten regional Councils of Government in the State and conducted an online Community Needs Assessment survey to assess community and economic development needs. This online survey was in lieu of the regional in-person forums that have been undertaken for prior plans. The agency types described above were all invited to participate in the survey and provide input on the Plan. The survey requested input on the needs of communities and low- and moderate-income residents in the areas where participants live and/or in areas they serve. The link to the online survey was available on www.cdbgSC.com beginning in October 2020 and throughout the consultation process. Its purpose was.

CDBG emailed invitations to participate in the Community Needs Assessment survey to the regional Councils of Government and all non-entitlement local governments in the State. These emails requested that the link to the survey be shared within the region or community. This would have included residents and low-income residents. (Note that persons, especially low-income persons, living in areas designated by a local jurisdiction as a slum and blighted area and in areas where CDBG funds are proposed to be used are always included in needs assessments conducted by applicants for CDBG funds as a required part of project development.)

Additional outreach targeted the agency types and other agencies identified in the Consultation and Citizen Participation Attachment to the Plan. Participation in the survey and input into development of the plan was invited, from a wide range of additional agencies including those involved in housing, housing services, PHAs, fair housing, health and social services providers and agencies, homeless organizations and services providers, business and civic leaders, regional and local economic

development agencies keenly interested in the availability of broadband in underserved areas of the state, state and federal agencies, broadband providers, other organizations involved in narrowing the digital divide, state emergency management and flood mitigation agencies, organizations involved in developing greater resiliency to natural disasters, and others.

Specific additional consultation involved the SC Disaster Recovery Office, which administers CDBG-DR grants for Hurricanes Matthew and Florence and the CDBG-MIT Mitigation grant, regarding resiliency and ongoing efforts to implement disaster and mitigation grant programs, as well as broadband providers and organizations involved in narrowing the digital divide. The latter were invited to participate in an online Broadband Needs Assessment survey. Targeted email outreach was conducted to invite the organizations to participate in the survey and provided the link to the survey. The Broadband Needs Assessment survey was available beginning in October 2020 and remained available throughout the consultation process.

Even though the State does not own or operate any public housing, it does coordinate with the public housing authorities (PHAs) in the state and review their plans. In addition to ongoing coordination and outreach, each of the public housing authorities in the state was consulted with, including specific targeted email outreach. Goals, in general, for coordination, outreach and consultation with the PHAs is to identify local housing needs, planned programs and activities, as well as to develop strategies for affirmatively furthering fair housing, and where required by HUD, actions to affirmatively further fair housing.

Homeless services providers and agencies involved in the Interagency Council on Homelessness and others were also invited to participate in an online Homeless Needs Assessment survey. The link to the online survey was provided to pertinent organizations. Like the other surveys, the Homeless Needs Assessment survey was available beginning October 1, 2020 and remained available throughout the consultation process.

Narrative (optional):

Please see the discussion above regarding specific consultation efforts related to broadband needs assessment and consultation related to developing greater resiliency to natural disasters and efforts to mitigate the impacts of future natural disasters.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment looks at a variety of housing, homeless, community development, and non-homeless special needs through an examination of census/American Community Survey (ACS) and other available data, analysis of the results of online needs assessment survey described in the Consultation section, and in the case of housing, analysis of ACS and CHAS data created by the US Census Bureau and the US Department of Housing and Urban Development (HUD). ACS and CHAS data quantify housing problems, such as overcrowding and cost burden, and measure the magnitude of special needs populations, such as the elderly, frail elderly, and persons with HIV/AIDS. As shown in the following analysis, cost burden (paying more than 30 percent of household income on housing expenses) and extreme cost burden (paying more than 50 percent of household income on housing expenses) has a considerable impact on households in South Carolina, particularly on lower income households. Measures of housing condition (lack of complete kitchen or plumbing facilities) don't provide a very reliable measure of condition, though it represents there best, easily accessible data on the topic. Other needs are represented through public housing wait lists and various census and state data sources.

The Community Needs assessment section utilizes data from multiple sources, as well as the online Community Needs and Broadband Needs Assessment surveys conducted during the consultation process. The Housing Needs section also includes the needs of residents regarding broadband, utilizing the best data available from the ACS and the SC Office of Regulatory Staff data regarding broadband in the State.

Where appropriate, housing, homeless and infrastructure needs sections of the CDBG-DR Hurricane Matthew and Hurricane Florence CDBG-DR Actions Plans have also been summarized in the Narrative Discussion sections.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

The following data tables provide an overview of the population and households in South Carolina, as well as their makeup in terms of family size and income and housing problems in terms of owner and renter households. Housing problems include lack of complete plumbing or kitchen facilities, overcrowding (1.01 to 1.5 persons per room), severe overcrowding (more than 1.5 persons per room), cost burden (paying more than 30% of household income on housing expenses), and severe cost burden (paying more than 50% of household income on housing expenses).

Overall population, household and income data comes from the US Census Bureau decennial census and annually updated American Community Survey, or ACS. Data regarding housing problems comes from a special tabulation of US Census Bureau prepared specifically for HUD and known as Comprehensive Housing Affordability Data, or CHAS data. Both ACS and CHAS data are annually updated and the most reliable data covers a five-year period. The tables below use 2011-2015 ACS or CHAS data, the most recent available in the HUD IDIS system, and for comparison use the either the 2000 Census or the 2009 ACS. The following sections focus more specifically on housing problems and data provided in those sections derives almost exclusively from 2011-2015 CHAS data.

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	4,625,364	4,777,576	3%
Households	1,693,388	1,815,094	7%
Median Income	\$43,572.00	\$45,483.00	4%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	237,445	222,440	310,265	181,940	863,005
Small Family Households	82,430	74,760	115,785	75,375	448,990
Large Family Households	14,460	13,945	23,110	13,180	59,250
Household contains at least one person 62-74 years of age	40,880	52,560	75,795	43,445	210,010
Household contains at least one person age 75 or older	26,935	40,435	44,400	20,225	66,370

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Households with one or more children 6 years old or younger	47,390	35,370	49,495	26,840	97,835

Table 5 - Total Households Table

Data 2011-2015 CHAS
Source:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	2,820	2,580	2,575	1,180	9,155	1,175	1,005	895	305	3,380
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	2,000	1,155	1,035	410	4,600	385	385	620	360	1,750
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4,260	3,065	3,445	1,505	12,275	1,240	1,295	2,245	1,255	6,035
Housing cost burden greater than 50% of income (and none of the above problems)	77,620	32,500	7,360	825	118,305	48,520	29,095	20,935	5,190	103,740
Housing cost burden greater than 30% of income (and none of the above problems)	13,515	41,420	47,315	9,000	111,250	15,910	28,265	47,630	23,675	115,480
Zero/negative income (and none of the above problems)	17,725	0	0	0	17,725	15,025	0	0	0	15,025

Table 6 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	86,690	39,300	14,410	3,915	144,315	51,320	31,780	24,700	7,110	114,910
Having none of four housing problems	35,535	66,380	105,505	52,490	259,910	31,150	84,975	165,650	118,425	400,200
Household has negative income, but none of the other housing problems	17,725	0	0	0	17,725	15,025	0	0	0	15,025

Table 7 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	40,405	33,240	23,365	97,010	20,310	18,815	27,065	66,190
Large Related	7,810	5,400	3,155	16,365	3,310	3,385	4,990	11,685
Elderly	14,250	14,245	8,725	37,220	27,485	26,850	24,460	78,795
Other	35,700	25,670	21,810	83,180	15,035	9,405	12,880	37,320

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	98,165	78,555	57,055	233,775	66,140	58,455	69,395	193,990

Table 8 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	34,670	12,620	2,240	49,530	16,290	10,035	6,995	33,320
Large Related	6,520	1,745	320	8,585	2,470	1,395	1,345	5,210
Elderly	10,595	7,180	2,260	20,035	18,910	12,580	8,760	40,250
Other	31,640	12,935	3,420	47,995	12,055	5,425	4,010	21,490
Total need by income	83,425	34,480	8,240	126,145	49,725	29,435	21,110	100,270

Table 9 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	5,440	3,380	3,340	1,515	13,675	1,150	1,220	1,795	970	5,135
Multiple, unrelated family households	715	635	980	325	2,655	510	470	1,105	650	2,735
Other, non-family households	240	255	275	75	845	25	15	10	0	50

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Total need by income	6,395	4,270	4,595	1,915	17,175	1,685	1,705	2,910	1,620	7,920

Table 10 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 11 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

CHAS data and HUD “Picture of Subsidized Housing” data includes data only for total persons, households by tenure (owner/renter) and breakdowns by families of various sizes. Data on single person households is not available in these datasets to provide an estimate of the number of single person families actually receiving assistance or experiencing housing problems. However, the data on homelessness suggests that housing affordability, and the need for housing assistance, is a much greater issue for lower income individuals than for families.

The majority of people experiencing homelessness in South Carolina, based on the 2019 South Carolina State of Homelessness report, were single person households consisting of individual adult males and adult females. This stems from the cost of housing being out of reach for many lower income residents of the state, as well as across the nation, and the housing wage being higher than the average lower- and moderate-income population’s hourly wage rate of earnings. Combining incomes is often the only way to afford the cost of housing, and single person households do not have this option. This creates issues of homelessness and explains the large percentage of persons who are experiencing homeless who are also individual males and females. In 2019, 5,893 individual adult males and 2,107 individual adult females were experiencing homelessness.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the 2019 South Carolina State of Homelessness report, 143 adults experiencing homelessness said they were actively fleeing domestic violence. The majority were experiencing sheltered (105) compared to unsheltered (38) homelessness. It is important to emphasize that this domestic violence statistic only includes a count of those fleeing from an experience of domestic violence who were 18 years of age or older. The statistic does not include any dependent children (only adults).

Living with disabilities is also a contributing reason why persons experience homelessness. Disabilities such as mental illness, substance abuse, and HIV/AIDS are particularly difficult to address/treat while a person experiences homelessness. During data collection, persons were asked to self-report any disabling conditions they believed they were currently living with. Across the state, 585 adults (14.0%) self-identified as dealing with a serious mental illness. The majority of persons living with a serious mental illness were counted in unsheltered (311) versus sheltered situations (274).

Substance use disorders are also challenges faced by a proportion of persons experiencing homelessness. In total, 528 persons (12.7% of the total count) self-reported a long-term substance use issue. A larger percentage of clients reporting a substance use disorder were residing in a sheltered (324) compared to unsheltered setting (204).

Living with HIV/AIDS is another struggle faced by a smaller, but important segment of the homeless population. Statewide, 59 adults experiencing homelessness (1.4% of the total count) were also living with HIV/AIDS. Among these persons, a similar proportion were residing in sheltered (59.3%) and unsheltered (40.7%) settings.

What are the most common housing problems?

CHAS data in the tables above show that the most common housing problem in this state is cost burden, or the percent of total annual income required to pay housing costs. Of the 1,815,094 households (2015 is most recent year) in South Carolina, 31% of owner and 62% of renter households have incomes at or below 80% of the area median income (AMI). 41% of all households are at or below 80% of AMI. Of those households below the 80% AMI, 55% are paying more than 30% of their income towards housing costs and 29% are paying more than 50% of their total annual income for housing. Households below 80% AMI are also the majority of households with at least one housing problem, given the likelihood of cost burden among this household income category, but also suggesting the likelihood of other housing problems for those who are cost-burdened and lower to moderate income.

Are any populations/household types more affected than others by these problems?

For households below 80% AMI, the likelihood of cost burden is greater for rental households.

- 64% of renter households are paying more than 30% of their annual income for housing and 34% are paying more than 50%.
- 46% of owner households are paying more than 30% of their annual income for housing and 34% are paying more than 50%.

Renters of all income levels are also much more likely to experience housing problems. 46% of all renter households experience at least one housing problem and 25.4% experience at least one severe problem. Owners, by comparison, experience fewer problems. 21% of owners experience at least one housing problem and 10% experience at least one severe problem.

With lower incomes come higher incidence of overcrowding. Renter households below 80% AMI represent 90% of overcrowded renter households, whereas owners below 80% AMI represent 80% of overcrowded owner households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The Emergency Solutions Grant assisted 721 low-income individuals and families with children with Homelessness Prevention in 2019. Additionally, 5,497 individuals and families with children were in a shelter in 2019. 191 were assisted with Rapid Rehousing in 2019.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

At risk of homelessness means:

1. An individual or family who:
 1. Has an annual income below 30 percent of median family income for the area, as determined by HUD;
 2. Does not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter or another place described in paragraph (1) of the ‘homeless’ definition in this section; and
 3. Meets one of the following conditions:
 1. Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;

2. Is living in the home of another because of economic hardship;
 3. Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance;
 4. Lives in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals;
 5. Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons reside per room, as defined by the U.S. Census Bureau;
 6. Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or
 7. Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the subrecipient's approved consolidated plan;
1. A child or youth who does not qualify as "homeless" under this section, but qualifies as "homeless" under section 387(3) of the Runaway and Homeless Youth Act (42 U.S.C.5732a(3)), section 637(11) of the Head Start Act (42 U.S.C. 9832(11)), section 41403(6) of the Violence Against Women Act of 1994 (42 U.S.C. 14043e-2(6)), section 330(h)(5)(A) of the Public Health Service Act (42 U.S.C.254b(h)(5)(A)), section 3(m) of the Food and Nutrition Act of 2008 (7 U.S.C.2012(m)), or section 17(b)(15) of the Child Nutrition Act of 1966 (42 U.S.C.1786(b)(15)); or
 2. A child or youth who does not qualify as "homeless" under this section, but qualifies as "homeless" under section 725(2) of the McKinney-Vento Homeless Assistance Act (42U.S.C. 11434a(2)), and the parent(s) or guardian(s) of that child or youth if living with her or him.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Five different housing conditions contribute to the definition of housing instability: (1) high housing costs, (2) poor housing quality, (3) unstable neighborhoods, (4) overcrowding, and (5) homelessness.

- **High housing costs** refers to housing that takes up more than thirty percent of a household's gross monthly income. In the Housing Needs Assessment sections in this Plan, this is indicated by housing cost burden.
- **Poor housing quality** refers to housing that is lacking complete plumbing or a kitchen, has inadequate heating, has inadequate electricity, or has "upkeep problems" (such as leaks, holes, or peeling paint). In the Housing Needs Assessment sections in this Plan, this is indicated by housing problems.
- **Unstable neighborhoods** are those characterized by conditions such as poverty, crime, and lack of job opportunities. Most subsidized housing is located in neighborhoods with these characteristics. Research indicates other problems that characterize unstable neighborhoods include noise, traffic, litter, poor or very limited city services, and undesirable neighbors.

- **Overcrowding** refers to more than one person living in a room and is often the result of high housing costs or the lack of housing assistance. The Housing Needs Assessment sections in this Plan also provide details on overcrowding.
- **Homelessness** refers to the lack of a fixed, regular, and adequate nighttime residence. Please see the Homeless Needs assessment section for more information.

Discussion

CDBG-DR

Housing Needs – Hurricane Matthew

The impacts to housing from Hurricane Matthew and subsequent flooding in the northeastern region of South Carolina were widespread. Single family homeowners in stick-built homes, single family homeowners in mobile homes, and renters in various housing types of housing stock were affected. There were 20,400 housing units with FEMA Full Verified Loss (FVL) determinations in the Matthew impacted counties.

There are over 1.5 million housing units in the entire Hurricane Matthew impact area, many of which were built between 1980-1999, and most of which are owner-occupied units. With much of the housing stock in the 30-year range, key systems such as electrical, roofing, water heaters and furnaces may have already cycled through a replacement life-span in many homes.

Regarding rental housing, of the FEMA applicants to the IA program for the State-assessed area, more than 16,201 live in rental housing; 14,328 of whom are also of low-and-moderate income. Rental units in the non-urban counties of the impact area are primarily single family and mobile home units, with the majority of renters in those unit types as opposed to multifamily complexes.

Damage to mobile homes was concentrated in Beaufort, Dillon, Florence, Horry, Marion, and Williamsburg counties containing where more than 800 mobile homes had FEMA verified damage. This is 57% of the 9,978 mobile homes damaged across the State.

Housing Needs – Hurricane Florence

Hurricane Florence’s substantial damage to housing across impacted counties (\$779 million) accounted for 85% of total estimated losses in comparison to the economic sector (\$92 million) or 10% of estimated total losses and the infrastructure sector (\$42 million) or 10% of total losses. Total housing unmet needs were \$577 million; unmet business needs were just over \$85 million; and infrastructure unmet needs were just over \$10 million. Within the housing impacted populations are both a high number of single-family residential units and a sizeable renter population. Removing at risk structures from flood zones will help residents be more resilient in future flood disasters.

The impacts to housing from Hurricane Florence and subsequent flooding were widespread. Single family homeowners in stick-built homes, single family homeowners in mobile homes, and renters in

various housing types of housing stock were affected. FEMA Full Verified Loss (FVL) determinations indicated 8,108 homeowner units in Florence impacted counties. 697 renter occupied units had moderate damage and 43 has substantial damage.

More than 16,000 applicants filed for FEMA (IA) Individual Assistance. 76% were home owners, occupying single family homes, duplex units, mobile homes and other housing types. The remaining 24% were renters, including renters of single-family homes, mobile homes, apartment units and other housing types

There are 385,402 housing units in the entire impacted area, more than 75% of which were built before 1999, and most of which are owner-occupied units. With much of the housing stock in the 30-year rang), key systems such as electrical, roofing, water heaters and furnaces may have already cycled through a replacement life-span in many homes.

Broadband

The FCC-reports rates of adoption in South Carolina indicating 50% of households subscribe to broadband internet service. This suggests that 50% of the state's population, approximately 1 million households, either do not have broadband available to them (200,000 households) or have chosen not to subscribe to broadband service (800,000).

Nineteen counties have fewer than the state average of 50% of households with a broadband internet subscription, according to the 2015-2019 ACS. There are ten counties where less than 40% of households have broadband, including Allendale, Bamberg, Marion and Marlboro Counties where less than 30% of households have a broadband subscription. Dillon, Williamsburg and Newberry are not much better off.

Many households in South Carolina have internet access via satellite, dial-up or some other service or have access to the internet without any kind of monthly subscription. Counties where the rate of households with no internet access at all is highest are Marion (41%) and Williamsburg (40%) Counties, followed by Dillon and Lee Counties (39%) and Marlboro (38%).

Not surprisingly, these counties with low percentages of broadband access and high rates of no internet access are also among the state's least developed and Allendale, Dillon, Fairfield and Saluda have HUD LMI percentages of 51% or higher, making the entire county LMI.

Please see MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households for the specific breakdown by county.

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As with housing problems in general, the best source for evaluating severe housing problems is the special tabulation of data created by the US Census Bureau for HUD. This data is known as the Comprehensive Housing Affordability Data, or CHAS data. This data is known as the Comprehensive Housing Affordability Data, or CHAS data. This data is annually updated and, similar to the US Census American Community Survey (ACS) data, the most reliable data covers a five-year period. The tables below use 2011-2015 CHAS data and show housing problems by income and race/ethnicity. A household is considered to have a severe housing problem if the housing unit has one or more of the following issues: completely lacking kitchen facilities or plumbing facilities, overcrowding defined as more than one and one-half persons per room, or cost burden greater than 50 percent.

As in the prior section dealing with housing problems, there are four tables below that show the distribution of one or more of these severe housing problems by race/ethnicity for each of four lower income groups: 0 to 30 percent of the area median income (very low income), 30 to 50 percent of the area median income (low income), 50 to 80 percent of the area median income (moderate income), and 80 to 100 percent of the area median income. The following section provides greater detail regarding varying levels of cost burden by race/ethnicity.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	167,459	37,310	32,769
White	78,445	20,218	16,681
Black / African American	75,375	15,406	13,765
Asian	1,420	124	384
American Indian, Alaska Native	834	236	117
Pacific Islander	44	0	0
Hispanic	9,071	989	1,306

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	140,805	81,601	0
White	72,907	50,564	0
Black / African American	55,149	26,462	0
Asian	1,849	489	0
American Indian, Alaska Native	484	470	0
Pacific Islander	73	0	0
Hispanic	8,689	3,135	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	134,038	176,261	0
White	78,915	114,293	0
Black / African American	44,587	50,838	0
Asian	1,999	1,670	0
American Indian, Alaska Native	512	522	0
Pacific Islander	64	59	0
Hispanic	6,449	7,273	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	43,686	138,347	0
White	30,536	95,081	0
Black / African American	9,768	35,352	0
Asian	739	1,310	0
American Indian, Alaska Native	158	460	0
Pacific Islander	28	89	0
Hispanic	1,986	4,915	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The 2011-2015 CHAS data collected by the US Census Bureau for HUD show housing problems by income and race/ethnicity. Severe housing problems include incomplete kitchen or plumbing facilities, cost burden over 50 percent, and severe overcrowding (more than 1.5 persons per room). The tables below show the distribution of severe housing problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	138,010	66,697	32,769
White	65,003	33,633	16,681
Black / African American	61,623	29,266	13,765
Asian	1,320	222	384
American Indian, Alaska Native	714	367	117
Pacific Islander	24	20	0
Hispanic	7,453	2,591	1,306

Table 16 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	71,099	151,334	0
White	37,876	85,500	0
Black / African American	26,620	54,929	0
Asian	1,110	1,239	0
American Indian, Alaska Native	238	709	0
Pacific Islander	18	55	0
Hispanic	4,331	7,502	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	39,120	271,124	0
White	23,768	169,273	0
Black / African American	11,793	83,589	0
Asian	622	3,054	0
American Indian, Alaska Native	95	943	0
Pacific Islander	29	94	0
Hispanic	2,374	11,356	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,031	170,991	0
White	7,380	118,195	0
Black / African American	2,219	42,881	0
Asian	430	1,616	0
American Indian, Alaska Native	4	619	0
Pacific Islander	24	93	0
Hispanic	845	6,082	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

As with housing problems in general and severe housing problems, the best source for evaluating housing cost burden is the special tabulation of data created by the US Census Bureau for HUD. This data is known as the Comprehensive Housing Affordability Data, or CHAS data. This data is annually updated and, similar to the US Census American Community Survey (ACS) data, the most reliable data covers a five-year period. The table below uses 2011-2015 CHAS data and shows cost burdens of less than 30 percent, 30 to 50 percent and greater than 50 percent by race/ethnicity.

A housing cost burden exists when a household pays more than 30% of income toward housing and a severe cost burden exists when housing costs are more than 50% of household income. A disproportionately greater need exists when the members of racial or ethnic group at a given income level experience a cost burden at a greater rate (10 percentage points or more) than the income level as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	1,257,077	283,170	240,598	34,072
White	918,336	169,369	130,188	17,251
Black / African American	270,667	92,888	92,878	14,301
Asian	13,840	3,286	3,038	384
American Indian, Alaska Native	3,321	1,021	905	152
Pacific Islander	240	118	77	0
Hispanic	40,044	13,450	10,433	1,439

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Based on Table 17, 69% of the total households in the state do not have a cost burden (housing costs less than 30% of total income), and only 16% and 13% have cost burdens of 30-50% and over 50%, respectively. By comparison, White households and Asian households reflect similar ratios, but African American, Pacific Islander, and Hispanic households all have a much higher percentage of cost burdened households at 30-50% and over 50%. For various income categories, many racial and ethnic categories are similar to the state, whereas others are higher than the state.

These differences amongst racial and ethnic categories of households are similar for households experiencing severe housing problems, with similarities across all income categories. By racial/ethnic category, the likelihood of at least one severe housing problem is:

- Hispanic – higher than the state for all income categories and much higher for the 0-30% and 30-50% categories
- Asian – higher than the state for all categories
- Pacific Islander – higher than the state for the 50-80% category and much higher for 0-30% and 30-50%
- Black/African American – slightly higher than the state for all categories except 80-100% which is lower
- American Indian/Alaska Native – higher for the 50-80% category
- White – lower than the state, except equal for 80-100%

If they have needs not identified above, what are those needs?

Needs are identified above and the tables shown on the preceding pages.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Unlike White and Black/African American households, Hispanic households are not present in significant numbers across the state. There are concentrations scattered around the state non-Entitlement area, including around or near Walhalla in the Upstate, Clinton, Newberry and Saluda in Upper Savannah, eastern Aiken County, southwest Richland County, Johnsonville in the Pee Dee, and Hardeeville and Ridgeland and southeast Jasper County in the Lowcountry. The only towns with a greater than 10% Hispanic population are Hardeeville, Hilton Head Island and Saluda.

Other towns and cities with between 5 and 10% Hispanic population, according to zipatlas.com, are:

Municipality	# Hispanic	% Hispanic
Gresham , South Carolina (1)	3,051	8.98 %
Walhalla , South Carolina (1)	11,041	7.40 %
Windsor , South Carolina (1)	2,560	7.14 %
Newberry , South Carolina (1)	19,804	7.00 %
Charleston Afb , South Carolina (1)	4,384	6.59 %
Estill , South Carolina (1)	6,746	6.13 %
Lodge , South Carolina (1)	576	5.72 %
Shaw A F B , South Carolina (1)	6,216	5.69 %
Beaufort , South Carolina (2)	48,875	5.68 %
Arcadia , South Carolina (1)	317	5.67 %
Islandton , South Carolina (1)	1,312	5.64 %
Johns Island , South Carolina (1)	13,684	5.61 %
Bluffton , South Carolina (1)	17,546	5.18 %
Sycamore , South Carolina (1)	80	5.00 %

Races other than White and Black/African American, including Asian, American Indian/Alaska Native, and Pacific Islander are not present in significant numbers anywhere in the state Non-Entitlement region.

NA-35 Public Housing – (Optional)

Introduction

The State of South Carolina does not own or operate any public housing. It does, however, administer the Housing Choice Voucher Program. Data in the tables below is from the Public and Indian Housing (PIH) Information Center for South Carolina.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *

Table 21 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
									# Homeless at admission

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	0	309	0	306	0	0
# of Disabled Families	0	0	0	620	0	613	0	0
# of Families requesting accessibility features	0	0	0	1,951	0	1,921	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	394	0	387	0	0	0
Black/African American	0	0	0	1,546	0	1,524	0	0	0
Asian	0	0	0	2	0	2	0	0	0
American Indian/Alaska Native	0	0	0	8	0	8	0	0	0
Pacific Islander	0	0	0	1	0	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	25	0	24	0	0	0
Not Hispanic	0	0	0	1,926	0	1,897	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

N/A - The State of South Carolina does not own or operate any public housing.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

N/A - The State of South Carolina does not own or operate any public housing.

How do these needs compare to the housing needs of the population at large

N/A - The State of South Carolina does not own or operate any public housing.

Discussion:

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	580	274	3,019			
Persons in Households with Only Children	7	1	5 households (no number of people data available)			
Persons in Households with Only Adults	1,868	1,442	8,000			
Chronically Homeless Individuals	352	590				
Chronically Homeless Families						
Veterans	343	119	2,152			
Unaccompanied Youth			78			
Persons with HIV	35	24				

South Carolina Interagency Council on Homelessness, 2019 South Carolina State of Homelessness Report Rural Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)						
Persons in Households with Only Children						
Persons in Households with Only Adults						
Chronically Homeless Individuals						
Chronically Homeless Families						
Veterans						
Unaccompanied Youth						
Persons with HIV						

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

In South Carolina, as in the nation as a whole, homelessness is a rural issue as well as an urban issue. HUD’s 2017 Annual Homelessness Assessment Report (AHAR) indicates that nearly 75,000 people experiencing homelessness were in Balances of State or Statewide Continuums of Care, a rough proxy for estimating the scale of homelessness in rural areas. As a rough proxy for the number of homeless in rural areas of South Carolina, the State ESG program assisted approximately 5,500 sheltered homeless in 2019 and provided outreach to more than 300 unsheltered homeless.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Data is not available by category of household for the number of persons becoming and exiting homelessness each year, and the number of days that persons experience homelessness. However, data is available overall for persons experiencing homelessness. First-time homelessness is measured based on the number of persons entering emergency shelter (ES), supportive housing (SH) and transitional housing (TH) with no prior enrollment in the State HMIS system. In 2017, 1,061 out of 1,295 entering ES, SH or TH during the year entered with no prior enrollment in HMIS, indicating 82% of the universe that year were homeless for the first-time. When entrance into other permanent housing is included, these figures rise to 1,214 out of 1,501, but the percentage is fairly consistent at 81%. Length of time in emergency shelter and supportive housing in 2017 was 50 days, rising to 67 when transitional housing is included. Exits to permanent housing or other transitional housing (including some institutional destinations) are calculated for:

- Persons receiving street outreach (98%),
- Persons in ES, SH, TH, and PH, plus Rapid Re-housing (RRH) who exited, plus persons in other PH projects who exited without moving into housing (42%), and
- Persons in all PH projects except PH-RRH (99%).

Nature and Extent of Homelessness (Optional)

Race:	Sheltered	Unsheltered (optional)
White	954	839

Black or African American	1,376	784
Asian	8	6
American Indian or Alaska Native	15	21
Pacific Islander	3	7
Ethnicity:	Sheltered	Unsheltered (optional)
Hispanic info		46
Not Hispanic info	1,828	1,671

Source: HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The majority of persons experiencing homelessness in 2019 were individual males (52%) or individual females (19%). However, a sizeable percentage (26%) were experiencing homelessness in an adult-child setting. Sixteen percent of persons were children in families accompanied by adults and 10% were adults in families with children. There were relatively few persons in adult-only households (2%) and even fewer in households with only children (5 total; <1%). There were a total of 78 children under the age of 18 (1% of the population) who were experiencing homelessness alone. Information on household composition was missing for 59 persons, or 1% of the population.

Nearly one-quarter of persons experiencing homelessness in 2019 identified as a Veteran of the U.S. Armed Forces. Conversely, 76% were not Veterans, and veteran status information was missing from 1% of all persons. This higher-than-normal percentage of veterans (the statewide percentage of veterans compared to the adult population is 10%) is likely due to the inclusion of a variety of veteran-specific housing projects, including HUD Veterans Affairs Supportive Housing (HUD-VASH), a Permanent Housing project type, and Grant Per Diem (GPD), a Transitional Housing project type funded by the United States Department of Veterans Affairs.

Describe the nature and extent of homelessness by racial and ethnic group.

In 2019, the majority of persons experiencing homelessness identified as Black/African American (56%). The second highest percentage identified as White (36%). Most of the remaining persons were identified as Multiple Races (6%), meaning they identified a distinct primary and secondary race. Comparatively, few persons identified as primarily American Indian or Alaska Native (51 persons, <1%), Native Hawaiian or Pacific Islander (29, <1%), and Asian (26, <1%). Racial classification could not be determined for 1% of the population.

Describe the nature and extent of unsheltered and sheltered homelessness.

According to the State of Homelessness: 2020 Edition published by the National Alliance to End Homelessness, there were 1,717 unsheltered homeless in South Carolina in 2019 out of 4,172

total homeless. This is a 28% increase in the number of unsheltered homeless over the prior year, vs. only a 6% increase in total homeless. This may indicate that this segment of the homeless population is increasing faster than the total homeless population in South Carolina, or it may reflect increased efforts to reach out to the unsheltered homeless and an improved ability to count and quantify the unsheltered homeless.

Discussion

CDBG-DR

Hurricane Matthew and Hurricane Florence brought wind, rain, and flooding that impacted community members across all walks of life. While some lost homes, others were without homes both prior to and following these events. In fact, homeless persons may be faced with even more adversity as others become displaced and shelters become more overcrowded. According to a 2016 Point-In-Time report from the SC Coalition for the Homeless (and federally mandated by HUD), there were 1,627 homeless people in the Hurricane Matthew-affected area. Of these, approximately 50% were considered to be unsheltered.

According to a 2019 Point-In-Time report applicable to Florence, on any given night of January 2019 there were 4,172 homeless people in the state of South Carolina, a 6% increase from 2018 and caused entirely by a rise in unsheltered count. Approximately 41% of the homeless were considered to be unsheltered.

The massive evacuation ordered for coastal South Carolina in the days preceding Florence and Matthew emptied the coasts and filled hotels, motels, homes of friends and families, as well as public shelters across the State. After Matthew, the State opened thirty-two shelters and ordered a mandatory evacuation of coastal counties. The South Carolina Department of Social Services placed another sixty shelters on standby mode, prepared to assist evacuees if needed. In total, 120 shelters in twenty-eight counties housed an average of 6,500 people per night and a maximum of 8,503 people in any one night.

After Florence, four healthcare facilities were evacuated to ensure that potentially flood-impacted facilities were safe and secure, and the State opened shelters on September 8 and ordered a mandatory evacuation of coastal counties. In total, 130 shelters in 33 counties housed an average of 775 people per night and a maximum of 6,148 people in any one night

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

Non-homeless special needs populations include the elderly, frail elderly, persons with physical and developmental disabilities, substance abusers, persons with mental illness, and persons living with HIV/AIDS. These families and individuals are living either with families, in group facilities, or independently. They have a wide variety of needs, many of which are being met without public assistance. In some cases, where parents are caring for disabled children, the future of their independence is at risk.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	10,605
Area incidence of AIDS	376
Rate per population (<i>State of SC CY 2018</i>)	7.5
Number of new cases prior year (3 years of data) CY 16,17,18	2018-376 (<i>Rate 7.5</i>), 2017-400 (<i>Rate 8.0</i>), 2016-370 (<i>Rate 7.5</i>) total = 1,146 Average: 382
Rate per population (<i>3 years of data</i>)	7.7
Current HIV surveillance data:	
Number of Persons Living with HIV (PLWH)	20,083
Area Prevalence (PLWH per population)	15.4
Number of new HIV cases reported last year (<i>CY 2018</i>)	773

Table 25 – HOPWA Data

Data Source: 2019 Surveillance Epi Profile

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	35
Short-term Rent, Mortgage, and Utility	3,198
Facility-Based Housing (Permanent, short-term or transitional)	0

Table 26 – HIV Housing Need

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Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	35
Short-term Rent, Mortgage & Utility	3198

Data Source Comments:

2019 PDR (*Non-permanently Housed*)

2019-2020 HOPWA CAPER

(*TBRA Waitlist*)

Alternate Data Source Name:

Ryan White Provider Reports for CY 2019

Table 27 - HIV Housing Need

Describe the characteristics of special needs populations in your community:

Non-homeless special needs populations include the elderly, frail elderly, persons with mental, physical, developmental disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents. In the state as whole, according to the 2017 ACS, there were 362,121 veterans and 727,701 people with a disability and 865,817 elderly or individuals 65 years and older. As an estimate of frail elderly, 22% of those 65 and older were 80 years and older. Information on the HIV/AIDS population is detailed in the sections below.

People Living with HIV/AIDS

Housing status has been shown through a body of research findings as a strong predictor of HIV Health Outcomes, even stronger than characteristics such as gender, race, age, drug and alcohol use, mental health issues, and receipt of social services. This is an important finding as it indicates that housing itself may improve the health of people living with HIV disease. This is outlined in HUD’s November 2014 white paper titled “HIV Care Continuum: The Connection Between Housing and Improved Outcomes Along the HIV Care Continuum”.

The HIV Care Continuum was established by President Obama in July 2013 to further mobilize and coordinate federal efforts to meet the goals of the National HIV/AIDS Strategy. The National HIV Care Continuum shows significant gaps in engagement at each stage of the continuum – Diagnosed (82%), Linked to Care (66%), Retained in Care (37%), Prescribed ART (33%), and Virally Suppressed (25%).

HUD’s November 2014 white paper outlines the impact housing has on the health of people living with HIV at each stage of the continuum as follows:

- **Diagnosed:** Evidence shows that housing instability is linked to delayed HIV diagnosis and to increased risks of acquiring and transmitting HIV infection.
- **Linked to Care:** Homeless and unstable housing are conditions strongly associated with inadequate HIV care, including failure to connect with a primary care provider.
- **Retained in Care:** Housing instability is a formidable barrier to retention in effective HIV Health Care. PLWH experiencing homelessness and housing instability are significantly more likely than those with stable housing to experience discontinuous HIV care by dropping in and out of care.

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- Prescribed ART: Lack of stable housing is a barrier to regular HIV primary care that meets clinical standards, including appropriate ARV medications. Some physicians may be reluctant to initiate ARV therapy treatment in person unstably housing fearing inadequate or inconsistent adherence.
- Virally Suppressed: PLWH experiencing homelessness are less likely to be virally suppressed, have lower CD4 counts, and are in worse overall physical and mental health compared to otherwise similar PLWH who are stably housed.

What are the housing and supportive service needs of these populations and how are these needs determined?

From HUD's November 2014 White Paper, "For persons who lack a safe, stable place to live, housing assistance offers a proven, cost-effective health care intervention. Stable housing has a direct, independent, and powerful impact on HIV incidence, health outcomes, and health disparities." Improving outcomes on the HIV Care Continuum will require attention to housing needs. Receipt of housing assistance and supportive housing services through the HOPWA program can exert a strong impact. (Nov 2014).

Stable housing is the cornerstone of HIV/AIDS treatment, allowing persons with HIV/AIDS to access comprehensive healthcare and adhere to complex HIV/AIDS drug therapies. The Ryan White 2012 Statewide Coordinated Statement of Need (SCSN), developed through meetings including a wide array of care providers, service organizations, and consumers identified housing as one of the issues most critically impacting HIV infected persons. Many PLWH struggles to meet short-term basic needs that are more pressing than keeping a clinic appointment or adhering to a medication regime. In addition to increasing numbers of persons living with HIV/AIDS needing services, specific barriers have been identified by communities that impact efforts to serve clients. These include:

- Affordable quality housing, including Section 8 properties, is very limited particularly for females.
- Clients with prior criminal convictions do not have access to Section 8 housing and available housing in some areas of state is more expensive causing HOPWA and other funds to be used more quickly.
- Several public housing projects have significant alcohol and drug abuse problems. Many HIV infected mothers and fathers are concerned about raising their children in that environment.
- Stigma and perceived discrimination cause HIV infected persons to be reluctant to disclose their status until they end up "on the street".
- Lack of transportation is a barrier in many areas for clients. Many working clients need affordable housing on public transportation routes, or clients may not have transportation to access existing HOPWA sponsors to obtain housing services.

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- Waiting lists for Housing Authorities are still generally months to years in length and without "preference" listing, people with AIDS are likely to have used all HOPWA funds or be dead before rising on the list.
- With the advent of new treatments that are allowing HIV/AIDS persons to live longer, disability is taking longer to make decisions than in previous years. The 21 weeks allowed by HOPWA is usually expended before disability is decided.

HIV/AIDS and homelessness are intricately related. Homeless people with HIV/AIDS encounter many challenges to their health. The costs of health care and medications for people living with HIV/AIDS (PLWH) are often too high for people to keep up with. In addition, the conditions of homelessness may increase the risk of contracting HIV.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

In South Carolina, the trend in the number and rate of people newly diagnosed with HIV/AIDS each year has been declining, with a ten percent decrease in the rate per 100,000 population between 2007 (17.9) and 2016 (16.1). However, during this ten-year time period, there have been high and low fluctuations from one year to the next: the 2016 rate is ten percent higher than the rate in 2015 (14.6). During the calendar year of 2017, according to the CDC HIV/AIDS Surveillance Report, South Carolina ranked 6th among states, the District of Columbia, and U.S. dependent areas with an AIDS case rate of 8.6 per 100,000 population. The epidemic is continuing to grow with an average of 64 cases of HIV infection reported each month during 2018. The incidence rate in South Carolina for 2018 is 15.1 per 100,000 population. There are also important differences in the rates among race/gender populations. The number of people living with HIV/AIDS in South Carolina equates to an increased need for health care and housing services. The SC Epi Profile includes only persons diagnosed in South Carolina when calculating prevalence, and therefore report approximately 20,166 persons to be living with HIV (including AIDS) who are residents of SC. Note: S.C.'s Epi Profile data used below analyzes HIV disease trends using the total of HIV cases including persons with AIDS.

Within the total population of people living with HIV/AIDS in South Carolina, there are significant differences among race, gender, and age sub-populations

Men unequivocally are disproportionately affected by HIV/AIDS. Men makeup 48 percent of South Carolina's total population but comprise 71 percent of PLWH (prevalence).

African Americans continue to be disproportionately impacted with HIV, especially African American men. African Americans comprise 27 percent of the state's total population, yet 68 percent of the total people living with HIV are African American. African-Americans are disproportionately affected by HIV/AIDS and are over-represented among all risk populations.

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When analyzing HIV/AIDS data by age, the differences between the two measures (incidence and prevalence) become pronounced. With incidence, 65 percent of new cases diagnosed in 2017-2018 are under the age of 40, and with 2018 prevalence, 72 percent are over the age of 40. For incidence, people age 20-29 comprise the largest proportion, 39 percent of newly diagnosed cases (20-24 18 percent and 25-29 21 percent), and people 30-39 comprise 22 percent. People under the age of 20 comprise just over four percent of new diagnoses. For prevalence, 22 percent are age 40-49, 31 percent are age 50-59, and 19 percent are age 60+. From 2014 to 2018, the average change in rate for the 15-19, 20-24, and 50-59 age groups decrease (2.4, 0.6, and 2.8 percent per year respectively), while the other age groups had increased: the 25-29 age group averaged 8.4 percent, the 30-39 age group (1.8 percent), the 40-49 age group (1.7 percent), and the 60+ age group (0.9 percent).

Of the cases with an identified risk factor, men who have sex with men were the highest reported risk factor in 2018 for PLWH (55 percent). Heterosexual contact accounted for 30 percent of reported risk factors. Nine percent reported a risk of injecting drug use (IDU). Four percent reported the combined risks of MSM and IDU. The risk category 'Other' includes blood transfusion, hemophilia, and perinatal transmission; all of which account for a very small proportion of PLWH (2 percent). Of the total estimated number of PLWH in 2018 (21 percent had no risk identified)

The proportion of new cases with a reported risk of MSM was 77 percent and with a reported risk of heterosexual contact was 18 percent; IDUs made up three percent and the combined risk of MSM and IDU one percent. Thirty-three percent of new cases have no risk identified. Over time, the proportion of cases with no risk identified in a given year decreases as risks are determined through follow-up surveillance activities.

Discussion:

Needs identified by service providers during the Needs Assessment Survey administered via Survey Monkey from November 1st through November 13th 2020 included:

- More subsidized/low-income housing for clients
- More affordable & available housing
- Intensive Case Management
- Increased HOPWA Dollars
- Second Chance Landlords
- More resources that can help with utilities and rent
- Education and Employment training
- More available units connected to other resources and lifestyle skills
- More cost-effective housing that passes HUD inspections
- Housing in Safer neighborhoods
- Housing near transportation options

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Housing needs for PLWH include STRMU, Permanent Housing Placement, Tenant-Based Rental Assistance, Facility-Based Housing, and Supportive Services, all services provided through HOPWA funding.

Even when an individual with HIV/AIDS is not homeless, there are multiple risks for becoming homeless. Throughout many communities, persons living with HIV or AIDS risk losing their housing due to compounding factors, such as increased medical costs and limited incomes or reduced ability to keep working due to AIDS and related illnesses.

HOPWA project sponsors report an ongoing need for short-term rent, mortgage, and utility assistance, and requests for supportive services such as transportation, mental health counseling, peer support groups, and alcohol and other drug abuse counseling/treatment. Contractors identified the following Supportive services identified by service providers needed to assist PLWH to reduce homelessness include:

- Employment services
- Job development
- Permanent supportive housing services (housing, in-home case management home visits, in-home mental health services)
- Medical case management (medical, mental health, AOD services); MCM maintain stable housing-linkage to care
- Access to mental health/AOD services/medical care
- More supportive housing
- Budgeting courses

Service providers utilize a comprehensive, standardized intake format for case managers working with persons affected by HIV, resulting in a more thorough assessment of client needs and a corresponding increase in referrals to programs such as HOPWA that can help clients stay in their homes or in shelters and off the streets where they are even more susceptible to opportunistic infections. Additional information is gathered from service providers concerning client needs through the following:

- Working directly with clients
- Client surveys
- Client assessments
- Knowledge of housing trends in the local area

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

Public facility needs are varied and specific to local communities, which in South Carolina span a wide variety of developmental states and resources. Many, especially those in more rural areas, continue to be plagued by low incomes, high poverty, poor educational attainment and few economic opportunities for residents. As a result, local resources to assist with public facilities are limited in many areas of South Carolina, and funding for new or improved public facilities continues to be an often-cited community development need. CDBG eligible activities that are classified as public facilities include those dedicated to essential public health and safety, such as fire stations and equipment, health facilities, police substations and even lighting and call boxes. Other types of publicly owned improvements also fall within HUD's definition of a public facility, and these include senior and child care centers, multi-purpose centers that serve a community, libraries, training facilities and workforce education related facilities.

Improved workforce skill levels were ranked as an area of tremendous need by almost 75% of respondents to the survey. 64% of respondents indicated tremendous need for new business and employment, and of course, the ability of a community to compete for such opportunities is significantly limited where existing workforce skills are not adequate to meet existing and prospective employers' needs. Training facilities, however, were not ranked amongst the greatest needs in respondents' communities, indicating this need may be better satisfied through training and related public services.

Significant need for public facilities was indicated for:

- Fire stations and trucks,
- Public health and safety facilities,
- Libraries, community centers and training facilities,
- Transportation oriented facilities.

How were these needs determined?

The State conducted an online survey of local government leaders, residents, economic development agencies, utility providers and others asking their opinion of the relative importance and/or need for various community and economic development activities and improvements. Due to the COVID-19 pandemic, the State opted not to conduct in person regional forums that had been planned as part of the needs assessment process. However, the survey provided a useful tool for including community concerns and preferences in the planning process. Staff considered the results of the survey in identifying priority needs for housing, homelessness and community and economic development.

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Describe the jurisdiction's need for Public Improvements:

Infrastructure and public improvements relate to both developing sustainable economic opportunity and to suitable living environments offering quality of life for residents. Rural South Carolina lacks many elements of viable infrastructure, and the existing systems in many of the smaller communities in particular are in need of replacement or upgrade. Without adequate infrastructure businesses will not come to the State or expand existing operations, adequate housing will not be available, and growth will be limited.

Public improvements also address other elements beyond water and sewer type infrastructure which are essential to community viability and sustainability. These include broadband and other facilities for providing connection to the internet, stormwater drainage, activities needed in addition to water and to revitalize downtown/commercial and residential neighborhoods, such as streets, sidewalks, lighting, parking, public safety facilities (lighting, cameras, call boxes, etc.), green spaces, etc., and clearance of dilapidated buildings representing threats to public safety and blighting influences on communities.

Respondents to the survey were asked to indicate the level of need for public infrastructure and improvements. Between 50 and 65% of all respondents indicated tremendous need in their communities for:

- Street improvements – 66% of respondents indicated tremendous need
- Stormwater drainage – 64%
- Neighborhood revitalization - 64%
- Clearance of dilapidated buildings – 61%
- Broadband/internet – 56%
- Downtown/commercial revitalization – 56%
- Water/sewer – 50%

CDBG-DR

Infrastructure systems affected by Hurricanes Matthew and Florence included damage to dams, roadways, bridges, wastewater treatment systems, drinking water treatment and collection systems as well as the State's beaches, parks, and other recreational areas.

- 12 dams in eight counties had severe storm damage from Hurricane Matthew. 11 dams in five counties had severe storm damage from Hurricane Florence. Many were constructed prior to any standards and permitting review and needed to be replaced with structures meeting modern standards, but many were privately owned and were required to pass stringent threshold requirements for federal assistance.
- Matthew impacted more than 446 roads and 40 bridges causing closures. Widespread severe flooding and debris damage from Hurricane Florence caused a peak closure of 233 roads and bridges, including temporary closure of I-95 and suspension of Amtrak rail service. At peak, 56 bridges were closed. More than 90% of closed roads and bridges reopened by October 2018.

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234 repairs to transportation infrastructure were completed by December 2018, 39 were expected to be complete within 90 days, and 9 in greater than 90 days. Most state-maintained roads were functional by the end of 2018.

- Approximately 21,000 paved and unpaved county and municipal roads are not maintained or tracked by the State or a federal entity. These roads significantly impact rural communities and needed to be assessed for repair after both hurricanes.
- 24 wastewater treatment systems experienced damage (electrical, roof damage, influent pump stations) after Matthew and 5 after Florence, but there were no lengthy closures after either event. Two treatment plants were inoperable for one week after Matthew. The Conway Wastewater Treatment Plant was flooded after Florence and caused a discharge of untreated effluent and DHEC issued a warning to residents to avoid contact with the facility and downstream waters. The Santee Cooper Grainger Station coal ash pit avoided damages after Florence, but floodwaters nearly overflowed the temporary dam installed on levees for protection.
- Many drinking water systems were impacted after both storms when breaks to distribution systems occurred. All systems were rapidly restored and remain operational. The State may address hurricane/flood damage actions for some plants through mitigation projects. To enhance existing systems or combine systems would improve efficiency.

How were these needs determined?

Need for public improvements in South Carolina was determined as described above for public facilities.

Describe the jurisdiction's need for Public Services:

The survey was also designed to gauge the need for broad and more specialized community services. Not surprisingly, services for which respondents indicated the greatest need are related to economic development and individual economic opportunity. Respondents were asked to rate the need for various public services, and nearly 60% indicated tremendous need for workforce training and transportation. Transportation is often the key to accessing job opportunities as affordable housing and workforce centers are often geographically separate, and workforce training is a continuing concern for many communities as employers continue to need skills not common among the local workforce. Workforce development and skills training/upgrade is also needed for South Carolina workers to gain higher wage employment and improve their economic opportunity. The community as whole needs improved worker skill levels to compete for new business and to help existing businesses grow.

Other services were considered important by respondents to the survey, with the most significant need identified for child care. Child care is essential for many single parent and lower income families to allow

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participation in the workforce. Other needed services include health and public safety services and food delivery and meals for the elderly.

How were these needs determined?

Need for public services in South Carolina was determined as described above for public facilities.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Market Analysis Section describes the significant characteristics of South Carolina's housing market in terms of numbers, costs, and conditions of housing, homeless facilities, special needs facilities and services, barriers to affordable housing, and non-housing community development assets.

MA-10 Number of Housing Units – 91.310(a)

Introduction

The Housing Needs and Market Analysis Section describes the significant characteristics of South Carolina's housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. A basic premise of all housing markets is the need to create and maintain a “spectrum” of housing choice and opportunity for all persons and households. This axiom establishes that housing choice and needs differ in most communities due to a variety of factors including: household income, population age, proximity of employment, and mere preference. A spectrum of owner and rental housing choice and opportunity is particularly important in supporting the range of income groups that reside within the State of South Carolina.

Where appropriate, pertinent sections of the CDBG-DR Hurricane Matthew and Florence Action Plans have been summarized in the narrative discussion sections.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	1,359,003	63%
1-unit, attached structure	63,028	3%
2-4 units	109,369	5%
5-19 units	179,395	8%
20 or more units	99,514	5%
Mobile Home, boat, RV, van, etc	364,010	17%
Total	2,174,319	100%

Table 28– Residential Properties by Unit Number

Data Source: 2011-2015 ACS

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Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	3,339	0%	14,065	2%
1 bedroom	12,886	1%	81,529	14%
2 bedrooms	188,361	15%	234,747	41%
3 or more bedrooms	1,040,412	84%	239,755	42%
Total	1,244,998	100%	570,096	99%

Table 29– Unit Size by Tenure

Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Most of SC State Housing’s housing programs are competitive and all types of applications are received for owner-occupied rehabilitation, group homes, supportive as well as rental housing. For that reason, there are not specific targets as applicants can design their own projects. For all HUD-funded programs, the focus is on those households at or below 80% of area median income. In addition, target populations for which points are awarded are the disabled, homeless, or special needs occupants.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Based on information from many sources, it is expected there will be thousand of units lost in South Carolina's affordable housing inventory over the next several years.

- According to the HUD Multifamily Assistance & Section 8 database, more than 440,000 Section 8 units will be lost nationwide between 2021 and 2025 due to expiration of Section 8 contracts. 6,436 of these units are in South Carolina.
- 11,113 affordable LIHTC or low-income housing tax credit units in South Carolina are in projects for which the 15-year affordability period will end between 2021 and 2025. Many of these units are expected to transition to market rate housing, reducing the supply of affordable housing.
- Many homes were lost during the historic floods in October 2015, and as a result of Hurricane Matthew and Hurricane Florence. CDBG-DR provides funds for unmet needs from hurricane damage to single-family owner and renter housing, and the Action Plan for CDBG-DR for Hurricane Florence completed public comment in August 2020. Those funds will be distributed during the 2021-2025 Consolidated Plan period, but it is expected that additional need for home repairs will remain.

Further, according to the Center on Budget and Policy Priorities, “the number of public housing units has fallen by more than 250,000 since the mid-1990s. This is mainly because housing

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agencies have demolished or otherwise removed units from the stock, due to deterioration resulting from long-term underfunding and other factors. Only a small share of the removed units have been replaced with new public housing. In addition, since 2013 housing agencies have converted about 60,000 public housing units to long-term Section 8 Project-Based Voucher and Project-Based Rental Assistance contracts under the Rental Assistance Demonstration (RAD).”

Does the availability of housing units meet the needs of the population?

There is a significant affordable housing supply deficit in South Carolina.

Describe the need for specific types of housing:

In collaboration with other state agencies and daily communication with the citizens of South Carolina, there is considerable need for affordable housing for special needs, homeless, veteran, and family targeted populations.

Discussion

CDBG-DR

The numbers of housing units estimated to have been impacted by Hurricanes Matthew and Florence were identified in the respective Action Plans for these disasters.

Matthew

There were 20,400 housing units with FEMA Full Verified Loss (FVL) determinations in the Matthew impacted counties. There are over 1.5 million housing units in the entire Hurricane Matthew impact area, many of which were built between 1980-1999, and most of which are owner-occupied units. With much of the housing stock in the 30-year range, key systems such as electrical, roofing, water heaters and furnaces may have already cycled through a replacement life-span in many homes.

Regarding rental housing, of the FEMA applicants to the IA program for the State-assessed area, more than 16,201 live in rental housing; 14,328 of whom are also of low-and-moderate income. Rental units in the non-urban counties of the impact area are primarily single family and mobile home units, with the majority of renters in those unit types as opposed to multifamily complexes.

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Florence

After Florence, FEMA Full Verified Loss (FVL) determinations indicated 8,108 homeowner units in Florence impacted counties. 697 renter occupied units had moderate damage and 43 has substantial damage. More than 16,000 applicants filed for FEMA (IA) Individual Assistance. 76% were home owners, occupying single family homes, duplex units, mobile homes and other housing types. The remaining 24% were renters, including renters of single-family homes, mobile homes, apartment units and other housing type. There were 385,402 housing units in the entire impacted area, more than 75% of which were built before 1999, and most of which are owner-occupied units. With much of the housing stock in the 30-year rang), key systems such as electrical, roofing, water heaters and furnaces may have already cycled through a replacement life-span in many homes.

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MA-15 Cost of Housing – 91.310(a)

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	128,400	139,900	9%
Median Contract Rent	516	608	18%

Table 30 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Data Source Comments: <TYPE=[text] REPORT_GUID=[0F583FFC4EF3E92EC8EA8C84899896ED] PLAN_SECTION_ID=[1312200000]>

Rent Paid	Number	%
Less than \$500	228,910	40.2%
\$500-999	269,150	47.2%
\$1,000-1,499	52,032	9.1%
\$1,500-1,999	12,358	2.2%
\$2,000 or more	7,646	1.3%
Total	570,096	100.0%

Table 31 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	48,610	No Data
50% HAMFI	159,900	135,790
80% HAMFI	372,180	330,100
100% HAMFI	No Data	467,765
Total	580,690	933,655

Table 32 – Housing Affordability

Data Source: 2011-2015 CHAS

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Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent					
High HOME Rent					
Low HOME Rent					

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. There is a significant supply gap for households at all income levels.

How is affordability of housing likely to change considering changes to home values and/or rents?

The problem of acquiring an affordable place to live will become harder in SC in the coming years as the economy worsens in the wake of the coronavirus pandemic. It is believed that homelessness will rise, as families are unable to maintain their existing housing due to lessened economic resources as jobs are lost or workers are laid off. Existing housing may no longer be affordable and homeowners and renters may need to find more affordable housing. CDBG-CV and other state, federal and local resources will be dedicated to short-term housing assistance, but this is not expected to meet the expected need. All of this, combined, will place increasing demand on a supply of affordable housing that was already insufficient, and this will create additional need for new affordable housing created through rehabilitation of existing housing or new construction. Construction costs, management fees and operational cost increases are also expected to continue to rise and this will also affect rental rates.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Throughout the state, HOME and FMR lag significantly behind Area Median Rents. This has historically been the case in South Carolina and the State Housing Authority will continue to leverage funding sources to produce and preserve affordable housing opportunities.

Discussion

Total housing unmet needs to address the cost of housing damage after Hurricane Florence was estimated \$577 million.

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MA-20 Condition of Housing – 91.310(a)

Introduction:

The age of the housing stock is an important variable in assessing the overall characteristics of a local housing market.

Definitions

Substandard housing is housing that poses a risk to the health, safety or physical well-being of its occupants and/or its neighbors.

Substandard condition but suitable for rehabilitation is both structurally and financially feasible to rehabilitate.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	281,481	23%	250,029	44%
With two selected Conditions	4,837	0%	15,228	3%
With three selected Conditions	558	0%	1,215	0%
With four selected Conditions	9	0%	33	0%
No selected Conditions	958,113	77%	303,591	53%
Total	1,244,998	100%	570,096	100%

Table 34- Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	319,795	26%	112,979	20%
1980-1999	449,161	36%	211,298	37%
1950-1979	388,997	31%	196,692	35%
Before 1950	87,045	7%	49,127	9%
Total	1,244,998	100%	570,096	101%

Table 35 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	476,042	38%	245,819	43%

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Housing Units build before 1980 with children present	184,625	15%	113,315	20%
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Table 36 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 37 - Vacant Units

Need for Owner and Rental Rehabilitation

According to the 2019 American Community Survey, sixty-nine percent (69%) of the state's occupied housing stock was built before 1999. The older housing stock, and particularly older rental housing, often has code and deferred maintenance issues that can impact the longevity of the housing structure which in turn affects the housing supply in terms of accessibility and affordability.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to the 2019 American Community Survey, thirty-five percent (35%) of the occupied housing stock in South Carolina was built before 1980 and has a risk of lead-based paint. Generally speaking, that means approximately one third of the entire housing stock in South Carolina is at risk of lead-based paint.

Discussion:

CDBG-DR

All types of housing were affected by Hurricanes Matthew and Florence. The impacts to housing from Hurricane Matthew and subsequent flooding in the northeastern region of South Carolina were widespread. Single family homeowners in stick-built homes, single family homeowners in mobile homes, and renters in various housing types of housing stock were affected. There were 20,400 housing units with FEMA Full Verified Loss (FVL) determinations in the Matthew impacted counties. Those with greatest impact were older homes and mobile homes.

Mobile homes are part of the housing fabric of South Carolina. Their affordability and ease of general maintenance provides housing independence and housing choice to residents across the State. However, wind, rain, and flooding damage to mobile homes is often difficult to repair, due to the integrated nature of the building components. In addition, when considering whether or not a structure

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is repairable, the cost of making those repairs may be disproportionately high when considering the overall value of the structure. Often, the full extent of mobile home damage is not always realized in the early months after an event and can go unreported in the initial damage inspection. Damage such as water saturation of the particle board material that makes up the floor framing and decking can cause unsafe deterioration over time. The potential for mold and mildew in the home's structure or insulation can develop over time as well. Limited assistance funds portioned out through fragmented assistance programs can lead to piecemeal repairs that add up in cost, without adequately addressing restoration of the home's structural integrity to a decent, safe and sanitary standard. Of the FEMA IA applicants in the State-assessed areas, approximately 16,137 of them reside in mobile home units.

Damage to mobile homes from Matthew was concentrated in Beaufort, Dillon, Florence, Horry, Marion, and Williamsburg counties containing where more than 800 mobile homes had FEMA verified damage. This is 57% of the 9,978 mobile homes damaged across the State.

After Florence, more than 16,000 applicants filed for FEMA (IA) Individual Assistance. 76% were home owners, occupying single family homes, duplex units, mobile homes and other housing types. The remaining 24% were renters, including renters of single-family homes, mobile homes, apartment units and other housing types

There were 385,402 housing units in the entire impacted area, more than 75% of which were built before 1999, and most of which are owner-occupied units. With much of the housing stock in the 30-year rang), key systems such as electrical, roofing, water heaters and furnaces may have already cycled through a replacement life-span in many homes.

Hazard Mitigation and Resilience to Natural Disasters

The Action Plan for the CDBG-MIT funding received by the State included an assessment of natural hazard risks to low- and moderate-income residents, including risks expected to increase due to climate change. Vulnerability was also assessed in each of the Matthew and Florence Action Plans.

Hurricanes Matthew and Florence demonstrated the vulnerability of housing, neighborhoods, communities and infrastructure to the negative impacts of natural disasters, particularly for older housing and mobile homes. The Action Plan for the CDBG-MIT Mitigation Program establishes how the State will allocate its CDBG-MIT funds. This includes the proposed use of funds, criteria for eligibility, and how funds will address long-term mitigation throughout the state. The Mitigation Needs Assessment, which evaluates the risk profiles of the South Carolina and HUD-defined Most Impacted and Distressed areas, the critical lifelines potentially at risk in those areas, and the social vulnerability of the target area. This in turn formed the basis for the decisions outlined in the CDBG-MIT Method of Distribution. The CDBG-MIT Action Plan was developed with the help of many state and local stakeholders as well as the public to target the greatest mitigation needs that can be addressed by these limited federal funds.

In determining unmet needs regarding resilience to future disasters, the CDBG-MIT plan considered risks of all sorts including flooding, storm surge, tornadoes, etc. throughout the state, and identified those

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areas where housing and communities were at greatest risk of future impact, based on historical experience with the state's severe storms, flooding and hurricanes.

Needs all of the applicants to any of the federal or state recovery and mitigation programs (FEMA IHP, NFIP claims, SBA loans, HUD CDBG-DR, and Safe Home grants) were tallied for the 17 counties as well as the census tracts within them to create a total mitigation safety net score. To calculate the unmet mitigation needs or the household mitigation deficit, the total number of successful mitigation and safety applicants was subtracted from the total number of FEMA housing assistance applicants for the combined disaster declarations (DR-4241 and DR-4286). The difference represents those with potential need based on their applications for assistance. 37,851 homeowners registered for assistance with slightly more than half (53%) receiving help to repair and/or mitigate future damage to their homes – leaving 47% that did not receive any assistance.

The mitigation deficit appears greatest (by number count) in Florence County, followed by Orangeburg and Sumter Counties. The ratio of mitigation to total registrants for Horry County shows a higher mitigation count than FEMA registrants because of the localized success of South Carolina's Safe Home wind mitigation program. Initially, it might appear that Horry County has sufficient mitigation funding, but there are regions within the county that are lacking. The counties with the highest percentage of unmet needs, and are thus the most underserved by household mitigation resources are Chesterfield, Marlboro, Orangeburg, Calhoun, and Darlington.

A more detailed picture at the census tract level shows areas with a high concentration of applicants with unmet needs in areas including the inland riverine portion of Horry and Georgetown Counties in the Waccamaw River area, Williamsburg County and southern Sumter County (Black River basin), central Orangeburg County, and areas where Berkeley, Dorchester, and Charleston counties meet. When compared to the Social Vulnerability Index, the highest unmet needs (or household mitigation deficits) are co-located in the most vulnerable census tracts in Georgetown and Williamsburg Counties along the Black River and Pee Dee Rivers and in Horry County along the Waccamaw River. This is in addition to smaller tracts in Charleston, Orangeburg, Sumter, and Florence Counties that show higher levels of social vulnerability and unmet mitigation needs.

Overall, those census tracts with the largest household mitigation deficit appear in those inland riverine areas that had significant flood damage during the 2015 Floods and Hurricane Matthew in 2016. Reducing the impact of flooding in these MID counties through enhanced household flood mitigation is an important element of the CDBG-MIT plan, especially in those low-lying areas with repetitive flood losses.

Based on the findings of the mitigation needs assessment, CDBG-MIT funding will be focused on reducing potential flood impacts in the Pee Dee and Santee watersheds. This will be accomplished through four broad categories of activities: flood-reduction infrastructure projects, housing buyouts, providing the local match funds for FEMA-funded mitigation programs, and planning activities to assist units of general local government (UGLGs) with updating hazard mitigation plans and developing flood-

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reduction studies for their communities. SCDRO flood reduction efforts will only address riverine and surface flooding, not storm surge or sea-level rise issues.

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MA-25 Public and Assisted Housing – (Optional)

Introduction:

The State of South Carolina does not own or operate any Public Housing Authority developments.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				2,064			0	0	0
# of accessible units									

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 38 – Total Number of Units by Program Type

Data PLAN_SECTION_ID=[1320200000]>

Source:

PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

As noted above, the State of South Carolina does not own or operate any Public Housing Authority developments. However, there are PHAs in the State of South Carolina, which is technically the jurisdiction for the purposes of this Consolidated Plan.

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

Not applicable - the State of South Carolina does not own or operate any Public Housing Authority developments.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Not applicable - the State of South Carolina does not own or operate any Public Housing Authority developments.

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Discussion:

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MA-30 Homeless Facilities – 91.310(b)

Introduction

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	887	0	293	563	0
Households with Only Adults	1,314	0	524	1,508	0
Chronically Homeless Households	630	0	0	1,038	0
Veterans	14	0	217	1,226	0
Unaccompanied Youth	40	0	100	21	0

Table 39 - Facilities Targeted to Homeless Persons

Data Source Comments: HUD Exchange PIT and HIC Data Since 2007, for year 2019

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Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

All of the Shelters in the Emergency Solutions Grant provide some type of health, mental health, and employment services.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

There are numerous facilities and services that seek to address the housing and other needs of the state's homeless and at risk of homelessness population.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	126
PH in facilities	16
STRMU	217
ST or TH facilities	0
PH placement	61

Table 40 – HOPWA Assistance Baseline

Data Source: 2019 HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

With current and future HOPWA funding, DHEC funds Project Sponsors to provide the following services to people living with HIV/AIDS: Short Term Rent Mortgage Utility (STRMU), Permanent Housing Placement (PHP), Tenant-Based Rental Assistance (TBRA), and Supportive Services. These services are all available in all counties covered under the State’s HOPWA jurisdiction. A Facility Based Housing unit is located in Greenville, SC.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

HOPWA funded Project Sponsors provide the following services for non-homeless persons living with HIV/AIDS: STRMU, PHP, TBRA, and Supportive Services. Leveraged Medical Case Management (MCM) services are available through Ryan White Part B providers. MCM plays a meaningful role in ensuring early intervention and continuity of care for a person with HIV/AIDS. MCM is a multistep process to ensure timely access to and the coordination of medical and psychosocial services for people living with HIV/AIDS and in some cases, their families and/or close support system. MCM services support the retention of clients in care, adherence of clients to treatment and medical care appointments while ensuring timely and coordinated access to appropriate levels of medical and supportive services, and continuity of care within the continuum. PLWHA enrolled in MCM services are assessed for housing needs/barriers twice annually and as part of a client’s routine visit.

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Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The State HOPWA Program plans the following activities:

Short Term Rent Mortgage Utility (STRMU), Permanent Housing Placement (PHP), Tenant-Based Rental Assistance (TBRA), Facility-Based Housing, and Supportive Services. Project Sponsors experienced in providing a continuum of care for persons and families living with HIV/AIDS each year who are either homeless or at risk for becoming homeless will be recipients of FY 2019 HOPWA funds.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The following are barriers to affordable housing in South Carolina:

- Local Government Zoning and Land Use Policy - Units of local government regulate the use of land in South Carolina. Each local government zoning policy and practice has a significant effect on the availability and development of affordable housing including lot sizes and setbacks.
- Administration and processing - Timing is an important issue in the development of affordable housing. Securing permits (building, environmental, etc.), multiple layers of reviews, and lengthy approval processes all can increase housing costs.
- Local Code Enforcement - Unified building codes or local codes are a significant factor in the quality and quantity of housing stock available.
- Local land development and site planning costs - Since there is no statewide subdivision and site plan standard, policies are the responsibility of the local government including standards for streets, sidewalks, drainage, parking, water and sewer requirements and fees, landscape and other costs.
- Infrastructure - Before housing can be constructed, basic infrastructure must be in place. The land must have road access, sanitary water supply, and wastewater treatment. Infrastructure costs can be significant and may prohibit some production of affordable housing units.
- Lack of Resources – The State lacks adequate federal, state, local or private resources to address all housing needs. Greater resources are required to assist low and very low income households and to address housing, particularly in rural markets.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

HUD defines three broad objectives and outcomes for its Community Development Programs: decent housing, which is the subject of much of this Consolidated Plan, suitable living environment, and economic opportunity. Outcomes for these objectives should address either availability, affordability or sustainability. Non-housing community development assets tend to address suitable living environment and economic opportunity, with outcomes ranging from making jobs and public facilities and improvements more available and to making communities and economic opportunity more sustainable.

Suitable living environment refers to the quality, condition and capacity of facilities and services provided by or available within the community, neighborhood, town, county or region where people live and work. In particular, this plan is concerned with those factors as they apply specifically to low and moderate income residents, and to communities that are predominantly low and moderate income. Basic, essential needs beyond shelter must be met in order to ensure health and safety. These include elements such as clean drinking water, water for fire protection, safe roads and bridges, and adequate storm drainage to prevent flooding. Community facilities and services must also be available, accessible and affordable in order to create and sustain quality of life.

Economic opportunity refers not just to economic opportunity for individuals in the form of jobs, but also to economic opportunities for local businesses who provide goods and services. As population and commercial activity increases, the ability of a community to be economically competitive, and the success of the community in sustaining and growing existing, local business and employers and attracting new ones, also increases. Jobs are often the result of projects less directly related to job creation, such as downtown revitalization projects that inject new life and energy into town centers, enabling them to generate more traffic for local businesses, which in turn can attract residential development, support new business startups and help existing businesses grow, expand, and create jobs.

Many factors contribute to whether or not a community can generate and sustain economic opportunity, including community quality of life, the appearance and vitality of the downtown area, business centers and surrounding residential neighborhoods, infrastructure availability and capacity, availability and capacity of essential services such as health and public safety, education and skill level of the workforce, ability of the community to provide for current and future workforce needs, transportation providing access to markets and linking employers, customers and employees, and so forth. The existence of obstacles to development, such as abandoned and dilapidated buildings that dominate decaying town centers, can impede economic growth if they are not identified and eliminated. Gaps or weaknesses in critical elements supporting economic growth, such as workforce skills or water infrastructure necessary for adequate fire protection, are likewise barriers that must be identified and addressed in order to move the community forward. Even the availability of adequate housing that is affordable for the employees of community services and businesses plays a role.

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Economic opportunity at the individual level essentially translates into new or better paying jobs, and those are generally created as the economy grows, becomes an attractive location for business and industry and becomes capable of not only attracting new businesses but also providing an environment where existing businesses thrive and create more jobs. To do so, business and industry require the types of human assets detailed in this section, which describes the economy of South Carolina in terms of business sectors, the labor force, educational attainment and earnings.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	9,001	8,978	1	2	0
Arts, Entertainment, Accommodations	105,638	74,381	13	13	0
Construction	46,665	33,092	6	6	0
Education and Health Care Services	107,710	60,812	13	11	-3
Finance, Insurance, and Real Estate	41,885	22,911	5	4	-1
Information	11,948	4,179	1	1	-1
Manufacturing	145,925	136,415	18	24	6
Other Services	25,621	19,424	3	3	0
Professional, Scientific, Management Services	47,166	26,420	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	118,264	79,567	15	14	-1
Transportation and Warehousing	31,071	23,220	4	4	0
Wholesale Trade	35,061	22,775	4	4	0
Total	725,955	512,174	--	--	--

Table 41 - Business Activity

Data 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)
Source:

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Labor Force

Total Population in the Civilian Labor Force	1,113,991
Civilian Employed Population 16 years and over	995,033
Unemployment Rate	10.66
Unemployment Rate for Ages 16-24	28.61
Unemployment Rate for Ages 25-65	6.27

Table 42 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	179,065
Farming, fisheries and forestry occupations	36,613
Service	105,534
Sales and office	240,281
Construction, extraction, maintenance and repair	100,441
Production, transportation and material moving	86,452

Table 43 – Occupations by Sector

Data Source: <TYPE=[text] REPORT_GUID=[849B607A44611EB8939044AC016B30A5] PLAN_SECTION_ID=[1370400000]>

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	603,428	63%
30-59 Minutes	282,027	30%
60 or More Minutes	70,160	7%
Total	955,615	100%

Table 44 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	73,968	16,707	87,193

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Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	255,548	31,040	127,846
Some college or Associate's degree	283,806	23,012	93,310
Bachelor's degree or higher	204,510	8,101	44,711

Table 45 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	4,124	8,716	10,295	28,824	46,641
9th to 12th grade, no diploma	38,631	33,342	28,742	67,965	51,693
High school graduate, GED, or alternative	79,067	87,654	92,327	235,662	132,593
Some college, no degree	92,028	73,901	67,919	136,161	64,405
Associate's degree	8,792	28,487	32,002	64,546	22,627
Bachelor's degree	12,583	41,385	43,583	86,532	44,693
Graduate or professional degree	726	15,447	22,925	49,314	32,301

Table 46 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	8,730,572
High school graduate (includes equivalency)	13,806,917
Some college or Associate's degree	16,048,100
Bachelor's degree	19,150,149
Graduate or professional degree	20,288,952

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within the state?

Historically, manufacturing and, in particular, textile manufacturing has dominated South Carolina's economy, but this has been gradually changing. Over the past several decades, substantial growth has

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occurred in the service sectors and there has also been an increase in the percentage of Production-Transportation sector occupations relative to the US as a whole. However, higher paying Management-Professional occupations continue to represent a smaller share of overall jobs in South Carolina compared with the nation.

The Business Activity table above reflects this. Manufacturing represents 18% of workers in this state, down from 20% in 2016 but with a comparable percentage of total jobs at 24% (versus 25% in 2016). Following behind are Retail Trade (15% of both workers and 14% of jobs), Arts, Entertainment and Accommodations (13% of both workers and jobs), and Education and Health Care Services (13% of workers and 11% of jobs). The latter reflects the importance of travel and tourism to the State's economy.

Describe the workforce and infrastructure needs of business in the state.

According to Labor Market Information (LMI) prepared by the SC Department of Employment and Workforce (DEW), there were 122,215 job openings advertised online in South Carolina in September, 2020, including over 76,000 in the top 7 counties which roughly correspond to the state's most urban areas. The top 10 counties in South Carolina with the highest number of job openings in September, 2020 were Charleston County (18,801), Richland County (15,616), Greenville County (14,376), Horry County (8,342), Spartanburg County (6,941), York County (6,792), Lexington County (5,894), Beaufort County (4,829), Florence County (4,730), and Dorchester County (3,474).

By comparison, there were 121,485 people unemployed and nearly ten times that number considered candidates for jobs, due to active resumes in SC DEW online systems. The highest number of candidates as of September 2020 were located in Greenville, Charleston, Richland, Spartanburg and Horry Counties. In these five counties alone, there were 64,076 job openings and 147,187 candidates, or 2.3 candidates for every job. On average for the entire state, there were 9.1 candidates for every job, which suggests significant geographical variation, and this is in fact the case. The highest numbers of jobs per candidate were in Calhoun County (471.1), McCormick County (456.1), Allendale County (238.3), Saluda County (175.7), Bamberg County (137.8), Lee County (116.3), and Abbeville County (100). These are some of the state's least developed rural counties, where it is difficult to attract new employers or grow existing opportunities and where economic opportunities for residents are severely limited.

The rest of the state's counties had candidate to job ratios less than 100, with 9 counties having between 50 and 100 candidates per job (Barnwell, Williamsburg, Fairfield, Hampton, Marlboro and Edgefield). These 9 counties are also among the state's least developed and most economically challenged counties. This shows that, in the state's most rural areas, jobs of any kind are hard to come by and demand for jobs vastly outweighs job openings each year. Further, depending on the skills required, the rural area workforce is less likely to qualify for available jobs, and this is reflected in persistently high unemployment and low per capita incomes in the state's least developed counties. Overall, employers in South Carolina often need workers with different kinds of skills and training than are available among candidates, and jobs are far fewer than needed in the state's most rural areas.

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Business and industry also continue to require infrastructure, particularly in more rural counties where there continue to be un-served areas and in all areas where resources are limited and aging systems present an impediment to growth. Business and industry are key to developing economic opportunity, but to support new business growth, the communities must offer not only workforce with appropriate skill levels, but also infrastructure such as water, sewer, adequate drainage and roads. Broadband or other high-speed access to the internet is an emerging critical need to support business, and this is a particular issue for rural areas. Sites and buildings for business development are also needed, as are activities to address obstacles to economic development, such as demolition of dilapidated buildings, brownfield redevelopment and adaptive re-use of existing structures such as textile mill buildings. Other infrastructure needs that are more specific to industry type include rail and gas lines.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Historically, the biggest impact on workforce development and business and industrial infrastructure needs has come from the state's continued growth in population and its continued success in attracting new business and manufacturing facilities. The State has continued to attract jobs and investment even during the pandemic that started in early 2020. However, greater numbers of workers are unemployed or under-employed as a result of the pandemic, and workers looking for new or higher paying jobs, or a job to replace a job lost during the pandemic, continue to outweigh jobs. The State continues to place a heavy emphasis on recruiting new business and industry to the state and it continues to provide a wide variety of incentives to encourage location and expansion in South Carolina and the creation of jobs and investment.

How do the skills and education of the current workforce correspond to employment opportunities in the state?

As is the case nationwide, many jobs and opportunities in South Carolina go unfilled because there are not enough qualified candidates. In many cases, this is due to consistently low educational attainment levels and the increasing needs of business in this state for workers with higher skill levels and particularly STEM or science, technology and math skills. Many efforts have been begun over the years, with the goal of identifying these "skill gaps" and adapting K-12, higher education and adult education/training curriculum to address these gaps. Several years ago, multiple agencies in the State partnered with the national ACT Work Ready Communities program to create South Carolina's own Certified Work Ready Communities (CWRC). The goal being to link, align, and match a county's workforce to the needs of industry and certify that county as "work ready" when established goals have been met. The foundation of certification is based on the number of individuals at the county level across the currently employed, transitioning into employment and emerging workforce categories who

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earn a National Career Readiness Certificate (ACT NCRC®), as well as the number of local employers who recognize the ACT NCRC®. The ACT NCRC® is a portable, industry-recognized credential that clearly identifies an individual's WorkKeys® skills in reading for information, applied math and locating information – skills required for the majority of jobs based on ACT JobPro database.

All 46 counties in South Carolina are participating in CWRC, and all 46 of these have achieved the goals required to be certified as work ready. The first to be certified was Clarendon County in August 2013, and most were certified by July 2016.

Thus, the Certified Work Ready Communities initiative in SC is designed to empower counties with actionable data and specific workforce goals to drive economic growth through workforce improvement. CWRC assesses individual skill levels and identifies skills gaps that may need to be addressed through foundational and occupational training. Counties meeting related workforce goals and achieving National Career Readiness Certificate goals can then apply for recognition as a Certified Work Ready Community.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

Numerous workforce training initiatives are supported by the State, including the readySC program of the SC Technical College System and the Regional Workforce Advisors program introduced by the SC Department of Commerce in 2015. The State's readySC program has been serving the needs of new and existing businesses in South Carolina for 60 years, and it is consistently ranked as one of the state's best economic development tools. It was established as an economic development training incentive designed to guarantee South Carolina could remain competitive through changing economic circumstances, and it remains a key component of South Carolina's economic development engine. readySC™ focuses on the recruiting and initial training needs of new and expanding organizations in South Carolina by providing recruiting, assessment, training development, management and implementation services to qualifying organizations creating new, permanent, full-time jobs for the state that offer competitive wages and benefits. In FY 2018-2019, readySC trained over 2,000 individuals, worked with 97 different companies, and provided nearly 250,000 hours of training to its trainees. Some notable training efforts have included: The Boeing project held 2,189 training events last year and trained 3,391 people; the Volvo project has trained over 1,500 people to date; the Mercedes project has trained over 1,400 people to date; the Arthrex project in Anderson County has trained 153 people; and the W International project in Berkeley County has trained 149 people.

SC State Tech also addresses business needs through its Apprenticeship Carolina™. Established in 2007, Apprenticeship Carolina™ serves as the state's registered apprenticeship intermediary for South Carolina. Apprenticeship Carolina™ works with employers and the technical colleges to create demand-driven registered apprenticeship programs. At no cost to the employer, apprenticeship consultants guide companies through the program development and registration process. The process ensures that companies obtain full recognition in the national Registered Apprenticeship System. The growth in the

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number of programs and the number of apprentices has been phenomenal. Since Apprenticeship Carolina's™ inception, it has registered over 1,100 companies serving more than 34,000 individuals. Due to its innovative approach and exponential growth, Apprenticeship Carolina™ is held as a model for the nation. program that provides any interested employer in South Carolina with access to information and the technical assistance needed to create demand-driven, registered apprenticeship programs. At no cost to the employer, apprenticeship consultants are available to guide companies through the registered apprenticeship development process from initial information to full recognition in the national Registered Apprenticeship System.

Describe any other state efforts to support economic growth.

South Carolina Coordinating Council for Workforce Development

The South Carolina Coordinating Council for Workforce Development (CCWD) was formed in response to a general need for improved coordination of efforts in the area of workforce development by those state agencies involved in the education and training of the South Carolina workforce. The CCWD was established by the General Assembly in Act 252 of 2016 to “engage in discussions, collaboration, and information sharing concerning the state’s ability to prepare and train workers to meet current and future workforce needs.”

The CCWD is chaired by the Secretary of Commerce with nine additional members drawn from state agencies or entities involved in education and training, including a representative of the business community appointed by the South Carolina Chamber of Commerce. Employees of the South Carolina Department of Commerce primarily staff the CCWD, with assistance from the Commission on Higher Education and the State Board for Technical and Comprehensive Education.

Highlights from FY 2020 include the development of South Carolina’s first Workforce Dictionary of terminology and definitions as well as the creation of new Regional Workforce Snapshots. The CCWD also saw greater engagement with state partners as a Comprehensive Workforce Plan continued to advance. 2020 presented South Carolina’s workforce with remarkable extremes, from record low unemployment through February to the repercussions of COVID-19 beginning in March. This rapid shift in focus to serve constituents and industry, embraced by state partners, shows South Carolina’s tireless commitment to building a workforce system that helps ensure prosperity for all citizens. Dedication of this magnitude will be critical in continuing to provide assistance and helping to navigate the impacts of COVID-19. In the next fiscal year, the CCWD will remain agile to assist agencies in their efforts during COVID-19 and endeavor to create greater collaboration and coordination between partners.

Regional Workforce Advisors

The South Carolina Department of Commerce works with partners across the state to foster a collaborative approach to workforce development. The State’s Twelve Regional Workforce Advisors are one component of that effort, bridging the gaps between local educators and industry.

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The Regional Workforce Advisors focus on ensuring that South Carolina’s workforce continues to be one of the best in the nation and are the state’s resource for creating a workforce of the future. These advisors work toward bridging gaps at the local level between those who educate our students and those in the business community who rely on a talented labor pool. Activities include:

- **Business:**
 - Helping businesses partner with schools to develop a workforce for industries, including apprenticeships and job shadowing experiences
 - Relaying information to educators about workforce needs
 - Bridging the gap between workforce needs and workforce development
 - Advocating industry needs inside the education system
 - Helping businesses reach students, educators and parents to relay information about job descriptions, salaries and general information about industry
 - Serving as a support system for the emerging workforce
- **Educators:**
 - Providing suggestions to make learning relevant to workforce needs
 - Connecting educators and industry leaders for collaborative problem solving
 - Communicating South Carolina industry workforce needs
 - Providing suggestions for workforce development, college, and career preparation in curriculum
 - Providing information on professional development related to college and career readiness based on employer feedback
- **Students, Parents and Adult Learners:**
 - Providing opportunities for students to interact with industry leaders and businesses, including apprenticeships and job shadowing opportunities.
 - Connecting students to future employment opportunities and higher education
 - Guiding students in workforce preparation, including career transition advice, and work ready skill development
 - Informing students and parents of opportunities and career facts

The SC Technical College System, readySC and Apprenticeship SC

The South Carolina Technical College system is comprised of 16 community-based technical colleges throughout the state, and is home to the readySC™ program and Apprenticeship Carolina. The system serves a primary educational and training need in South Carolina, both for students and employers. As the state’s largest higher-education sector, the SC Tech System educates more of South Carolina’s undergraduates than all other public colleges and universities combined – 57% of undergraduates in South Carolina enrolled at a public college or university attends one of our 16 colleges. Each year, SC Tech educates and trains more than 176,000 South Carolinians through our credit and continuing education programs.

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During the Fall 2019 semester, SC Tech implemented the South Carolina Workforce Industry Needs Scholarship (SCWINS). This scholarship was designed to provide financial support for students who are majoring in workforce areas designated as critical in the state of South Carolina and assist students who experience income barriers to education. SC Tech hosted information sessions with financial aid directors and chief student services officers, which resulted in the creation of a frequently asked questions document to aid in the implementation and understanding of the scholarship. Over \$17 million was made available to students for tuition, mandatory fees, and books.

The SC Tech System also raised the bar on statewide transfer opportunities to four-year institutions. Ongoing collaboration with partner universities strengthened previously established transfer options, and new system-wide agreements were developed with Anderson University, Lander University, and Webster University. Now, 18 statewide transfer programs are offered at all 16 technical colleges. These partnerships increase access to four-year institutions for any student enrolled at a technical college and open the door to more affordable bachelor's degrees.

As described above, the readySC™ program works closely with companies to provide the recruiting and training assistance they need to get up and running. Apprenticeship Carolina™ helps their workforce continue to grow by guiding companies through the registered apprenticeship process from initial information to full recognition in the National Registered Apprenticeship System. The training associated with the work of these two programs is directly correlated with jobs in the state and provides thousands of South Carolinians with the skills needed to acquire new jobs or grow in their current positions. Apprenticeship Carolina is an example of this. It provides the information and technical assistance needed to create demand-driven registered apprenticeship programs. At no cost to the employer, apprenticeship consultants guide companies through the registered apprenticeship development process from initial information to full recognition in the national Registered Apprenticeship System.

The South Carolina Department of Employment and Workforce (DEW) promotes stable employment and economic growth by tracking trends and statistics, and connecting employers and job seekers.

The South Carolina Department of Commerce's Research Division provides labor market information including job force data, employment by industry, unemployment, wages, occupational employment, projections, job skills, business locations and population demographics.

Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Housing problem concentrations in the context of areas of racial and ethnic concentrations and varying percentages of median income are presented in the Needs Assessment section of this Consolidated Plan. Specifically, NA-10 Housing Needs Assessment, Table 3 parts 1 through 5 summarize housing needs by tenure (owner vs. renter) for housing problems including substandard housing, overcrowding, severe overcrowding and varying levels of housing cost burden. Section NA-15 provides similar data by ethnicity and income for those considered to have disproportionately greater housing needs, and Section NA-20 provides similar data by ethnicity and income for those considered to have disproportionately greater need in terms of severe housing problems. NA-25 provides data on disproportionately greater housing cost burden.

CDBG-DR

Not included in these tables are the location or number of households in areas at greatest risk due to natural hazards, as illustrated by the impact on housing after Hurricanes Matthew and Florence. The CDBG-DR Mitigation Action Plan describes these areas and the types of activities needed to address resiliency for households, businesses, and communities. Please see Market Analysis Discussion section for more information on mitigation.

All types of housing were affected by Hurricanes Matthew and Florence. The impacts to housing from Hurricane Matthew and subsequent flooding in the northeastern region of South Carolina were widespread. Single family homeowners in stick-built homes, single family homeowners in mobile homes, and renters in various housing types of housing stock were affected. There were 20,400 housing units with FEMA Full Verified Loss (FVL) determinations in the Matthew impacted counties. Those with greatest impact were older homes and mobile homes.

Mobile homes are part of the housing fabric of South Carolina. Their affordability and ease of general maintenance provides housing independence and housing choice to residents across the State. However, wind, rain, and flooding damage to mobile homes is often difficult to repair, due to the integrated nature of the building components. In addition, when considering whether or not a structure is repairable, the cost of making those repairs may be disproportionately high when considering the overall value of the structure. Often, the full extent of mobile home damage is not always realized in the early months after an event and can go unreported in the initial damage inspection. Damage such as water saturation of the particle board material that makes up the floor framing and decking can cause unsafe deterioration over time. The potential for mold and mildew in the home's structure or insulation can develop over time as well. Limited assistance funds portioned out through fragmented assistance programs can lead to piecemeal repairs that add up in cost, without adequately addressing restoration of the home's structural integrity to a decent, safe and sanitary standard. Of the FEMA IA applicants in the State-assessed areas, approximately 16,137 of them reside in mobile home units.

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Damage to mobile homes from Matthew was concentrated in Beaufort, Dillon, Florence, Horry, Marion, and Williamsburg counties containing where more than 800 mobile homes had FEMA verified damage. This is 57% of the 9,978 mobile homes damaged across the State.

After Florence, more than 16,000 applicants filed for FEMA (IA) Individual Assistance. 76% were home owners, occupying single family homes, duplex units, mobile homes and other housing types. The remaining 24% were renters, including renters of single-family homes, mobile homes, apartment units and other housing types

There were 385,402 housing units in the entire impacted area, more than 75% of which were built before 1999, and most of which are owner-occupied units. With much of the housing stock in the 30-year rang), key systems such as electrical, roofing, water heaters and furnaces may have already cycled through a replacement life-span in many homes.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

There are many areas of the State where low-income families are concentrated. Although pockets of such areas exist throughout South Carolina, even in more urban counties, those with persistently high levels of poverty are also those with low educational attainment levels, low median income and high unemployment. The SC Department of Revenue defines these counties each year as those that fall in the bottom two tiers of economic development, or Tier 3 and 4 Counties. As of December 2019, 24 or approximately half of the State's 46 counties are classified as Tier 3 or 4 and have average per capita income levels of \$38,513 or lower. Most of the counties also consistently rank amongst the highest in the state in terms of unemployment and poverty, and amongst the lowest in the state in terms of median and per capita income.

Racial concentrations also exist and all applicants for State CDBG funding are asked to provide maps identifying areas of racial and ethnic concentrations as well as low-income concentrations, and benefit to LMI individuals and families in project areas is always a key consideration in evaluating applications for competitive CDBG funding. As the State undertakes its new Analysis of Impediments to Fair Housing or the newer format Assessment of Housing, as required by HUD and according to the schedule required by HUD, the non-entitlement areas of the State that make up the jurisdiction for the State CDBG Program will be studied in great detail in terms of income and race/ethnicity, with an eye toward identifying those areas where there are the greatest concentrations of both populations.

What are the characteristics of the market in these areas/neighborhoods?

The State's most challenged areas in terms of income, educational attainment, and employment and economic opportunity are also those with the fewest local resources to address public infrastructure, public facilities, public services and other elements of viable and sustainable communities. As a result,

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most of these areas struggle to provide an adequate quality of life for their residents and economic opportunity and access to services and facilities that are comparable to larger, more affluent areas. The State CDBG Program in particular recognizes this and has created programs aimed specifically at helping these communities improve the quality of life for their residents.

Are there any community assets in these areas/neighborhoods?

As noted above, community assets in the State's most challenged areas are limited, largely because local resources in these areas are limited and local governments are generally not able to provide the financial, leadership or other assets necessary to undertake the comprehensive planning and development needed to address gaps in resources and community assets. Nearly every CDBG Program is aimed at identifying gaps in public facilities, public infrastructure, specific communities in need of revitalization and development of assets to support both residential quality of life and community economic development and opportunity. Applicants for CDBG funding must identify projects which can build needed assets or address needed facilities or improvements that can create meaningful impact on neighborhoods.

Are there other strategic opportunities in any of these areas?

All areas of the South Carolina possess opportunities in various forms and it is the job of local community and economic development officials, as well as state and federal funding sources that they may partner with, to help identify these opportunities and build on them in order to create more viable and sustainable quality of life and economic opportunity. Each community is unique, however, and assets and opportunities and challenges that must be overcome must all be evaluated in terms of each community's particular location in the state, access to transportation, public infrastructure and facilities, workforce quality and education and training opportunities, and so forth in order to determine how best to take advantage of existing and potential opportunities and move the community forward. State CDBG Programs and other State programs aimed at developing rural assets, such as the State Rural Infrastructure Fund and State Rural Infrastructure Authority, are aimed specifically at helping communities achieve these goals.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

The State as a whole has a lower adoption rate than the nation in terms of broadband. This is a function of both the availability of broadband service providers, especially in rural areas, and the affordability of broadband service.

The FCC-reports rates of adoption in South Carolina indicating 50% of households subscribe to broadband internet service. This suggests that 50% of the state’s population, approximately 1 million households, either do not have broadband available to them (200,000 households) or have chosen not to subscribe to broadband service (800,000).

Nineteen counties have fewer than the state average of 50% of households with a broadband internet subscription, according to the 2015-2019 ACS. There are ten counties where less than 40% of households have broadband, including Allendale, Bamberg, Marion and Marlboro Counties where less than 30% of households have a broadband subscription. Dillon, Williamsburg and Newberry are not much better off.

Many households in South Carolina have internet access via satellite, dial-up or some other service or have access to the internet without any kind of monthly subscription. Counties where the rate of households with no internet access at all is highest are Marion (41%) and Williamsburg (40%) Counties, followed by Dillon and Lee Counties (39%) and Marlboro (38%).

Not surprisingly, these counties with low percentages of broadband access and high rates of no internet access are also among the state’s least developed and Allendale, Dillon, Fairfield and Saluda have HUD LMI percentages of 51% or higher, making the entire county LMI.

County	Total Households	With an Internet subscription	Broadband such as cable, fiber optic, or DSL	No Internet access	% with Broadband	% with Dial-up, Satellite or Other Subscription	% with Internet Access without a Subscription	% with NO internet access	% LOW-MOD (per HUD LMISD)
Allendale	3,365	1,873	910	1,175	27%	17%	9%	35%	55%
Bamberg	5,334	3,350	1,444	1,822	27%	22%	3%	34%	46%
Marion	11,600	5,710	3,235	4,800	28%	17%	9%	41%	39%
Marlboro	9,613	5,582	2,810	3,658	29%	16%	4%	38%	49%
Dillon	11,029	5,959	3,417	4,280	31%	16%	7%	39%	54%

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County	Total Households	With an Internet subscription	Broadband such as cable, fiber optic, or DSL	No Internet access	% with Broadband	% with Dial-up, Satellite or Other Subscription	% with Internet Access without a Subscription	% with NO internet access	% LOW-MOD (per HUD LMISD)
Williamsburg	12,686	6,531	4,122	5,110	32%	7%	8%	40%	47%
Newberry	14,810	10,060	4,839	4,296	33%	17%	3%	29%	44%
Barnwell	8,360	5,489	2,891	2,487	35%	14%	5%	30%	44%
Saluda	7,094	4,946	2,653	1,971	37%	16%	2%	28%	56%
Union	11,432	7,608	4,569	3,493	40%	10%	3%	31%	41%
Lee	6,423	3,677	2,651	2,478	41%	6%	4%	39%	47%
Chester	12,653	7,458	5,231	4,391	41%	7%	6%	35%	45%
Fairfield	9,191	5,691	3,877	2,885	42%	11%	7%	31%	59%
Orangeburg	33,060	22,921	13,985	8,968	42%	12%	4%	27%	43%
Edgefield	9,176	6,299	3,928	2,720	43%	14%	2%	30%	39%
Calhoun	6,179	4,317	2,788	1,654	45%	17%	3%	27%	48%
Hampton	6,993	4,833	3,196	1,933	46%	9%	3%	28%	45%
Cherokee	20,699	13,625	9,561	5,858	46%	10%	6%	28%	42%
Darlington	26,484	18,463	12,995	6,981	49%	9%	4%	26%	41%
Oconee	31,978	24,105	16,364	6,784	51%	11%	3%	21%	44%
Chesterfield	17,900	11,878	9,301	4,845	52%	8%	7%	27%	46%
Laurens	25,563	18,833	13,913	5,929	54%	8%	3%	23%	42%
Abbeville	9,660	6,655	5,307	2,519	55%	5%	5%	26%	41%
Clarendon	13,161	9,354	7,290	3,317	55%	9%	4%	25%	45%
Greenwood	27,612	20,339	15,809	6,535	57%	7%	3%	24%	43%
Kershaw	24,980	18,587	14,445	5,547	58%	11%	3%	22%	40%
Florence	52,188	38,257	30,195	12,311	58%	7%	3%	24%	41%
McCormick	3,957	2,828	2,331	963	59%	8%	4%	24%	48%
Jasper	10,269	7,037	6,057	2,946	59%	6%	3%	29%	48%
Colleton	15,075	11,594	8,901	2,773	59%	6%	5%	18%	45%
Aiken	67,598	53,648	41,436	12,334	61%	7%	2%	18%	42%
Anderson	76,798	58,976	47,169	14,041	61%	7%	5%	18%	39%
Sumter	41,776	31,506	26,112	8,594	63%	6%	4%	21%	38%
Georgetown	25,498	18,937	15,977	5,248	63%	7%	5%	21%	42%
Pickens	47,934	37,672	30,295	9,053	63%	10%	3%	19%	49%

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County	Total Households	With an Internet subscription	Broadband such as cable, fiber optic, or DSL	No Internet access	% with Broadband	% with Dial-up, Satellite or Other Subscription	% with Internet Access without a Subscription	% with NO internet access	% LOW-MOD (per HUD LMISD)
Spartanburg	116,645	92,673	74,558	20,589	64%	8%	3%	18%	40%
Charleston	159,195	124,813	102,834	21,610	65%	6%	8%	14%	41%
Lancaster	33,899	26,864	23,014	5,791	68%	6%	4%	17%	38%
Dorchester	55,351	44,870	37,945	7,762	69%	8%	5%	14%	38%
Lexington	113,104	94,755	78,950	15,882	70%	7%	2%	14%	41%
Berkeley	76,881	63,290	54,519	10,922	71%	7%	3%	14%	40%
Richland	151,853	125,234	107,725	23,375	71%	10%	2%	15%	45%
York	101,211	88,766	71,941	9,938	71%	7%	2%	10%	42%
Greenville	192,975	161,127	137,910	27,603	71%	7%	2%	14%	41%
Horry	131,143	110,867	94,390	15,431	72%	7%	4%	12%	41%
Beaufort	71,477	60,961	53,494	7,038	75%	8%	5%	10%	44%

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Increased competition is needed in many areas of the state, especially rural and predominantly lower income areas, where there is only one broadband service provider or a limited number. In other areas, availability is a greater issue than competition and affordability, as there is no available broadband at all other than at schools, technical colleges and health centers. Broadband which is available is often not high speed, and this is true in many areas of the state.

To help address this need, the SC Office of Regulatory Staff is working on a Broadband Plan for the state. According to an early draft of this Plan: “Not everyone in South Carolina has a broadband connection available, and many that do have not adopted broadband for a variety of reasons. The goal of The Plan is to establish what must be done to increase broadband availability and adoption to most, and possibly all, in South Carolina who want it. Improving adoption— that is, consumer willingness to subscribe and use broadband— will be a central element of The Plan. Furthermore, improving adoption will hinge on making broadband affordable.”

With the initiation and rollout of the Broadband Plan, it is hoped that policymakers can focus on addressing this issue by working with providers, communities, and stakeholders in South Carolina to expand and accelerate broadband availability, deployment and adoption in several key areas including:

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- Education K-20— COVID-19 brings into sharp focus the need to further broadband deployment
- Economic Development and Opportunity
- Agribusiness
- Remote Work
- Employee development
- TeleHealth— Medical Care and Information
- Public Safety
- Energy and Environment
- Quality of Life

These efforts will lead to significant improvement in broadband access and increased competition across South Carolina to make broadband service more available and affordable for households and businesses, to assist with needs related to agriculture, healthcare, education, energy infrastructure, and workforce development.

Adoption and Infrastructure Deployment

Broadband, whether it is delivered over a wire (copper or fiber) or wirelessly (through the air like cell phone service) involves infrastructure in the form of equipment and technology needed to deliver broadband. Delivering broadband to low-income and rural communities is difficult, because it is both expensive to build and may not return a short-term profit. For broadband businesses to succeed there needs to be sufficient demand and rates sufficiently high to offer profit. Lower income residents and business owners may not be able to afford the monthly service costs, and in many areas of the state, there are too few individuals with resources adequate to subscribe to internet service to support the required the level of demand and subscription cost needed to encourage new service providers. Businesses are simply not motivated by high cost and low profit. This means federal, state and local government are needed to solve the problem of connecting unserved communities, and funding sources such as community development grants are necessary. And to address unmet needs in the state, any resulting available service must be both available and affordable.

Needs have been highlighted by the COVID-19 pandemic which caused the closure of schools. School districts reported that 6% of students were not heard from for the duration of the closure. Making affordable broadband readily available will bring the classroom to the student, and learning can continue without delay. Students at levels K-20 could still be learning and advancing their education, and new educational platforms could develop to serve student needs. Unfortunately, this is not happening across all of South Carolina. With broadband available throughout South Carolina, education can continue, economic development can thrive, and medical care and other social services can be more easily and readily available, especially in rural areas.

The COVID-19 pandemic has also significantly affected the economy. Many workers were sent to work home, but those who had available and affordable broadband could do so. And only businesses with access to broadband could allow this. In rural areas, where employment opportunities are limited,

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access to broadband would not only allow remote work in existing employment situations, but would also allow workers with appropriate skill sets to access the rapidly growing number of nation- and world-wide employers who have begun recruiting even more remote workers. And also in rural areas, which are often sparsely populated and do not necessarily offer a large enough or skilled enough workforce, employers with access to broadband could recruit workers from a broader areas. All of this makes broadband access and affordability key to individual and community economic opportunity and competitiveness.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Within 4 years, 3 major storms impacted South Carolina, causing immense damage and casualties. In October 2015, the state received over 20 inches of rainfall from an extratropical storm worsened by nearby Hurricane Joaquin. The result was significant flooding and storm damage throughout the state. A year later, Hurricane Matthew brought Category 1 strong winds and torrential rainfall throughout the eastern part of the state. Most recently, in September 2018, Hurricane Florence made landfall just north of South Carolina in Wrightsville Beach, North Carolina. North Carolina got the brunt of the storm, but South Carolina experienced heavy rainfall and flooding from the downriver watersheds shared with North Carolina.

In addition to the three major storms, South Carolina was also within the warning areas for numerous other storms, including Hurricane Irma in 2017, Hurricane Michael in 2018 and Hurricane Dorian in 2019. These storms resulted in major damages to neighboring states, as well as significant expense to South Carolina for evacuation efforts and debris removal operations.

The greatest difficulty in preparing for such storms is unpredictability. Despite advances in meteorology, it is still not possible to know exactly where a storm and its accompanying damage will occur. Impacts can range from mild rain to severe and repeated severe heavy rain, wind, flooding and storm surge. Water and wind-damaged homes become unlivable. Homeowners without the resources to undertake repairs are forced to live in unsafe structures, relocate with relatives or move out of the disaster area. Community systems and resources are strained, especially when the community experiences repeated damage from storms and other natural disasters and hazards. Damage to local economies as a result of businesses losses and loss in local government tax revenues continues long after storms have passed. For all these reasons, actions to mitigate future damages need to be planned for and implemented before any additional hazards occur.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The CDBG-DR Action Plans for Hurricane Matthew and Florence, and the CDBG-MIT Mitigation Action Plan, describe extensive data sources, provide extensive analysis and detail findings and methods in great depth. Please refer to these Action Plans for more information, particularly regarding data used in the analysis, findings and methods. The Plans can all be found on the SC Department of Administration, SC Office of Disaster Recovery website at www.admin.sc.gov/SCDRO.

Most notably, poverty is a primary indicator of vulnerability to greater impacts from disasters because of a general lack of ability to prepare for shocks and stresses. High poverty areas in the state which have experienced damage from prior disasters were found to have higher percentage of residents over the

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age of 65, a lower degree of residents with a bachelor's degree, a higher percentage of individuals with disabilities, a higher percentage of individuals without health insurance and a higher percentage of African American residents compared to the state as a whole. These areas also have lower labor force participation, higher unemployment, lower median value of housing units, and lower median rent values. This indicates that when compared to the state as a whole, there is a higher relative concentration of individuals with vulnerabilities that influence how they respond to disaster events and how quickly the communities where they live will recover

Many of the counties in the impacted area by prior disasters have relatively high rates of low-and-moderate income (LMI) populations. Overall, the average LMI rate for counties across the Florence impacted area, for example, was approximately 46.01% (based on available HUD LMISD data at the time). Every presidentially declared county except Florence County had a higher percentage of LMI residents than the state.

Low- to Moderate-Income residents simply have fewer economic resources, are less able to respond to a disaster without assistance, and are less likely to be able to access available state and federal assistance needed for recovery. People with special needs, many of whom are LMI, require assistance with accessing and/or receiving disaster resources. These individuals could be children, older adults, pregnant women, from diverse cultures, transportation disadvantaged, homeless, have chronic medical disorders, and/or a pharmacological dependency. They could have disabilities, live in institutions, have limited English proficiency or altogether non-English speaking. Specialized resources may include, but are not limited to social services, accommodations, information, transportation, or medications to maintain health. Specific vulnerabilities exist for non-English speaking households, and being over the age of 65 or having children under the age of five increasing the potential vulnerability of a household. In addition, homeless persons are also highly vulnerable and are typically faced with even more adversity as others become displaced and shelters become more overcrowded after a disaster.

The SC Disaster Recovery has used a social vulnerability index as part of its recovery strategy for each Hurricane for which CDBG-DR funds were allocated to the state. The social vulnerability index is based the most recent census data available and measures the social vulnerability of all census tracts with affected areas. The index is a comparative metric facilitating examination of differences in social vulnerability and shows where there is uneven capacity for preparedness and response. It also helps pinpoint where resources might be used most effectively to reduce pre-existing vulnerability and encourage recovery. Utilizing social vulnerability is also useful as an indicator in determining the differential recovery from disasters.

The social vulnerability index synthesizes socioeconomic variables, which the research literature suggests contributes to reduction in a community's ability to prepare for, respond to and recover from hazards. For example, variables influential in vulnerability include age, race and ethnicity, wealth (or poverty), employment type, and disability. For more detailed information, please see the social vulnerability analyses contained in the CDBG-DR Action Plans.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

Having evaluated needs and resources in the areas of housing, homelessness, special needs and non-housing community development, this section describes the state's strategy for addressing identified priority needs, using available and expected resources, over the five-year Consolidated Plan period beginning April 1, 2021 and ending March 31, 2026. Objectives and strategies have been developed, including: housing objectives for growing or sustaining affordable housing stock and providing affordable housing assistance to owners and renters; community development objectives for developing viable communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low- and moderate-income persons; homeless objectives which, in conjunction with the Continuum of Care process comprise the state's strategy for addressing homelessness; and specific objectives for addressing special needs of people living with HIV/AIDS.

Next, quantifiable goals, or expected outcomes, have been established for each objective, as well as potential strategies that may be undertaken to achieve these outcomes. These strategies are described below along with needs and objectives, but it should be noted that limited resources, shifting priorities and uncertainty about funding commitments may limit the state's ability to undertake all of the strategies listed. Likewise, conditions may change and necessitate new strategies to achieve the objectives established for the plan period.

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Most of the HUD programs included in this Consolidated Plan do not allocate funding availability by region. Instead, CDBG and HOME allocate funding availability by program, with each year's programs designed to address the various objectives and priority needs described in this plan. ESG makes funding available through one competition, with no regional targeting of funds.

HOPWA is the only regular HUD Consolidated Plan program that annually allocates funding regionally, with funding levels for each region determined on the basis of HIV incidence rates. Ryan White Care Act Providers then compete to become the HOPWA Program Sponsor for that region.

CDBG-DR and CDBG-MIT used criteria described for the disaster allocations and identified areas most impacted by Hurricane Florence (CDBG-DR) and most likely to be impacted by future disasters (CDBG-MIT).

CDBG funding under the CARES Act (CDBG-CV) was included in the prior Consolidated Plan, in the substantially amended 2020 Annual Action Plan, and funding under the CDBG-CV Public Services Program was allocated regionally, based on the number of non-entitlement counties in each of the ten Regional Council of Government areas. Projects that reflect regional coordination and regionally identified funding priorities will be given priority funding. It is expected that the majority of the regionally allocated funding will be awarded during the 2021-2022 Program Year. Any funds not awarded or obligated after July 1, 2021 will become available to any eligible non-entitlement local government in the state.

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SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Affordable Rental Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
	Geographic Areas Affected	Statewide
	Associated Goals	New Affordable Rental Housing
	Description	The availability of affordable rental housing continues to be a priority need in South Carolina.
	Basis for Relative Priority	
	2	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Persons with HIV/AIDS and their Families
Geographic Areas Affected		

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	Associated Goals	Operating Funds for Facility-Based Housing Units TBRA for Special Needs
	Description	Support transitional and supportive housing facilities for people with HIV/Aids, disabilities and other low income households with special needs.
	Basis for Relative Priority	
3	Priority Need Name	Preservation of Existing Affordable Housing
	Priority Level	Medium
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	Statewide but particularly in rural areas
	Associated Goals	Preserve Existing Affordable Housing Community and Regional Planning
	Description	Demand for affordable housing outpaces new construction in many areas, making it important to preserve affordable housing that already exists. In rural areas, where existing housing stock makes new development less feasible, existing stock is in need of rehabilitation or redevelopment as affordable housing.
	Basis for Relative Priority	
4	Priority Need Name	Rental Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly

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	Geographic Areas Affected	
	Associated Goals	Rental Assistance Short-Term Rent, Mortgage & Utility Assistance
	Description	Many of the most cost-burdened families in the state are renters and finding and keeping affordable rental housing is challenging for many. Rental assistance, in the form of security deposits and tenant-based rental assistance, are needed to help families afford safe and decent housing.
	Basis for Relative Priority	
5	Priority Need Name	Homeownership Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Homeownership Assistance
	Description	Homeownership continues to be out of reach for many low and moderate income households in South Carolina, and assistance in the form of downpayment and closing cost assistance is often the key to making homeownership a reality. However, many existing State housing programs are available to assist with this need, and Consolidated Plan program funding may not be needed in any year and may be directed primarily toward rental assistance, rental housing development and rental rehabilitation.
	Basis for Relative Priority	
6	Priority Need Name	TBRA for People Living with HIV/AIDs, other special needs individuals and very low income households

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	Priority Level	High
	Population	Extremely Low Low Persons with HIV/AIDS and their Families Special needs households
	Geographic Areas Affected	
	Associated Goals	Tenant-based Rental Assistance
	Description	People living with HIV/AIDs (PLWHA) are living longer and requiring more assistance to remain in affordable, independent living situations, including rental housing. Tenant Based Rental Assistance, or TBRA, can help many PLWHA remain independent. Special needs households and people with very low incomes also tend to require assistance to access affordable housing.
	Basis for Relative Priority	
7	Priority Need Name	STRMU for People Living with HIV/AIDs and Short-Term Rental Assistance for Low Income Households
	Priority Level	High
	Population	Extremely Low Low Moderate Persons with HIV/AIDS Persons with HIV/AIDS and their Families
	Geographic Areas Affected	
	Associated Goals	Short-Term Rent, Mortgage & Utility Assistance
	Description	Short term rent, mortgage and utility assistance (STRMU) continues to be necessary to help people living with HIV/AIDs (PLWHA) to maintain independent living situations. Short-term rental assistance is also needed to assist low income households with obtaining and maintaining affordable housing. This will likely be done through the SC State Housing Authority’s Rental Division and may include security deposit assistance, as well as other eligible short-term rental assistance.

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	Basis for Relative Priority	
8	Priority Need Name	Supportive Services for People Living with HIV/AIDS
	Priority Level	High
	Population	Extremely Low Low Persons with HIV/AIDS Persons with HIV/AIDS and their Families
	Geographic Areas Affected	
	Associated Goals	Supportive Services for People with HIV/AIDSs
	Description	People living with HIV/AIDSs (PLWHA) require a wide array of supportive services, from case management to medical services and transportation and employment services, to help achieve and maintain independent living. As PLWHA are now living longer, the need for supportive services is increasing and continues to exceed funding available to care providers.
	Basis for Relative Priority	
9	Priority Need Name	Homeless Prevention and Rapid Re-Housing
	Priority Level	High

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	Population	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Homeless Prevention & Rapid Re-Housing
	Description	There continues to be a need to prevent homelessness and rapidly re-house those who have become homeless.
	Basis for Relative Priority	
10	Priority Need Name	Homeless Facilities and Services
	Priority Level	High

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	Population	Extremely Low Low Large Families Families with Children Elderly Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Homeless Shelter, Services & Outreach
	Description	Shelter and transitional housing are necessary to provide emergency or temporary housing to those who have become homeless or are attempting to transition out of homelessness, and essential services are necessary to provide the support and assistance necessary for those who are homeless or at risk of becoming homeless. Outreach to non-sheltered homeless individuals and families is necessary to extend essential services to those who choose not to take advantage of emergency or transitional housing.
	Basis for Relative Priority	
11	Priority Need Name	Community Infrastructure, Facilities & Services
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development

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	Geographic Areas Affected	
	Associated Goals	New or Upgraded Public Infrastructure & Facilities Community and Regional Planning
	Description	To be added
	Basis for Relative Priority	
12	Priority Need Name	Community Revitalization
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	New or Upgraded Public Infrastructure, Facilities & Services Downtown, Community & Neighborhood Revitalization Support New or Retention of Existing Jobs Community Economic Development Community and Regional Planning
	Description	Throughout South Carolina, even in counties that are considered to be fairly well developed, there exist neighborhoods and communities where infrastructure, public facilities and public services are lacking or inadequate and represent a barrier to decent quality of life, economic opportunity for residents, and sustainability of the community itself. Generally, these are lower income areas where poverty rates are high, per capita income and educational attainment are low, job opportunities are few and economic outlook is poor. Without substantial property tax base from business and industry and individuals and families with higher incomes and higher value property, these communities have very few of their own resources with which to address community needs and to revitalize the community and make it more sustainable.

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	Basis for Relative Priority	
13	Priority Need Name	Economic Opportunity
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Support New or Retention of Existing Jobs Community Economic Development Community and Regional Planning
	Description	Economic opportunity is very limited in many areas of South Carolina and particularly in those area where poverty rates are highest, educational attainment and per capita income are low, residential and commercial areas are depressed, and business growth and opportunities for job creation and are limited. These areas need a variety of assistance to make them viable and economically competitive, such that they can support new business and industry, which in turn will create jobs and spin off other new business development, thereby creating individual economic opportunity in the form of jobs and higher incomes that will lead to individual and family stability.
	Basis for Relative Priority	
14	Priority Need Name	Eliminating Blight
	Priority Level	High

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	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	New or Upgraded Public Infrastructure & Facilities Neighborhood Revitalization Community Economic Development Community and Regional Planning
	Description	Removal of deteriorated structures.
	Basis for Relative Priority	Deteriorated housing poses health and safety concerns, as well as making neighborhoods unattractive and undesirable, which in turn continues the process of deterioration. The presence of vacant and deteriorated industrial and commercial structures has a negative impact on a community and neighborhood.
15	Priority Need Name	Disaster Response and Hazard Mitigation
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Non-housing Community Development
	Geographic Areas Affected	Areas impacted by Hurricane Florence and identified as highest priority areas for hazard mitigation
	Associated Goals	Acquisition Housing Rehabilitation Public Facilities Improvements

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Description
<p>CDBG-DR Hurricane Florence activities include single family, owner-occupied housing rehabilitation, acquisition of single family housing, and rental housing repair. Activities specifically include Repair/Rehabilitation of existing housing units, replacement of damaged Manufactured Housing Units (MHUs) deemed unrepairable through a feasibility review, reconstruction of disaster-damaged stick-built homes, consideration of limited relocation assistance on a case by case basis, minor rehabilitation of affordable rental housing to effect repairs, acquisition of existing residential units, and inclusion, during the execution of these activities, as needed and appropriate, identification of opportunities for mitigation enhancement measures, improvement of resilience, and ancillary improvements such as elevation and access ramps.</p> <p>CDBG-MIT activities will include: a) various types of infrastructure improvements and related planning to improve resiliency and reduce flood risk, and b) acquisition of contiguous residential parcels of land for uses compatible with open space, recreational, natural floodplain functions, wetlands management practices, or ecosystem restoration. The acquired property will be subject to a permanent covenant on its continued use to preserve the floodplain. The term “buyout” refers to the acquisition of properties with the intent to reduce risk from future flooding.</p> <p>For infrastructure projects, Phase 1 will include planning funds to assist jurisdictions without “shovel-ready” projects in the development of flood-reduction studies with the intent of identifying appropriate projects for execution during Phase 2. Phase 2 will commence at the start of year 3.</p>

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	High number of extremely low and very low and low-income cost burdened households and extremely tight rental market. TBRA has proven successful in rapidly ending economic homelessness and in sustaining gains made by formally, chronically homeless persons. Challenge is the availability of units at FMRs.
TBRA for Non-Homeless Special Needs	Extremely low and very low and low-income special needs households have difficulty finding housing in extremely tight rental markets. Challenge is the availability of units at FMRs.
New Unit Production	Supply deficit drives lack of affordability for households at all income levels. Extremely low and very low income households experience 70%+ cost burdening. Challenge is cost and availability of land, competition for and availability of other resources such as HOME, LIHTC, CDBG, and SC HTF.
Rehabilitation	Supply crisis makes the need for new unit production a higher priority than rehabilitation. Emergency repairs are an ongoing element of keeping elderly and special needs households in their home.
Acquisition, including preservation	Supply crisis makes the need for new unit production a higher priority than funding to preserve existing affordable housing.

Table 50 – Influence of Market Conditions

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SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	21,214,575		0	21,214,575	\$80,000,000	
HOME	public – federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	7,237,688	\$4,068,955	\$1,189,514	12,496,157	\$28,000,000	

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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
NHTF	public – federal	Multifamily rental new construction Multifamily rental rehab	3,000,000	0	0	3,000,000	12,000,000	
HOPWA	public – federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$2,321,805	0	0	\$2,321,805	9,200,000	
ESG	public – federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$2,536,297	0	0	\$2,536,297	10,000,000	

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CDBG-DR	public - federal	Acquisition Single family rehabilitation Multifamily rehabilitation	0	0	72,075,000	72,075,000	0	Funds were received for Hurricane Matthew, which are largely expended, and Hurricane Florence. The amount shown indicates the total awarded for Florence.
CDBG-MIT	Public – federal	Acquisition Public Infrastructure	0	0	157,590,000	157,590,000	0	Funding was received for CDBG-MIT Hazard Mitigation.

Table 51 - Anticipated Resources

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Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

A number of other resources, including other federal, private, non-profit, local and state programs, can be used to address housing, community development and special needs. Much of the funding for housing and community development programs in particular originates from federal sources. Programs including HOME, NHTF, CDBG, Low Income Housing Tax Credits (LIHTCs), Section 8 rental assistance programs and Low Income Home Energy Assistance (LIHEAP), are allocated to states based on formulas. Other federal programs are available on a demonstration basis or through a competitive process on a national or regional level, and as such are more difficult to obtain and less secure as a long-term funding source. Substantial other federal funds have been allocated to the State under the CARES Act for CDBG, ESG and HOPWA, and multiple allocations have been provided by HUD to assist with disasters for hazard mitigation to reduce the future impact of disasters.

State resources for housing include the various programs and the State Housing Trust Fund administered by the SC State Housing Finance and Development Authority, which are described below. In addition, HUD requires the State to provide matching funds for the CDBG, HOME, and ESG Program allocations, as described below. The HOPWA program does not require a match from the State of South Carolina for their allocation.

- The CDBG program requires a 50 percent match for all administrative costs in excess of \$100,000 on a dollar-for-dollar basis. The State's match for CDBG is provided by the Department of Commerce budget. In addition, CDBG funds frequently leverage other federal, state, local and private funds. CDBG generally requires local governments to match a portion of the grant if they have the financial capacity, and public and private resources are often used to complete projects and create greater local impact.
- The HOME program requires a 25 percent match. HOME program matching funds are provided by the SHFDA through the State Housing Trust funds. More information on the HOME match is included in the attached HOME Program Description.
- The ESG Program requires a dollar-for-dollar match in non-ESG funds from the State for their allocation. To meet this requirement, the State requires that applicants to the State program provide a dollar-for-dollar match if they are awarded a grant. Match can be either in the form of a cash contribution or in other donated/in-kind resources such as the value of buildings, equipment, and volunteer services. The State is allowed to waive the match requirement for up to the first \$100,000 of its allocation for applicants who are least capable of leveraging local resources to meet the match. The State has established procedures to demonstrate that this provision has been met for those who wish to request a waiver. Since only a limited portion of the State's allocation is exempted from the matching requirement, and eligibility for the waiver must be sufficiently established by the applicant, it is anticipated that only a few waivers will be granted per funding cycle.

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Services for non-homeless special needs populations, including the elderly, low-income families, persons with mental and physical disabilities, and persons with AIDS/HIV, are provided on a statewide or regional basis. Related organizations also provide advocacy, direct assistance, funding, information, or referrals for those populations. The organizations and primary services offered are listed in the 2016-2020 Consolidated Plan.

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

The State does not own any land or property that may be used to address the needs identified in the plan.

Discussion

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SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
SC Department of Commerce	Government	Economic Development Planning neighborhood improvements public facilities public services	Jurisdiction
South Carolina State Housing Finance and Development Corporation (SC Housing)	Government	Ownership Rental	Jurisdiction
South Carolina Office of Economic Opportunity	Government	Homelessness	State
SC Department of Health and Environmental Control (DHEC)	Government	Non-homeless special needs	Jurisdiction
SC Disaster Recovery Office (DRO)	Government	Ownership Rental	State

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The state HOPWA program is administered by the SC Department of Health and Environmental Control (DHEC), in conjunction with the Ryan White programs, and funding recipients are typically Ryan White care providers. This linkage between programs maximizes available services and support to the shared client population of people living with HIV/AIDS (PLWHA) in South Carolina since the two programs have different priorities and can address different areas of the wide spectrum of needs. Housing status is a predictor of health outcomes and this service distribution linkage allows HOPWA services to be offered in the same location where clients are already seeking medical and case management services.

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Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance			
Rental Assistance	X	X	
Utility Assistance	X	X	
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			

Table 53 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

HOPWA funds are specifically designated to provide housing services to persons with HIV. For the grant year 2019-2020, the following services were provided:

- STRMU: 217 households served
- Permanent Housing Placement: 61 households served

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- TBRA: 126 households served
- Supportive Services: 1,702 households served
- Facility-Based Supportive Housing: 16 households served

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The primary objective of DHEC's statewide HOPWA program is to keep PLWHA from becoming homeless. Other strengths and gaps identified by HOPWA service providers include:

Strengths:

- Current available housing funding and resources, although these could be enhanced to address more needs
- Staff/providers to support PLWHA are people who care
- Service providers across SC address all 46 counties for PLWHA
- Able to address the short-term needs of clients who already have a long-term plan
- Can assist with setting up housing with Permanent Housing Placement; STRMU provides assistance with emergency events to help clients stay in housing

Barriers:

- Not enough funding to meet all the needs
- Difficult finding permanent housing for those suddenly homeless
- Gaps in mental health services around the state

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Statewide HOPWA program is administered by the SC Department of Health and Environmental Control (DHEC), STD/HIV Division. DHEC distributes the funds to regional Ryan White Care Providers and/or eligible non-profit organizations that assist persons living with HIV/AIDS. The state HOPWA program serves all areas of South Carolina except the Columbia, Charleston, and Greenville EMAs, which receive HOPWA funding directly from HUD and Aiken and York Counties which are part of neighboring states' EMAs.

HOPWA funds are used to provide Tenant-Based Rental Assistance (TBRA), Short-Term Rent, Mortgage and Utility payments (STRMU), Permanent Housing Placement (PHP), Supportive Services, and Operating Funds for Facility-Based Supportive Housing.

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All DHEC HOPWA sponsors are Ryan White Part B service providers or collaborate closely with Ryan White Part B service providers. The project sponsors, except 2 providers, all provide supportive services, primarily case management, for PLWHA statewide.

Case management continues to be an important component of South Carolina's HOPWA continuum of care, particularly for clients who need assistance with maintaining medical care and treatment and stable housing. HOPWA case management is defined as the provision of supportive services that are designed to help clients establish and/or maintain stable housing. HOPWA case management includes the development of individualized client action plans that establish goals and objectives around meeting clients' needs, including house needs. Case management and other supportive services (such as transportation) provide clients with the assistance necessary to stay in medical care and develop and maintain adherence to forward-moving action plans, including housing elements of action plans.

Additionally, facility-based supportive housing and tenant-based rental assistance both provide safe, stable housing situations for PLWHA's long term housing needs. Facility-based supportive housing assists PLWHA in moving from one housing circumstance to another – from mental health or substance abuse treatment to facility another based or tenant-based housing assistance. The facilities allow clients the ability to simultaneously work on a long-term housing goal without the day-to-day instability of homelessness.

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SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

Goal #r	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Estimated 2021 Funding	Proposed 2021 Goal & IDIS Outcome Measure
1a	New Affordable Rental Housing	2021	2025	Affordable Housing		Affordable Housing	HOME: \$9,395,192 Housing Trust Fund: \$1,890,000	Rental units constructed: 100 Household Housing Unit
1b	Preserve Existing Affordable Housing	2021	2025	Affordable Housing		Preservation of Existing Affordable Housing	HOME: \$2,100,000 NHTF: \$810,000	Rental units rehabilitated: 24 Household Housing Unit
2	Operating Funds for Facility-Based Housing Units	2021	2025	Affordable Housing Non-Homeless Special Needs		Transitional and Supportive Housing	HOPWA: \$176,700	HIV/AIDS Housing Operations: 8 Household Housing Unit
3	Homeownership Assistance	2021	2025	Affordable Housing		Affordable Housing	HOME: \$0	Direct Financial Assistance to Homebuyers: 0 Households Assisted
4	Tenant-based Rental Assistance for Special Needs Households	2021	2025	Affordable Housing Non-Homeless Special Needs		TBRA Rental Assistance for People Living with HIV/AIDS & Others with Special Needs	HOPWA: \$813,750 HOME: \$175,000	Tenant-based rental assistance / Rapid Rehousing: 143 Households Assisted <i>(HOPWA 125 + HOME DMH 18)</i>
5	Short-Term Rental Assistance and HOPWA STRMU (Short Term Rent, Mortgage & Utility Assistance)	2021	2025	Affordable Housing Non-Homeless Special Needs		Short-term Rental Assistance for People Living with HIV/AIDS and Low Income Households	HOPWA: \$575,804 HOME: \$100,000	Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted <i>(HOPWA 150 + HOME 50)</i>

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Goal #r	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Estimated 2021 Funding	Proposed 2021 Goal & IDIS Outcome Measure
6	Homeless Prevention & Rapid Re-Housing	2021	2025	Homeless		Homeless Prevention and Rapid Re-Housing	ESG: \$876,978	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Homelessness Prevention:175 Persons Assisted
7	Homeless Shelter, Services & Outreach	2021	2025	Homeless		Homeless Facilities and Services	ESG: \$1,315,467	Homeless Person Overnight Shelter: 3,000 Persons Assisted Other -Outreach: 2,000 Other (Persons)
8	Supportive Services for People with HIV/AIDs	2021	2025	Non-Homeless Special Needs		Supportive Services for People Living with HIV/AIDS	HOPWA: \$671,252	Other - Supportive Services: 1,500 Other (Persons Assisted)
9	New or Upgraded Public Infrastructure & Facilities	2021	2025	Non-Housing Community Development		Community Infrastructure, Facilities & Services	CDBG: \$12,378,139	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted
10	Neighborhood Revitalization	2021	2025	Non-Housing Community Development		Community Infrastructure, Facilities & Services Community Revitalization	CDBG: \$1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

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Goal #r	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Estimated 2021 Funding	Proposed 2021 Goal & IDIS Outcome Measure
11	Community Economic Development	2021	2025	Non-Housing Community Development		Community Infrastructure, Facilities & Services Community Revitalization Economic Opportunity	CDBG: \$4,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted
12	Support New or Retention of Existing Jobs	2021	2025	Economic Opportunity		Economic Opportunity	CDBG: \$2,000,000	Jobs created/retained: 25 Jobs Businesses assisted: 1 Business Assisted
13	Community and Regional Planning	2021	2025	Non-Housing Community Development		Community Infrastructure, Facilities & Services Community Revitalization Economic Opportunity	CDBG: \$500,000	Other: 40 Other
14	CDBG-DR Housing Rehabilitation	2021	TBD	Disaster Response		Affordable Housing Rehabilitation	CDBG-DR: \$72,075,000	Acquisition: 39 Household Housing Unit Homeowner units rehabilitated: 305 Household Housing Unit Rental units rehabilitated: 15 Household Housing Unit
15	CDBG-MIT Mitigation	2021	TBD	Hazard Mitigation and Resiliency		Community Infrastructure Planning	CDBG-MIT \$157,590,000	Other: 128 Other (Plans, FEMA Match, Acquisition and Public Facilities Projects)

Table 54 – Goals Summary

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Goal Descriptions

1a	Goal Name	New Affordable Rental Housing
	Goal Description	Increase the supply of affordable rental units for extremely low- to moderately low-income households.
1b	Goal Name	Preserve Existing Affordable Housing
	Goal Description	Increase the supply of affordable rental units for extremely low- to moderately low-income households, through projects involving rehabilitation. Or make existing affordable housing more sustainable and preserve affordable housing stock. NHTF funds are allocated for this goal for 2021, but CDBG neighborhood revitalization projects can include this activity, as can water/sewer infrastructure projects. Rehabilitation Standards for NHTF are included in this Plan. Also, though not included in this plan, CDBG-DR anticipates continued expenditure of CDBG-DR funding for owner-occupied rehab.
2	Goal Name	Operating Funds for Facility-Based Housing Units
	Goal Description	Support transitional and supportive housing facilities for people with special needs
3	Goal Name	Homeownership Assistance
	Goal Description	HOME may choose, during the Consolidated Plan period, to allocate funding for homeownership, but other funding is available for this activity and rental continues to be a higher priority. For this reason, 2021 HOME funding is prioritized for rental construction and rehabilitation. There is no 2021 goal for homeownership.
4	Goal Name	Tenant-based Rental Assistance for Special Needs Households
	Goal Description	Provision of tenant-based rental assistance to make housing more affordable for those living with HIV/AIDS and for other low income households with other special needs. Funding for this activity is provided by HOPWA, as well as by HOME HOME which is making funding available to assist special needs households through TBRA and its partnership with the SC Department of Mental Health.
5	Goal Name	Short Term Rental Assistance & HOPWA STRMU (Short-Term Rent, Mortgage & Utility Assistance)
	Goal Description	Address short-term housing instability by providing emergency assistance for people living with HIV/AIDS and address housing affordability by providing rental assistance for low income households through SC Housing. HOME rental assistance activities will include funding for SC Housing's Rental Division, to help reduce the waiting list for affordable rental housing. This may include security deposit assistance or other short-term assistance activities. Other HOME-funded TBRA rental assistance is included in the TBRA for Special Needs goal (#4 above).

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6	Goal Name	Homeless Prevention & Rapid Re-Housing
	Goal Description	Prevent homelessness and/or assist with rapid re-housing or transition to permanent housing
7	Goal Name	Homeless Shelter, Services & Outreach
	Goal Description	Support organizations that provide emergency shelter or essential supportive services to homeless individuals and families, both sheltered and unsheltered, and/or that provide outreach to unsheltered homeless
8	Goal Name	Supportive Services for People with HIV/AIDS
	Goal Description	Provide supportive services and permanent housing placement services to persons with special needs to promote independent living.
9	Goal Name	New or Upgraded Public Infrastructure & Facilities
	Goal Description	Contribute to the creation of healthy and sustainable residential communities by providing funding for new or upgraded infrastructure, facilities or services, including water, sewer, roads, drainage or other activities that address health concerns, help meet required quality standards and ensure community sustainability, contribute to a more viable regional infrastructure solution, provide new access to services where needed to support business or community needs where it is cost effective to do so.
10	Goal Name	Neighborhood Revitalization
	Goal Description	Develop sustainable communities through revitalization of residential neighborhoods using comprehensive strategies for linking commercial revitalization successes with improvements to community neighborhoods. This typically involves multiple activities prioritized to address basic infrastructure and safety first and, where feasible, geographically concentrated in order to achieve the greatest impact. Eligible activities include infrastructure, public facilities, housing infrastructure or other activities to support workforce housing, demolition and clearance, and public services.
11	Goal Name	Community Economic Development
	Goal Description	Help create more viable communities that can compete more effectively for new business development opportunities, provide more supportive environments for existing businesses to grow and thrive, and thereby create communities that are more sustainable and offer local residents greater quality of life and individual economic opportunity. The CDBG Community Enrichment Program is the primary tool for accomplishing this by funding public facilities, services and other activities that strengthen existing communities and support a higher quality of life.
12	Goal Name	Support New or Retention of Existing Jobs

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	Goal Description	Support the creation or retention of jobs as a means of providing or expanding economic opportunity in the form of jobs to primarily low- and moderate-income individuals. The CDBG Business Development Program is the primary tool for accomplishing this by providing financial resources for local governments to pursue opportunities that create new jobs, retain existing employment, stimulate private investment, and revitalize or facilitate the competitiveness of the local economy.
13	Goal Name	Community and Regional Planning
	Goal Description	Assist local governments in developing plans and building local community development capacity to build the capacity to effectively determine community needs, establish both long-term goals and short-term objectives, and develop plans for carrying out effective strategies to address community needs. Accomplishments are measured in terms of the number of communities assisted.
14	Goal Name	CDBG-DR Disaster Response Housing Rehabilitation
	Goal Description	CDBG-DR Hurricane Florence activities include single family, owner-occupied housing rehabilitation, acquisition of single family housing, and rental housing repair. Activities specifically include Repair/Rehabilitation of existing housing units, replacement of damaged Manufactured Housing Units (MHUs) deemed unrepairable through a feasibility review, reconstruction of disaster-damaged stick-built homes, consideration of limited relocation assistance on a case by case basis, minor rehabilitation of affordable rental housing to effect repairs, acquisition of existing residential units, and inclusion, during the execution of these activities, as needed and appropriate, identification of opportunities for mitigation enhancement measures, improvement of resilience, and ancillary improvements such as elevation and access ramps.
15	Goal Name	CDBG-MIT Hazard Mitigation

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	<p>Goal Description</p>	<p>CDBG-MIT activities will include: a) various types of infrastructure improvements and related planning to improve resiliency and reduce flood risk, b) matching funds for FEMA assistance, and c) acquisition of contiguous residential parcels of land for uses compatible with open space, recreational, natural floodplain functions, wetlands management practices, or ecosystem restoration. The acquired property will be subject to a permanent covenant on its continued use to preserve the floodplain. The term “buyout” refers to the acquisition of properties with the intent to reduce risk from future flooding.</p> <p>For infrastructure projects, Phase 1 will include planning funds to assist jurisdictions without “shovel-ready” projects in the development of flood-reduction studies with the intent of identifying appropriate projects for execution during Phase 2. Phase 2 will commence at the start of year 3.</p>
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Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

SHFDA estimates the total number of families to be provided affordable housing over the 5 year plan period to be:

- extremely low-income - 0
- low-income - 600
- moderate-income - 500

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SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

As stated in previous sections, the State of South Carolina does not own public housing.

Activities to Increase Resident Involvements

Is the public housing agency designated as troubled under 24 CFR part 902?

Plan to remove the ‘troubled’ designation

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

The following are barriers to affordable housing in South Carolina:

- Local Government Zoning and Land Use Policy - Units of local government regulate the use of land in South Carolina. Each local government zoning policy and practice has a significant effect on the availability and development of affordable housing including lot sizes and setbacks.
- Administration and processing - Timing is an important issue in the development of affordable housing. Securing permits (building, environmental, etc.), multiple layers of reviews, and lengthy approval processes all can increase housing costs.
- Local Code Enforcement - Unified building codes or local codes are a significant factor in the quality and quantity of housing stock available.
- Local land development and site planning costs - Since there is no statewide subdivision and site plan standard, policies are the responsibility of the local government including standards for streets, sidewalks, drainage, parking, water and sewer requirements and fees, landscape and other costs.
- Infrastructure - Before housing can be constructed, basic infrastructure must be in place. The land must have road access, sanitary water supply, and wastewater treatment. Infrastructure costs can be significant and may prohibit some production of affordable housing units.
- Lack of Resources - The State lacks adequate federal, state, local or private resources to address all housing needs. Greater resources are required to assist low and very low income households and to address housing, particularly in rural markets.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Multiple factors, including governmental policies and actions, can constrain the construction or improvement of affordable housing. These factors include market conditions, poor credit issues, the availability and price of land, construction costs, the availability and cost of financing, and the regulations governing development and construction. The private sector provides housing through the development and construction of housing in a range of types, sizes, and costs, seeking to meet the local or area market demand. The public sector seeks to provide housing through a range of programs that are intended to assist developers in producing housing, both rental and for purchase, that is affordable to persons and households in lower income ranges. At the same time, the public sector affects the housing market through policies such as zoning, building codes, provision of infrastructure, development regulations, and development fees and exactions.

Other issues that affect the affordability of housing include costs such as water and sewer service, road construction and maintenance, property taxes, insurance, the availability of transportation, and the disparity that often exists between household income and housing costs. The latter can create

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“affordability gaps” and increasing levels of cost-burdened households who cannot afford housing at prevailing market rates.

NIMBY

NIMBY or "Not In My Backyard" is a neighborhood attitude based on misconceptions regarding what types of housing are affordable, how affordable housing looks and is typically maintained, what types of people fall into low-to-moderate vs. low and extremely low income categories and typically occupy affordable housing, and how the existence of affordable housing will impact a neighborhood. Residents often oppose the development of affordable housing for fear that it will lower property values, increase crime, and introduce other negative elements into their neighborhoods. These fears persist, despite attempts by affordable housing, smart growth and planning organizations throughout the state to promote income diversity within neighborhoods, the importance of an adequate supply of “workforce housing” to community sustainability and economic development, and the positive face of affordable housing. The result is that NIMBY is another barrier to fair housing, and one which tends to limit affordable housing opportunities to certain parts of a community.

Zoning and Land Use Policy

The power to regulate zoning and land use policy in South Carolina continues to lie at the local level, giving local zoning boards fairly broad discretion. However, there have been developments in state level legislation. Beginning in 1994, the South Carolina Local Government Comprehensive Planning and Enabling Act was passed, mandating that all communities that had planning capacity at the time comply with the new requirements of the Act, including adherence to an established set of seven elements that local comprehensive plans were to address. The Planning Act did not require local governments to undertake comprehensive planning, but it did represent a step toward state level legislation aimed at ensuring better planning and zoning around the state.

In 2007, the legislature passed the South Carolina Priority Investment Act, which amended the Planning Act of 1994 to require a more coordinated approach to growth, prioritization of public projects, protection of environmental and other resources, and careful planning and cooperation between adjacent local governments and entities with overlapping jurisdictions. The Act did not broaden the state level mandates of the 1994 Planning Act to require communities without zoning to develop comprehensive plans, but it did add substantially to the existing state level mandates for local governments with zoning. The 2007 Act also contains a strong housing component and requires local governments with existing comprehensive plans to substantively revisit and update them.

The Priority Investment Act also amended laws governing local planning commissions, requiring them to re-evaluate the housing element of their comprehensive plans to: a) identify administrative barriers, in particular nonessential housing regulatory requirements that add to the cost of developing affordable

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housing but are not necessary to protect the public health, safety or welfare; and b) analyze restrictive zoning and review and consider addressing this barrier through market-based incentives such as density bonuses, design flexibility and streamlined permitting that would encourage development of affordable housing development. The Act also amended regulations governing local zoning districts to allow market-based incentives and elimination of nonessential housing regulations.

A guide for implementing the Investment Act was developed by the South Carolina Chapter of the American Planning Association in collaboration with the South Carolina Association of Counties, the Municipal Association of South Carolina, and the South Carolina Coastal Conservation League and published in October 2008. As the county and municipal organizations, and the local planning chapters, continue to emphasize the Priority Investment Act, and as funding becomes tight and budgets are being stretched, prioritized planning is becoming a higher priority and more local governments are initiating or expanding their planning efforts.

Administration, Processing, and Fees

In addition to the development and enforcement of zoning and land use policy, local governments are also responsible for issuing approvals and permits required as part of the affordable housing development process. Inherent in these processes are often subtle barriers arising from the time and cost associated with the administrative procedures and processing time associated with these activities.

The time required to review a given project can be excessively long for a number of reasons, including conformance with state law requirements and project complexity. A typical development application that does not involve long statutory public review takes between two and four months from the date of submittal to process. Final approval, including map recordation and issuance of building permits, is dependent on work volume and the developer's response time.

Fees involved the review process can also increase the cost of development. For example, developers are often required to make on- and/or off-site improvements or pay fees to offset the impact of development on the infrastructure in some areas. Also, there are review and other fees collected at the building permit stage for a host of services such as road improvements, drainage facilities, schools, fire facilities, etc.

Local Building Codes

Building Regulations are essential to protect the health and safety of citizens and the general welfare of the community. Building Codes regulate the physical construction of dwellings and include plumbing, electrical and mechanical divisions, with the purpose being to protect the public from unsafe buildings and unsafe conditions associated with construction. While building codes have positive contributions, they can contribute to increased construction costs.

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During the 1997 Legislative Session, a uniform building code was passed into law which requires all jurisdictions to use the Southern Building Code and to provide building inspection services. South Carolina worked toward this end for many years, and the result is standards which will help ensure quality specifications are met in new construction and rehabilitation. In many communities, however, older existing buildings reflect a substantially lower quality than new properties constructed to current code, and enforcement of codes remains a challenge for many communities.

Development and Infrastructure Costs

Site development and land development can represent major areas of cost in the production of housing, particularly in high growth areas of the state. As with zoning, issues related to land development and site planning are largely left to the discretion of the local government. South Carolina currently has no statewide subdivision and site plan standards. This allows localities to promulgate their own standards for such items as width of streets, curb and gutter requirements, sidewalk standards, landscaping standards, parking standards, right of way widths, water supply and service requirements.

Development costs, including both land and infrastructure, also limit the development of affordable housing. Where land is scarce, costs increase and these higher costs are passed onto homeowners and renters in the form of higher purchase and rental costs. Also, when land is available outside towns and away from economic hubs and job centers, the cost may be lower but an alternate cost is passed onto homeowners and renters: transportation costs. Affordable public transportation is typically unavailable in many rural parts of the state, and the cost of commuting added to purchase and rental costs makes housing even more unaffordable for many lower income residents of the state. Development of rural transportation and affordable “transit-oriented” housing, or housing located close to transportation hubs, is therefore an emerging priority for many communities.

Lack of public infrastructure to support new affordable housing development also often represents a barrier to housing development. Basic infrastructure must also be in place in order for the land to be used for housing. Among the necessary requirements are roads and transportation making the site accessible, a sanitary water supply and wastewater treatment facilities with sufficient available capacities. If not available, the cost of providing infrastructure will increase the cost to develop the housing and the ultimate cost to homeowners and renters, often making it unaffordable. Absence of infrastructure can, as a result, inhibit the production of affordable housing units. The responsibility for determination of infrastructure levels for housing development is given to local governments. Jurisdictions will sometimes increase infrastructure requirements in fear that multi-family dwellings and other intensive uses will add to traffic congestion and place unreasonable demands on their systems. In South Carolina, time can have a significant impact on development costs which ultimately affects housing affordability. Duplicative permits, multiple layers of reviews, and lengthy approval process all can add to housing costs. These delays increase the property taxes, construction loan interest, and force the developer to seek higher profit margins to compensate for the added project risk.

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Development in the rural areas of the State requires infrastructure, either on-site or tying into services provided by nearby cities. This necessity increases the cost of development either way. Developers consider these costs in assessing a project, and build these costs into the price of the unit, often making the units unaffordable to lower income households. Though a number of more intense development or redevelopment projects have been undertaken across the State, market demand historically has tended to favor less intense, suburban development with the consequent higher prices for development.

Transportation

Transportation and access to jobs and services is increasingly being recognized as an important aspect of housing affordability. The Center for Neighborhood Technology developed, and recently updated, the Housing + Transportation Affordability Index. This tool assesses the actual cost of living in an area in light of both housing and transportation costs. An analysis of many locations in South Carolina reveals that including transportation costs results in households in fact having a cost burden.

Residents in the rural areas of the State must have an automobile (often two vehicles), or find some other means to get to work or to obtain services and shopping. Rural transportation services are limited in their scope and hours of service, if available at all. Many transportation services are facing both rising costs and cuts in funding, which is often crucial to maintaining service.

Lack of State and Federal Resources

The most important impediment revolves around the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor in making housing difficult to obtain for low-income households. For many low- and moderate-income households, affordable housing is only available through assistance from programs such as Section 8 rental programs and subsidized public housing programs. Many of these programs are threatened with reductions, and the Section 8 program funding is expected to decrease in the near future.

Homeownership programs not only provide loans and grants to prospective buyers, but provide developers with tax credits and other means to reduce costs and make units more affordable. These programs, too, are under constant scrutiny and possible reduction.

It should also be noted that the supply of affordable housing units will diminish as they deteriorate or transition out of the affordable housing program, if new units are not created.

The recent decline in housing prices has made homes more affordable to some extent, but as noted in the Housing Needs and Housing Market Analyses, housing prices and rents are still high for most low-

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income households. When the market rebounds, as most economists predict, housing prices and rents will continue to rise in the face of steady demand.

SP-60 Homelessness Strategy – 91.315(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Emergency Solutions Grant Program has placed greater emphasis on Street Outreach over the last several years, and accomplishments to date in 2020 reflect this.

Street Outreach involves identifying places in the community where unsheltered homeless have been typically found, by law enforcement, community service workers or homeless count volunteers. Then a street outreach worker will physically go to those places, in an attempt to locate unsheltered homeless persons, engage them, identify needs and connect them with emergency shelter, housing or critical services, or provide them with urgent, non-facility based care. Since homeless individuals are often distrustful and uneasy sharing personal information, this process takes time and effort. Initial efforts focus on small engagements like providing hygiene kits, and providers use that initial interaction to build trust. This in turn allows greater efforts at identifying specific needs and connecting individuals with services that can benefit them. Street outreach activities can include case management, emergency health and mental health services, transportation and services for special populations.

Addressing the emergency and transitional housing needs of homeless persons

The Emergency Solutions Grant Program addresses the need for emergency shelter and transitional housing by allocating up to 60% of total funding each year for Emergency Shelter operations and services. However, because of a HUD ruling, transitional housing is no longer an eligible cost.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Emergency Solutions Grant Program provides funding for services that specifically address the needs identified above, to help homeless individuals and families transition to permanent housing and to prevent the recurrence of homelessness. The goal is to use housing relocation, stabilization services or short-term rental assistance to “re-house” individuals and families living in shelters or unsheltered situations. This involves assistance to help move them, as quickly as possible, out of homelessness into a more stable housing situation and to set them up for future success. Providers can use ESG funds to assist with short-term rental assistance, rental arrears, rental application fees, security and utility deposits, utility payments, moving costs, and a range of services including housing search and placement, case management, tenant legal services, landlord-tenant mediation and credit repair.

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Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Emergency Solutions Grant Program has funds available for preventive services, to help eligible individuals and families avoid homelessness. Although the ESG Program has a prohibition against discharge planning that prevents the use of ESG funds to facilitate discharge, a person discharged from an institution can still benefit from the services ESG recipients can provide. Funds are available for housing relocation, stabilization services and short term rental assistance, as necessary to prevent the individual or family from moving to an emergency shelter, onto the streets or into other places not meant for human habitation. Recipients may use ESG to funding to assist with short-term rental assistance, rental arrears, rental application fees, security and utility deposits, utility payments, moving costs, and a range of services including housing search and placement, case management, tenant legal services, landlord-tenant mediation and credit repair. The goal is to prevent an individual or family from moving to an emergency shelter or into an unsheltered situation and to achieve housing stability.

SP-65 Lead based paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The following are strategies and possible resources available to the State to combat the danger that lead based paint hazards present to children. Typically, Federal programs are limited in scope and are targeted to only certain population or housing sectors. Moreover, they often do not fully address testing children for elevated blood levels or abating lead from all housing, schools or childcare facilities. Attention should be focused first on units posing the greatest hazard and on strategies designed to meet the special needs of those populations feared most at risk. South Carolina's resources to reduce the lead-based paint (LBP) hazard include:

- Lead hazard abatement is an eligible activity under the HOME, Neighborhood Stabilization Program (NSP), Neighborhood Initiative Program (NIP), NHTF and CDBG programs for projects involving repair, rehabilitation, or demolition of housing. All programs provide guidance regarding required steps to evaluate, address and/or abate lead, safe work practices, and notification procedures.
- Lead hazard requirements/guidelines consist of written notification via brochure notifying tenants and potential homebuyers of dangers of lead-based paint poisoning. All beneficiaries must read and sign the documentation prior to occupying the unit.
- SC Housing's Low Income Housing Tax Credit, Homeownership, Mortgage Assistance and Housing Trust Fund Programs require compliance, disclosure and/or testing in accordance with federal requirements.
- Recipients of HOME, NHTF and CDBG funds are encouraged to identify additional sources of funding to assist with lead hazard activities related to projects where rehabilitation is not funded. Examples include HUD Lead Safe Homes and other grant programs and private sector resources that may be available.

The SC Department of Health and Environmental participates in the Environmental Health Public Tracking System (EHPT) of the US Centers for Disease Control and Prevention. To facilitate its participation, DHEC had to streamline its own lead database so that it could provide required EHPT data and incorporate data from the Adult Blood Lead Epidemiology and Surveillance Program.

Note that South Carolina law requires physicians to report conditions, including suspected lead poisoning, on the DHEC List of Reportable Conditions to their local public health department, and laboratories are required to report all blood lead values in children less than six years of age. As a result, DHEC now provides several data resources for the number and percent of children tested for lead by age group and children tested for lead with Elevated Blood Lead Levels (EBLL).

The state will also continue to take the following actions in addressing lead-based paint hazards in pre-1978 housing:

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- Provide information and guidance related to lead-based paint hazard reduction to recipients of CDBG, HOME, NSP, NIP and NHTF, including training as necessary.
- Continue to require notification of residents and owners of all houses receiving CDBG, HOME, NSP, NIP and NHTF assistance regarding the hazards of lead-based paint.
- Incorporate lead hazard reduction strategies, in accordance with HUD requirements, in all HUD assisted housing rehabilitation and provide technical assistance on an as needed basis to ensure compliance with program policies and procedures and HUD notification requirements.

How are the actions listed above integrated into housing policies and procedures?

Lead hazard abatement is an eligible activity under both the HOME and CDBG programs for projects involving repair or rehabilitation of housing. Both programs provide guidance regarding required steps to evaluate, address and/or abate lead, safe work practices, and notification procedures. The programs also require that funding recipients provide written notification to tenants and potential homebuyers regarding the dangers of lead-based paint poisoning, and all members of households benefiting from repair or rehabilitation must read the lead hazard notification and sign documentation of having

Finally, Recipients of CDBG and HOME funds are encouraged to identify additional sources of funding to assist with lead hazard activities related to projects where rehabilitation is not funded. Examples include HUD Lead Safe Homes and other grant programs and private sector resources that may be available.

SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Poverty in South Carolina a challenge, despite continuous efforts to combat it and despite improvement over in the last five years in South Carolina, the region and the nation. According to the Census Bureau's Small Area Income and Poverty Estimates (SAIPE), in 2018 South Carolina had 4.9 million people for whom poverty status could be determined, including 15.2% below poverty. This compares with 13.1% for the nation as a whole, 10.7% in Virginia, and rates of 13.7% to 14.5% in Florida, North Carolina and Georgia. South Carolina ranks 10th highest in the nation, after states like Mississippi (19.8%), New Mexico (18.8%), Louisiana (18.7%), West Virginia (17.4%), Alabama and Arkansas (16.8%), Kentucky (16.7%), DC (16.1%) and Oklahoma (15.5%). Ten other states have poverty rates higher than the nation and comparable to South Carolina, including neighboring states.

South Carolina is tenth highest in the nation at 15.2% poverty, but 31 of the state's 46 counties have rates higher than the state. Two counties – Allendale (37.3%) and Dillon (32.1%) – have rates more than twice that of the state, and fifteen counties have poverty rates higher than 20% or higher.

Addressing this issue falls within the purview of numerous state agencies, including the Department of Social Services, the Department of Employment and Workforce, the Department of Health and Human Services, the Department of Education, the Commission on Minority Affairs and the Department of Commerce. Each of these agencies has a mission and undertakes planning activities (such as TANF plans) which encompass one or more of the factors shown to cause poverty: insufficient education, lack of economic opportunity, health and social problems and lack of self-sufficiency. The key means with which a state can combat poverty in the short-term is to create economic opportunity and provide opportunities for working age adults to improve skill levels and successfully compete for new and better paying jobs as these opportunities become available. Over the longer term, K-12 education and programs to combat health and social problems and address disparities in access to services and support are also important. The latter, however, are beyond the scope of the agencies involved in this Consolidated Plan.

What is within the scope of the Consolidated Plan is the expansion of economic opportunity, by addressing issues which are obstacles to economic opportunity. More than \$60 million has been appropriated for Rural Development, to focus on issues and funding in the state's most rural and distressed areas. This funding will be managed, along with CDBG, by the Department of Commerce. Program planning and development is underway and expected to continue to during the 2021 Program Year. CDBG funds for 2021 will continue to be used to help achieve the economic opportunity objective by making funding available for projects that will help address low workforce skills, absence or inadequacy of basic public infrastructure and services needed to support economic growth, and downtown and commercial centers that lack vitality and are not conducive to small local business growth, residential growth or a large and thriving employer base. For those areas which can support business and industrial growth, CDBG funds can also be used, where appropriate and feasible, to help

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facilitate job creation by new or existing expanding businesses. The CDBG Program Description describes programs of CDBG funding that can assist with expanding economic opportunity and business development or job creation/retention for the 2021 Program Year.

Longer term, strategies for addressing poverty first address workforce skill levels, as well as K-12 education and programs to combat health and social problems and address disparities in access to services and support.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Goals and programs that are within the purview of the agencies that participate in the Consolidated Plan include CDBG's Business Development Program, under which provides financial resources for local governments to pursue opportunities that create new jobs, retain existing employment, stimulate private investment, and revitalize or facilitate the competitiveness of the local economy. Outcomes that the State hopes to achieve with this program are increased economic opportunity in the form of new or retained jobs for low and moderate income citizens.

Public Housing Authorities can also undertake initiatives aimed at helping their residents achieve greater levels of economic opportunity. The State, however, plays only an indirect role with public housing in this state.

The State Housing Authority, which serves as the Local Housing Authority in the administration and delivery of rental assistance under HUD's Section 8 programs, does not operate, own, or manage any public housing units. Instead, community based Public Housing Authorities in the larger suburban and metropolitan areas traditionally own and manage public housing developments. The State Housing Authority supports the efforts of local Public Housing Authorities, through financing or technical assistance and consistent with the objectives of Federal programs that encourage homeownership, self-sufficiency, and youth development, but the state does not undertake public housing resident management or ownership initiatives.

During the development of the Consolidated Plan, the State reviewed the plans of public housing authorities in South Carolina. These plans indicate a general trend toward concepts of family self-sufficiency, individual development accounts, and homeownership programs.

SP-80 Monitoring – 91.330

Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Each of the Federal programs covered by the Consolidated Plan are governed by separate monitoring and compliance requirements, and the State relies on the enforcement of these requirements by administering agencies and organizations, whether public or private, to ensure compliance with statutory and regulatory program requirements.

CDBG Monitoring

In the CDBG program, all projects are monitored for compliance. The review process is carried out to determine whether approved activities are being carried out in a timely manner, whether activities and certifications are being conducted in accordance with the requirements and the primary objectives of Title I and with other applicable laws, and whether the grant recipient shows a continuing capacity to carry out approved activities in a timely manner. During the course of a CDBG project, the State monitors each recipient through periodic on-site visits and written quarterly reports, so that any problems that might occur may be resolved as soon as possible. The State also conducts technical assistance visits for all new grant awards to explain requirements to local officials and grant administrators, annually updates an implementation manual that describes all CDBG and State program requirements, as well as any related federal requirements, and every year holds a one-day application workshop and a two-day implementation workshop to provide more in-depth training for potential applicants and existing grant recipients. The purpose of the implementation workshop in particular is to provide instruction in all areas of state and federal program requirements, such as Section 3, procurement, environmental review, financial management, acquisition of real property, relocation, fair housing, Section 504, and labor standards. Additional topic sessions are added as needed to address any compliance areas where grantees have been requiring greater assistance, to provide even more in-depth training.

Each program year, programmatic and financial monitorings are conducted with recipients of CDBG grants, and letters are sent to each afterwards, identifying any concerns or findings noted during the monitoring. CDBG staff work very closely with grant recipients with findings to ensure that required actions are completed and all issues resolved before the grant can move forward to closeout.

CDBG Slow-Moving Projects

Overall, it is the goal of the State to assist and support recipients in complying with applicable State and Federal requirements and in implementing their project activities in a timely manner. However, delays are sometimes encountered and this occasionally results in slow-moving projects that are identified by HUD as at risk of falling behind schedule. These projects are first identified when their HUD slow-moving status is pending, and the State works very aggressively with the grant recipients related to these

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projects to resolve underlying issues and get the project moving forward. For those where this is not possible, the State works with the grant recipient to develop remediation plans, or a plan that will be submitted to HUD describing the cause of the delay and identifying specific actions that can be taken by a target date to resolve the underlying issues. These plans must be approved by HUD, and once approved, the State must certify that the actions have been taken, or determine additional actions that will be required. Quarterly reports are required of all grant recipients, and these are very carefully reviewed for any slow-moving projects. In addition, the State has always sent out slow progress letters when grantees fail to complete startup requirements and/or get construction underway in a timely fashion. The number of projects flagged by HUD as slow-moving is continually changing. The IDIS report PR59 CDBG Activities at Risk Dashboard should be consulted for the most recent list.

CDBG Funds Disbursed and Requested

Total funds disbursed from each open HUD grant for state administration, technical assistance and all other expenditures can be found on the PR28 Financial Summaries included in the complete CAPER posted on the www.cdbgsc.com website. Funding requests submitted to IDIS for open projects and state administration and technical assistance are always for exact amounts, are processed through IDIS as well as pertinent state financial systems, and financial staff routinely review and reconcile reports from all systems.

HOME Rental Project On-Site Compliance Reviews

In the HOME program, all projects are subject to compliance monitoring requirements. Each program year, on-site inspections are conducted for HOME-assisted rental projects. Regardless if HOME projects are scheduled for an on-site inspection in any given year, at a minimum, the owners of rental projects are responsible for their own compliance evaluation annually. Rent and utility allowances must be reviewed and recalculated upon the anniversary of the lease renewal date. The HOME Final Rule requires approval of HOME rents on an annual basis for all developments with HOME-assisted units. The approval process is handled by the Compliance Monitoring Department. All HOME projects must use the Authority provided utility allowances. The annual income or annual gross income of tenants in HOME projects must be reviewed and verified each year. Owners must conduct on-site inspections for compliance with the Uniform Physical Conditions Standards (UPCS). The Authority conducts periodic on-site compliance reviews throughout the affordability period to ensure compliance with HOME rental program requirements, which include, but are not limited to, occupancy requirements and property standards. And rental projects with 10 or more HOME units are required to submit financial statements annually to determine the financial health of a project. A HOME-assisted project that is terminated before completion, either voluntarily or otherwise, constitutes an ineligible activity and any HOME funds invested in the project must be repaid to the Authority's HOME Investment Program Fund in accordance with 24 CFR Part 92.503(b). Projects that do not progress as outlined in the HOME Funding Agreement, fail to meet established deadlines and/or require extensions and/or waivers are considered stalled projects. Projects not completed within three years from the date of project commitment are terminated and all HOME funds invested in the project are repaid to the Authority.

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HOME Financial Management Reviews

Audit requirements for non-profits and governmental entities are annual requirements that remain in effect from HOME award inception until the affordability period of the project has expired. Each year at the end of the entities fiscal year a determination must be made as to whether or not the entity is exempt for the fiscal year or if audit requirements have been triggered and an audit will need to be submitted. Non-profit and government entities are required to submit ANNUALLY, an Audit Requirements Certification Form no later than 30 days from the end of their fiscal year. HOME award recipients that are non-profits and governmental entities that expend \$750,000 or more in total federal financial assistance within any one fiscal year are required to obtain an independent audit in accordance with 2 CFR Part 200, Subpart F. The computation of the total of such assistance includes all federal funds expended by the entity and not just the amount of HOME dollars. For purposes of determining the amount of federal assistance expended, all federal assistance shall be considered, including that which is received directly from a federal agency, passed through a state or local government, passed through a non-profit organization, or any combination thereof. For those required to submit an audit, the annual due date is no later than nine (9) months from the end of the entities fiscal year triggering the audit. Award recipients that expended less than \$750,000 during their fiscal year in federal financial assistance are exempt from federal audit requirements. However, the participant must still have financial records available for review by the Authority. The costs incurred to complete audits cannot be paid for with HOME project funds. In addition, non-federal entities cannot charge the following to a federal award: the cost of any audit completed under the Single Audit Act Amendments of 1996, not conducted in accordance with 2 CFR Part 200, Subpart F; and the costs of auditing non-federal entities which are exempt from 2 CFR Part 200, Subpart F.

HOPWA Monitoring

Within the SC DHEC HOPWA statewide program, all project sponsors are monitored annually for programmatic and financial compliance and evaluation. Programmatic and financial site visits are conducted separately. The RW Part B/HOPWA programmatic and quality site visits are mechanisms utilized by the SC DHEC RW Part B Program to evaluate the level of compliance to programmatic guidelines and to evaluate performance outcomes/data for core and support services. This is a collaborative effort to support RW providers in the provision of quality services to clients.

Each program year, RW/HOPWA programmatic and quality management site visits are integrated into a comprehensive site visit for each project sponsor. The annual site visit includes a review of the following: Chart reviews for eligibility, documentation, policies and procedures, productivity, compliance with established federal and state regulations, and programmatic and quality reports.

Following an on-site programmatic monitoring and evaluation, site visit summaries are sent to each project sponsor, outlining recommendations, findings, and/or areas of improvement concerns or findings. Where applicable, corrective actions are required. DHEC HOPWA staff continue to provide assistance and work very closely with project sponsors regularly to ensure compliance and monitoring

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through meetings and applicable trainings, as needed. Additionally, DHEC has expanded each project sponsor's training capacity by incorporating peer-to-peer training funds into each project sponsor's budget for capacity building, technical assistance, and quality improvement initiatives.

State of South Carolina
Consolidated Plan for Housing & Community Development

Attachment A
2021 Annual Action Plan

Program Year: April 1, 2021- March 31, 2022

Community Development Block Grants
HOME Investment Partnerships
National Housing Trust Fund
Emergency Solutions Grants
Housing Opportunities for Persons with AIDS

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AP-05 Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The South Carolina 2021 Annual Action Plan falls under the new 2021-2025 State Consolidated Plan for Housing and Community Development. This 2021 Plan represents the first annual plan under the 2021-2025 five year plan, and it encompasses the five regular programs annually funded by the US Department of Housing and Urban Development (HUD): the Community Development Block Grant Program (CDBG), the HOME Investment Partnerships Program (HOME), the National Housing Trust Fund Program (NHTF), the Emergency Solutions Grants Program (ESG), and the Housing Opportunities for Persons with AIDS Program (HOPWA). Beginning with the 2021-2025 Consolidated Plan, the State's CDBG-DR disaster and CDBG-MIT hazard mitigation grants that will be implemented during the plan period are also included in summary form.

For the 2021 Plan year, April 1, 2021 through March 31, 2022. South Carolina estimates it will receive \$36.3 million, based on funding level with last year, for the regular Consolidated Plan programs. This Plan identifies which of HUD's eligible activities have been prioritized as best able to serve the needs of South Carolina, using HUD funds expected to be available during the 2021 Plan year. The State will also be implementing the CDBG-DR Hurricane Florence and CDBG-DR Mitigation Action Plans during the program year, and funding and eligible activities, along with high-level goals, are also included in this Plan. However, each of these disaster programs has its own separate Action Plan which contains all pertinent details.

The South Carolina Department of Commerce administers the CDBG Program; the State Housing Finance and Development Authority (SC Housing) administers the HOME Program and the NHTF Program; the South Carolina Department of Administration Office of Economic Opportunity administers the ESG Program; and the South Carolina Department of Health and Environmental Control (DHEC) administers the HOPWA Program. The SC Disaster Recovery Office administers the CDBG-DR and CDBG-MIT programs. All four State agencies collaborated to complete this Plan, along with the SCDRO and input from other state agencies, stakeholders, advocates, and community members. The SC Department of Commerce is the lead agency for the Plan's development.

The Plan content and format is dictated by the federal online HUD IDIS system, through which all states and direct recipients of HUD Community Planning & Development funds must create Consolidated Plans and annual Action Plans, report on accomplishments, and create a Consolidated Annual Performance and Evaluation Report (CAPER) each year. (Note that CDBG-DR has its own system and its own Plans and Reports.) The Annual Plan is generated through IDIS, then downloaded to make it available to the public and program participants and constituents. The structure and content reflect IDIS requirements. This current 2021 Annual Plan consists of this Executive Summary as well as two other sections: the Process Section, which describes the public input process for the 2021 program year, and the Annual Action Plan, which contains each Program's method of distribution for the year, anticipated goals and funding availability, as well as narrative sections addressing housing, special needs and homelessness.

AP-05 Executive Summary

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

HUD allows a broad range of activities for CDBG, HOME, NHTF, ESG, HOPWA and CDBG-DR and CDBG-MIT. CDBG provides resources for community development, which may include construction public infrastructure, public facilities and public improvements; public services; activities relating to energy conservation and renewable energy resources; and assistance to local governments to help locate new or expand existing business and industry and create or retain jobs. HOME is used for single-family and multifamily housing activities, which may include providing homeownership and rental assistance; building or rehabilitating housing for rent or ownership for eligible households; and tenant-based rental assistance to subsidize rent for low-income persons. ESG funds projects which may include supportive services to homeless individuals and families, outreach to unsheltered homeless, emergency shelter/transitional housing, homelessness prevention and re-housing assistance to those who have become homeless. HOPWA is dedicated to the housing and supportive service needs of people living with HIV/AIDS and their families, which may include operational support for community-based housing facilities operations; tenant based rental assistance; short-term payments for rent, mortgage and utilities; and supportive services such as case management, substance abuse and mental health treatment, job training and placement assistance, and assistance with daily living. CDBG-DR provides resources to repair or reconstruct single-family homeowner and rental housing units affected by disasters in South Carolina that still had unserved damage. CDBG-MIT provides funds for mitigation activities that will increase resilience to natural disasters and reduce or eliminate long-term risk by lessening the impact of future disasters.

Annual objectives and outcomes undertaken annually may include any of the following:

- New Affordable Rental Housing
- Rehabilitation to Create New Affordable Housing or Preserve Existing Affordable Housing
- Repair or reconstruct single family homeowner and rental housing affected by disasters*
- Operating Funds for Facility-Based Housing Units
- Homeownership & Rental Assistance
- Tenant-based Rental Assistance
- Short-Term Rent, Mortgage & Utility Assistance
- Homeless Prevention & Rapid Re-Housing
- New or Upgraded Public Infrastructure and Improvements, Community Facilities & Services
- Hazard Mitigation Activities including Public Facilities Improvements and Acquisition*
- Homeless Shelter, Services & Outreach
- Supportive Services for People with HIV/AIDs
- Downtown & Neighborhood Revitalization
- Community and Regional Planning

AP-05 Executive Summary

- Support New or Retention of Existing Jobs
- Community Economic Development

** CDBG-DR and CDBG-MIT activities will be undertaken under separate Action Plans for these funding sources. Funding and high level goals are included for CDBG-DR and CDBG-MIT but details can be found in the related Action Plans on the SC Disaster Recovery Office website at <https://admin.sc.gov/SCDRO>.*

AP-15 Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

The state's 2021 allocations for CDBG, HOME, NHTF, HOPWA and ESG, if level with 2020, will total \$36.3 million. Until HUD announces the actual allocations for Program Year 2021, the table below will reflect only estimated 2021 funding, plus anticipated program income or prior year resources. Once final allocations are known, the table below will be revised to reflect actual 2021 resources.

Note that CDBG-DR and CDBG-MIT are included as funding sources, even though this funding is being administered under and is governed by separate Annual Action Plans for these disaster and mitigation grants. These disaster funds have already been awarded, and additional funding is not expected during the 2021-2025 Consolidated Plan period for the specific disasters for which they were awarded. Additional funds, should they be awarded for disasters that may occur during the Con Plan period, will be shown on the same line items, with the amounts incremented.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources : \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	21,201,972	18,000	0	21,219,972	80,000,000	This is the first annual plan for the current 5-year Consolidated Plan period. Additional CDBG funds are estimated at \$20 million per year.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA Short-Term Rental Assistance	7,237,688	4,068,955	1,189,514	12,496,157	28,000,000	This is the first annual plan for the current 5-year Consolidated Plan period. Additional HOME funds are estimated at \$7 million per year.

AP-15 Expected Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources : \$	Total: \$		
HTF	public - federal	Multifamily rental new construction Multifamily rental rehab	3,000,000	0	0	3,000,000	12,000,000	This is the first annual plan for the current 5-year Consolidated Plan period. Additional NHTF funds are estimated at \$3 million per year.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	2,321,805	0	150,000	2,471,805	2,000,000	This is the first annual plan for the current 5-year Consolidated Plan period. Additional HOPWA funds are estimated at \$2 million per year.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	2,536,297	0	100,000	2,636,297	10,000,000	This is the first annual plan for the current 5-year Consolidated Plan period. Additional ESG funds are estimated at \$2.5 million per year.
CDBG-DR	public - federal	Acquisition Single family rehabilitation Multifamily rehabilitation	0	0	72,075,000	72,075,000	0	Funds were received for Hurricane Matthew, which are largely expended, and Hurricane Florence. The amount shown indicates the total awarded for Florence.
CDBG-MIT	Public – federal	Acquisition Public Infrastructure	0	0	157,590,000	157,590,000	0	CDBG-MIT funding was received for Hazard Mitigation.

Table 1 - Expected Resources – Priority Table

AP-15 Expected Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

A number of other resources, including other federal, private, non-profit, local and state programs, can be used to address housing, community development and special needs. Much of the funding for housing and community development programs in particular originates from federal sources. Programs including HOME, NHTF, CDBG, Low Income Housing Tax Credits (LIHTCs), Section 8 rental assistance programs and Low Income Home Energy Assistance (LIHEAP), are allocated to states based on formulas. Other federal programs are available on a demonstration basis or through a competitive process on a national or regional level, and as such are more difficult to obtain and less secure as a long-term funding source.

State resources for housing include the various programs and the State Housing Trust Fund administered by SC Housing, which are described below. In addition, HUD requires the State to provide matching funds for the CDBG, HOME, and ESG Program allocations, as described below. The HOPWA nor NHTF programs do not require a match from the State of South Carolina for their allocation.

CDBG-DR

CDBG-DR funds allocated to assist with the aftermath of the 2015 Severe Storm (October Flood) and Hurricane Matthew were prioritized for housing rehab and housing replacement for eligible affected individuals. One hundred percent of funds remaining from these CDBG-DR allocations are allocated to this activity. Action Plans for these programs can be found on the SC Disaster Recovery Office (SDRO) website.

In April 2018, HUD announced an allocation of \$157.6 million in CDBG Mitigation (CDBG-MIT) funds to South Carolina. The State's CDBG-MIT Action Plan is posted on the SC Disaster Recovery Office (SCDRO) website at <https://admin.sc.gov/SCDRO> . These funds will be used for acquisition and public infrastructure improvements needed to improve resiliency and reduce the future impacts of natural disasters.

CDBG-DR funding to assist with the aftermath of Hurricane Florence was announced in May 2019. South Carolina will receive \$72 million and the State's CDBG-DR Hurricane Florence Action Plan is posted on the SC Disaster Recovery Office website at <https://admin.sc.gov/SCDRO>. Funds will be used for acquisition and single and multifamily rehabilitation.

HOME

The HOME program requires a 25 percent (25%) match. HOME program matching funds are provided by SC Housing through the State Housing Trust Fund. The SC HTF is a state-funded program created in 1992 to assist low-income households in all 46 counties. The fund receives a small portion of all documentary stamp taxes collected.

AP-15 Expected Resources

ESG

The ESG Program requires a dollar-for-dollar match in non-ESG funds from the State for their allocation. To meet this requirement, the ESG Program requires that applicants provide a dollar-for-dollar match if they are awarded a grant. Match can be either in the form of a cash contribution or in other donated/in-kind resources such as the value of buildings, equipment, and volunteer services. The State is allowed to waive the match requirement for up to the first \$100,000 of its allocation for applicants who are least capable of leveraging local resources to meet the match.

HOPWA

HOPWA does not require matching funds, but HOPWA funds awarded each year are the source of substantial leveraging. All DHEC HOPWA service providers, or sponsors, are also Ryan White service providers or collaborate closely with Ryan White service providers. Ryan White CARE Act resources are used for case management across the state, including housing service planning. HOPWA is also used to leverage the resources of non-profit organizations that receive HOPWA funding. Current Ryan White leveraged funding is estimated at \$1.9 million plus the base Ryan White Part B formula award of \$10.3 million.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The State does not own any land or property that may be used to address the needs identified in the plan.

Discussion

AP-20 Annual Goals & Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Goal #r	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Estimated 2021 Funding	Proposed 2021 Goal & IDIS Outcome Measure
1a	New Affordable Rental Housing	2021	2025	Affordable Housing		Affordable Housing	HOME: \$9,395,192 Housing Trust Fund: \$1,890,000	Rental units constructed: 100 Household Housing Unit
1b	Preserve Existing Affordable Housing	2021	2025	Affordable Housing		Preservation of Existing Affordable Housing	HOME: \$2,100,000 NHTF: \$810,000	Rental units rehabilitated: 24 Household Housing Unit
2	Operating Funds for Facility-Based Housing Units	2021	2025	Affordable Housing Non-Homeless Special Needs		Transitional and Supportive Housing	HOPWA: \$176,700	HIV/AIDS Housing Operations: 8 Household Housing Unit
3	Homeownership Assistance	2021	2025	Affordable Housing		Affordable Housing	HOME: \$0	Direct Financial Assistance to Homebuyers: 0 Households Assisted
4	Tenant-based Rental Assistance for Special Needs Households	2021	2025	Affordable Housing Non-Homeless Special Needs		TBRA Rental Assistance for People Living with HIV/AIDS & Others with Special Needs	HOPWA: \$813,750 HOME: \$175,000	Tenant-based rental assistance / Rapid Rehousing: 143 Households Assisted (HOPWA 125 + HOME DMH 18)
5	Short-Term Rental Assistance and HOPWA STRMU (Short Term Rent, Mortgage & Utility Assistance)	2021	2025	Affordable Housing Non-Homeless Special Needs		Short-term Rental Assistance for People Living with HIV/AIDS and Low Income Households	HOPWA: \$575,804 HOME: \$100,000	Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted (HOPWA 150 + HOME 50)
6	Homeless Prevention & Rapid Re-Housing	2021	2025	Homeless		Homeless Prevention and Rapid Re-Housing	ESG: \$876,978	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Homelessness Prevention: 175 Persons Assisted

AP-20 Annual Goals & Objectives

Goal #r	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Estimated 2021 Funding	Proposed 2021 Goal & IDIS Outcome Measure
7	Homeless Shelter, Services & Outreach	2021	2025	Homeless		Homeless Facilities and Services	ESG: \$1,315,467	Homeless Person Overnight Shelter: 3,000 Persons Assisted Other -Outreach: 2,000 Other (Persons)
8	Supportive Services for People with HIV/AIDs	2021	2025	Non-Homeless Special Needs		Supportive Services for People Living with HIV/AID	HOPWA: \$671,252	Other - Supportive Services: 1,500 Other (Persons Assisted)
9	New or Upgraded Public Infrastructure & Facilities	2021	2025	Non-Housing Community Development		Community Infrastructure, Facilities & Services	CDBG: \$12,378,139	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted
10	Neighborhood Revitalization	2021	2025	Non-Housing Community Development		Community Infrastructure, Facilities & Services Community Revitalization	CDBG: \$1,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
11	Community Economic Development	2021	2025	Non-Housing Community Development		Community Infrastructure, Facilities & Services Community Revitalization Economic Opportunity	CDBG: \$4,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10,000 Persons Assisted
12	Support New or Retention of Existing Jobs	2021	2025	Economic Opportunity		Economic Opportunity	CDBG: \$2,000,000	Jobs created/retained: 25 Jobs Businesses assisted: 1 Business Assisted

AP-20 Annual Goals & Objectives

Goal #r	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Estimated 2021 Funding	Proposed 2021 Goal & IDIS Outcome Measure
13	Community and Regional Planning	2021	2025	Non-Housing Community Development		Community Infrastructure, Facilities & Services Community Revitalization Economic Opportunity	CDBG: \$500,000	Other: 40 Other
14	CDBG-DR Housing Rehabilitation	2021	TBD	Disaster Response		Affordable Housing Rehabilitation	CDBG-DR: \$72,075,000	Acquisition: 39 Household Housing Unit Homeowner units rehabilitated: 305 Household Housing Unit Rental units rehabilitated: 15 Household Housing Unit
15	CDBG-MIT Mitigation	2021	TBD	Hazard Mitigation and Resiliency		Community Infrastructure Planning	CDBG-MIT \$157,590,000	Other: 128 Other (Plans, FEMA Match, Acquisition and Public Facilities Projects)

Table 2 – Goals Summary

AP-20 Annual Goals & Objectives

Goal Descriptions

1a	Goal Name	New Affordable Rental Housing
	Goal Description	Increase the supply of affordable rental units for extremely low- to moderately low-income households.
1b	Goal Name	Preserve Existing Affordable Housing
	Goal Description	Increase the supply of affordable rental units for extremely low- to moderately low-income households, through projects involving rehabilitation. Or make existing affordable housing more sustainable and preserve affordable housing stock. NHTF funds are allocated for this goal for 2021, but CDBG neighborhood revitalization projects can include this activity, as can water/sewer infrastructure projects. Rehabilitation Standards for NHTF are included in this Plan. Also, though not included in this plan, CDBG-DR anticipates continued expenditure of CDBG-DR funding for owner-occupied rehab.
2	Goal Name	Operating Funds for Facility-Based Housing Units
	Goal Description	Support transitional and supportive housing facilities for people with special needs
3	Goal Name	Homeownership Assistance
	Goal Description	HOME may choose, during the Consolidated Plan period, to allocate funding for homeownership, but other funding is available for this activity and rental continues to be a higher priority. For this reason, 2021 HOME funding is prioritized for rental construction and rehabilitation. There is no 2021 goal for homeownership.
4	Goal Name	Tenant-based Rental Assistance for Special Needs Households
	Goal Description	Provision of tenant-based rental assistance to make housing more affordable for those living with HIV/AIDS and for other low income households with other special needs. Funding for this activity is provided by HOPWA as well as by HOME through its partnership with the SC Department of Mental Health.
5	Goal Name	Short Term Rental Assistance & HOPWA STRMU (Short-Term Rent, Mortgage & Utility Assistance)
	Goal Description	Address short-term housing instability by providing emergency assistance for people living with HIV/AIDS and address housing affordability by providing rental assistance for low income households through SC Housing. SC Housing security deposit assistance is short-term and fits with this goal. Other HOME-funded TBRA rental assistance is included in the Rental Assistance goal (# 3 above) and the TBRA for Special Needs goal (#4 above).
6	Goal Name	Homeless Prevention & Rapid Re-Housing
	Goal Description	Prevent homelessness and/or assist with rapid re-housing or transition to permanent housing
7	Goal Name	Homeless Shelter, Services & Outreach
	Goal Description	Support organizations that provide emergency shelter or essential supportive services to homeless individuals and families, both sheltered and unsheltered, and/or that provide outreach to unsheltered homeless

AP-20 Annual Goals & Objectives

8	Goal Name	Supportive Services for People with HIV/AIDs
	Goal Description	Provide supportive services and permanent housing placement services to persons with special needs to promote independent living.
9	Goal Name	New or Upgraded Public Infrastructure & Facilities
	Goal Description	Contribute to the creation of healthy and sustainable residential communities by providing funding for new or upgraded infrastructure, facilities or services, including water, sewer, roads, drainage or other activities that address health concerns, help meet required quality standards and ensure community sustainability, contribute to a more viable regional infrastructure solution, provide new access to services where needed to support business or community needs where it is cost effective to do so.
10	Goal Name	Neighborhood Revitalization
	Goal Description	Develop sustainable communities through revitalization of residential neighborhoods using comprehensive strategies for linking commercial revitalization successes with improvements to community neighborhoods. This typically involves multiple activities prioritized to address basic infrastructure and safety first and, where feasible, geographically concentrated in order to achieve the greatest impact. Eligible activities include infrastructure, public facilities, housing infrastructure or other activities to support workforce housing, demolition and clearance, and public services.
11	Goal Name	Community Economic Development
	Goal Description	Help create more viable communities that can compete more effectively for new business development opportunities, provide more supportive environments for existing businesses to grow and thrive, and thereby create communities that are more sustainable and offer local residents greater quality of life and individual economic opportunity. The CDBG Community Enrichment Program is the primary tool for accomplishing this by funding public facilities, services and other activities that strengthen existing communities and support a higher quality of life.
12	Goal Name	Support New or Retention of Existing Jobs
	Goal Description	Support the creation or retention of jobs as a means of providing or expanding economic opportunity in the form of jobs to primarily low- and moderate-income individuals. The CDBG Business Development Program is the primary tool for accomplishing this by providing financial resources for local governments to pursue opportunities that create new jobs, retain existing employment, stimulate private investment, and revitalize or facilitate the competitiveness of the local economy.
13	Goal Name	Community and Regional Planning
	Goal Description	Assist local governments in developing plans and building local community development capacity to build the capacity to effectively determine community needs, establish both long-term goals and short-term objectives, and develop plans for carrying out effective strategies to address community needs. Accomplishments are measured in terms of the number of communities assisted.

AP-20 Annual Goals & Objectives

15	Goal Description	<p>CDBG-DR Disaster Response Housing Rehabilitation</p> <p>CDBG-DR Hurricane Florence activities include single family, owner-occupied housing rehabilitation, acquisition of single family housing, and rental housing repair. Activities specifically include Repair/Rehabilitation of existing housing units, replacement of damaged Manufactured Housing Units (MHUs) deemed unrepairable through a feasibility review, reconstruction of disaster-damaged stick-built homes, consideration of limited relocation assistance on a case by case basis, minor rehabilitation of affordable rental housing to effect repairs, acquisition of existing residential units, and inclusion, during the execution of these activities, as needed and appropriate, identification of opportunities for mitigation enhancement measures, improvement of resilience, and ancillary improvements such as elevation and access ramps.</p>
16	Goal Description	<p>CDBG-MIT Hazard Mitigation</p> <p>CDBG-MIT activities will include: a) various types of infrastructure improvements and related planning to improve resiliency and reduce flood risk, b) matching funds for FEMA assistance, and c) acquisition of contiguous residential parcels of land for uses compatible with open space, recreational, natural floodplain functions, wetlands management practices, or ecosystem restoration. The acquired property will be subject to a permanent covenant on its continued use to preserve the floodplain. The term “buyout” refers to the acquisition of properties with the intent to reduce risk from future flooding.</p> <p>For infrastructure projects, Phase 1 will include planning funds to assist jurisdictions without “shovel-ready” projects in the development of flood-reduction studies with the intent of identifying appropriate projects for execution during Phase 2. Phase 2 will commence at the start of year 3.</p>

Estimate the number of extremely low-income, low-income and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

Extremely Low-Income - 100 households
 Low-Income - 130
 Moderately Low-Income - 275

AP-25 Allocation Priorities

AP-25 Allocation Priorities – 91.320(d)

Introduction:

Each Program has identified various programs or activities that will be funded during 2021, and that will directly contribute toward achieving the goals defined in this plan. Funding for each of these programs or activities are described in program-specific sections of AP-30, Method of Distribution. Each program's Method of Distribution section also describes other, allowable set-asides for program administration and other activities related to program delivery, and demonstrates compliance with the program caps for these activities. Such activities include program administration, technical assistance (CDBG), CHDOs (HOME), sponsor administration (HOPWA), and administration and HMIS (ESG).

The percentages below reflect the relative share of estimated 2021 funding for each program or activity to be funded in 2021. Note that these percentages are calculated *after* allowable set-asides have been deducted from the total estimated allocation. These total 100%, indicating that, after allowable set-asides, all 2021 funding will be awarded to help achieve one of the program goals identified in this Annual Action Plan.

The set-aside activities are not included in the table below, which is automatically generated by IDIS and which cannot be modified by the State other than the percentages for the IDIS-generated columns and rows. These activities are, however, described in AP-30, Method of Distribution. All comply with pertinent program regulations and caps, as described in AP-30.

CDBG-DR and CDBG-MIT are not included in the tables below. Please see the CDBG-DR Hurricane Florence Action Plan and the CDBG-MIT Action Plan. Both can be found on the SC Disaster Recovery Office website at www.admin.sc.gov/SCDRO.

Funding Allocation Priorities

	New Affordable Rental Housing (%)	Operating Funds for Facility-Based Housing Units (%)	Rental Assistance (%)	Tenant-based Rental Assistance (%)	Short-Term Rent, Mortgage & Utility Assistance (%)	Homeless Prevention & Rapid Re-Housing (%)	Preserve Existing Affordable Housing (%)	Homeless Shelter, Services & Outreach (%)	Supportive Services for People with HIV/AIDs (%)	New or Upgraded Public Infrastructure, Facilities & Services (%)	Neighborhood Revitalization (%)	Community Economic Development (%)	Support New or Retention of Existing Jobs (%)	Community and Regional Planning (%)	Total (%)
CDBG	0	0	0	0	0	0	0	0	0	68	5	15	10	2	100
HOME	80	0	0	1	1	0	18	0	0	0	0	0	0	0	100
HOPWA	0	8	0	36	26	0	0	0	30	0	0	0	0	0	100
ESG	0	0	0	0	0	40	0	60	0	0	0	0	0	0	100
HTF	70	0	0	0	0	0	30	0	0	0	0	0	0	0	100
Housing Trust Fund	100	0	0	0	0	0	0	0	0	0	0	0	0	0	100

Table 3 – Funding Allocation Priorities

	Housing Rehabilitation	Public Improvements	Total (%)
CDBG-DR	100		100
CDBG-MIT		100	100

AP-25 Allocation Priorities

Reason for Allocation Priorities

The CDBG, HOME and NHTF, and ESG programs for 2021 are designed to address the three priority needs, Decent Housing, Suitable Living Environment, and Economic Opportunity. Allocation priorities are based on expected funding and program evaluation of relative need amongst the related objectives identified in the Plan.

CDBG-DR

A CDBG-DR allocation was announced in 2019 for Hurricane Florence, as well as a CDBG Disaster Mitigation (CDBG-MIT) allocation. The State's CDBG-DR Hurricane Florence and CDBG-MIT Mitigation Action Plans are posted on the SC Disaster Recovery Office (SCDRO) website. Please see the SC Disaster Recovery Office website at <https://admin.sc.gov/SCDRO> for additional information and pertinent details regarding the methodology and needs assessment underlying the allocation priorities and for all CDBG-DR allocations and activities.

HOME

HOME funding will be made available for rental assistance, short-term rental assistance and tenant based rental assistance (TBRA). TBRA will be available for non-special needs households, as well as for special needs households through HOME's partnership with the SC Department of Mental Health. HOME will also provide short term rental assistance in the form of security deposits. 100% of NHTF funds address rental development. Effective with the 2020 Annual Action Plan, when NHTF Rehabilitation Standards were first included in the Annual Plan and approved by HUD, NHTF funding will be available for rehabilitation as well as new construction rental projects. However, depending on NHTF funding availability, HOME funding may also be available. This Method of Distribution will directly impact priority needs and help accomplish goals and objectives.

HOPWA

DHEC allocates funding for TBRA, Facility based Supportive Housing, STMRU, PHP, and Supportive Housing. Each of these are successful in preventing homelessness of persons with HIV.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

CDBG

Each year, the State establishes programs under which CDBG funds for the year will be distributed, generally through a competitive funding process. The programs, and the project types and activities eligible under each program, are those that reflect eligible uses of CDBG funding and that will help address priority needs and specific objectives described in the Consolidated Plan. However, as required by the State's

AP-25 Allocation Priorities

method of distribution, CDBG funds are actually distributed to local governments through competitive funding rounds for most programs, and these local governments, if successful in receiving funding, then actually carry out the activities identified in the Consolidated Plan, in accordance with applicable program requirements. In this way, the State makes CDBG funds available for priority activities identified in the Consolidated Plan that will directly impact priority needs and help accomplish goals and objectives.

Specific activities to be undertaken, however, are determined by the application process and the specific projects and activities proposed by the highest scoring applicants for CDBG funding. Applications received and projects awarded funding each year are described in the Consolidated Annual Performance and Accomplishment Report or CAPER. For more detailed information on the types of eligible activities, as well as the method of distribution for each program, refer to the program documents on the CDBG website at www.cdbgSC.com.

HOME and NHTF

SC Housing develops annual applications in support of providers who conduct activities to address the priority needs and specific objectives as described in this plan. HOME and NHTF funds are distributed to local governments, nonprofit organizations and other entities to carry out the activities identified in the Consolidated Plan, in accordance with applicable program requirements. Each year, funds are made available for some or all of the priority activities identified in the Strategic Plan, as indicated in the HOME and NHTF Method of Distribution sections and program documents that be found on the State Housing website at www.schousing.com. Specific activities to be undertaken by HOME and/or NHTF recipients of funds are subject to the projects represented by applications received and program funding award decisions.

ESG

The Emergency Solutions Grant Program plans to distribute its funds, after program admin and HMIS, as follows: Shelter/Street Outreach 60%, Homeless Prevention/Rapid Rehousing 40%. Program admin is 7.5% of the total and HMIS is 10%. Actual amounts may differ once all applications are received and scored, but shelter will not exceed 60%.

HOPWA

DHEC serves all areas of the state except the two areas that are HOPWA entitlement communities (Columbia, Charleston and Greenville) and the counties that fall in North Carolina and Georgia HOPWA entitlement communities. DHEC distributes the funds to regional Ryan White Care Providers and/or eligible non-profit organizations that assist persons living with HIV/AIDS. Housing assistance through STRMU, PHP, and TBRA increases client's housing stability. Increasing use of supportive services in order to assist individuals in maintaining housing stability are critical and includes case management and transportation.

AP-30 Methods of Distribution

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

Method of distribution refers to the means by which the state will distribute funds expected to be received by the five formula grant programs, CDBG, HOME, NHTF, ESG and HOPWA, each year. For CDBG-DR and CDBG-MIT, please see the appropriate Annual Action Plan for these disaster programs.

Each program distributes funds to local governments, nonprofit organizations and other entities to carry out the activities identified in the Consolidated Plan, in accordance with applicable program requirements. Funds are made available as described below, for priority activities identified in the Strategic Plan that will directly impact priority needs and help accomplish goals and objectives described in this Annual Plan.

Program regulations also allow for a specified amount, typically a percentage of the total allocation, to be set aside for state or local recipient administration and other eligible activities, such as ESG HMIS administration, that do not directly contribute to accomplishments that will be reported in the performance report, but rather facilitate program delivery and accomplishment of goals. Compliance with applicable program caps and regulations is also addressed in the sections below.

- CDBG, HOME, and NHTF have established programs for 2021 designed to address the three priority needs, Decent Housing, Suitable Living Environment and Economic Opportunity, and related objectives identified in this Annual Plan. Programs and funding levels are provided under the Federal Resources section of this plan. Strategies, or specific activities and project types that potential funding recipients may propose, are described in each program's Method of Distribution and annual plan, along with scoring criteria applicable to the competitive programs and any other criteria used to select projects for funding. HOME funds will be available for non-special needs as well as special needs TBRA, and NHTF funding will be available for rehab of existing affordable housing units. (HOME funding may also be used for this purpose, depending on the 2021 NHTF allocation.) This is in addition to HOME funding for new construction of rental units and short term rental assistance in the form of security deposits.
- ESG makes funds available through one competitive funding round each year and will do so again this year to distribute the 2021 allocation. Eligible nonprofits in the state may operate homeless shelters, transitional housing, homeless services programs, street outreach programs, or homeless prevention and re-housing programs and may request funds for any eligible activity defined in the program annual plan. These activities correspond to priority activities identified in this Annual Plan, and to the requirements and regulations governing the Emergency Solutions Program. Funding decisions are based on prior performance, applicant capacity, financial capacity, the proposed project, and other factors, as described in the ESG Method of Distribution and program documents that can be downloaded from the program's website.
- DHEC allocates HOPWA funding for TBRA, Facility Based Supportive Housing, STRMU, PHP, and Supportive Services. Each of these are successful in preventing homelessness of persons with HIV, as described in the program's annual plan.

AP-30 Methods of Distribution

Activities to be undertaken by recipients of funds are subject to the specific applications received and program funding awards. For more detailed information on the types of eligible activities, as well as the method of distribution for each program, refer to the program documents on each Program's website.

AP-30 Methods of Distribution

Table 4 - Distribution Methods by State Program- CDBG

State Program Name: Community Development Block Grant

State Program Name:	Community Development Block Grant Program
Funding Sources:	CDBG
Describe the state program addressed by the Method of Distribution.	<p>The South Carolina Community Development Block Grant (CDBG) Program is designed to provide assistance to units of general local government in improving economic opportunities and meeting community revitalization needs, particularly for persons of low and moderate income. The CDBG program has been funded through the State since 1982 by the U.S. Department of Housing and Urban Development (HUD) under the Housing and Community Development Act of 1974, as amended (Title I).</p> <p>The CDBG program is governed by Title I of the Housing and Community Development Act of 1974, as amended, and its implementing regulations for the State Program at 24 CFR Part 570, Subpart I. All CDBG activities must be carried out in accordance with the requirements of Title I, Subpart I, the State Consolidated Plan and this Program Description.</p> <p>The SC Department of Commerce, Division of Grants Administration, administers the annual allocation from HUD for the CDBG program.</p>
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>For most Community Development Programs, the State scores applications against other applications submitted for the same program, using the following criteria: level of community distress, severity of the problem to be addressed using grant funds awarded, citizen participation, level of effort or return on CDBG investment, feasibility of the project, readiness of the project to proceed if funds are awarded, CDBG cost/benefit ratio, number and LMI percentage of project beneficiaries, project outcomes to be achieved and impact, sustainability of the project, degree to which the project reflects state priorities, and capacity of the potential recipient to administer a CDBG project. Some criteria are scored independently based on scoring criteria outlined in the CDBG Program Description, and others are ranked and scored accordingly in logical increments.</p> <p>The Selection Criteria are rated and assigned a score from 1 to 3 where 3 = the best response, 2 = average, and 1 = less than satisfactory. Zero points may be awarded to a criterion if minimum program requirements are not addressed. The ranked scores are calculated and also assigned 1 to 3 points, where 3 is the best. The point assignment is multiplied by the weight of each criterion to obtain a score. There is a maximum score of 300 points.</p> <p>Bonus points are added to the total score, where appropriate. For 2021, projects located in an Opportunity Zone will receive 10 bonus points.</p>

AP-30 Methods of Distribution

Table 4 - Distribution Methods by State Program- CDBG

State Program Name: Community Development Block Grant

<p>State Program Name:</p>	<p>Community Development Block Grant Program</p>
	<p>The State may utilize the expertise of other appropriate State agencies in making a determination regarding the above factors, and the State may request additional information from the applicant or other sources as necessary to evaluate the application and proposed project. The State reserves the right to negotiate or require changes in activities or funding in order to achieve program objectives. For water and sewer projects, the State may require that rates be adjusted to appropriate levels to ensure adequate funding for operation and maintenance or to facilitate borrowing a portion of project costs if such rate increases are reasonable and appropriate.</p> <p>In the event of a tie where there are more applications under consideration for funding than there are funds available, preference will be given first to those applications addressing the highest state priorities and second, to those with the highest Outcome score. If there continues to be a tie the one that benefits the most LMI persons will be funded. The highest scoring projects determined to be fundable will be recommended to the Secretary of the SC Department of Commerce, or his designee, for funding based on the amount of funds available. Projects generally should score at least 175 points to be considered for funding but such projects are not guaranteed funding. The Secretary, or his designee, will make final funding determinations based on a review of the projects utilizing the selection criteria and that best meet Department objectives.</p> <p>The State may make commitments for funding from future rounds, or any additional allocations, reallocations, recaptured or remaining funds, to projects from this program year which are determined by the Secretary, or his designee, to meet Department objectives. The State may also make a commitment to a project and/or partially fund a project (i.e., for ERR, acquisition, engineering) that scores sufficiently but is not ready due to design, environmental or funding issues. Funding may come from this program year, reallocated or recaptured funds, or be contingent on future years' funding.</p> <p><u>Community Development Ready to Go Program</u></p> <p>For the Ready to Go Program, all required project activities leading up to bidding must be complete prior to submission of an application including but not limited to: project design, environmental review, acquisition and permits. Applications are considered for award once all application documentation has been received, and projects are reviewed using the non comparative scoring factors listed above for the competitive Community Development Programs. The project must obtain a minimum score of 150 points to be considered eligible for funding. In the event there are more eligible applications submitted during the same time than funds available, the highest scoring eligible projects will be funded.</p>

AP-30 Methods of Distribution

Table 4 - Distribution Methods by State Program- CDBG

State Program Name: Community Development Block Grant

State Program Name:	Community Development Block Grant Program
	<p><u>Business Development Program</u></p> <p>Applications for Business Development grants may be requested at any time, and Grants Administration may issue commitments at any time for project funding contingent upon receipt of an acceptable written commitment from the business (if job creation or retention is involved), acceptable application information, compliance with CDBG program guidelines and HUD regulations, and availability of program funding. Applications are considered for award once all application documentation has been received and are reviewed for completeness and compliance with Program requirements and applicable HUD regulations. The following factors are also considered in making a funding decision: Market conditions or need for the project, economic impact, leveraging, and viability and level of public risk.</p>
If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG Only)	<p>Each year, the SC Department of Commerce Grants Administration Division updates its annual plan or CDBG Program Description and applicant guidance documents and posts them on the https://www.cdbgSC.com website. These include the CDBG Program Description, CDBG Application Guidelines and CDBG Implementation Manual, as well as other information helpful to potential applicants. Application request forms can also be found on the website.</p> <p>Note that both the CDBG Program Description and Application Guidelines define and describe all scoring criteria and provide a more in-depth discussion of application requirements and how each type of CDBG application will be reviewed.</p>
Describe how resources will be allocated among funding categories.	<p>The State estimates its 2021 CDBG allocation assuming level funding with 2020, or \$21,214,575. The State initially plans the following distribution:</p> <ul style="list-style-type: none"> • Community Infrastructure - \$12,378,139** • Community Enrichment - \$3,000,000 • Neighborhood Revitalization - \$1,000,000** • Special Projects & Public Services - \$1,000,000 • Ready to Go - \$600,000 • Business Development - \$2,000,000 • Regional Planning - \$500,000 • State Administration - \$524,291* • State Technical Assistance - \$212,145*

AP-30 Methods of Distribution

Table 4 - Distribution Methods by State Program- CDBG

State Program Name: Community Development Block Grant

<p>State Program Name:</p>	<p>Community Development Block Grant Program</p>
	<p>** If the State receives more than the estimated allocation, it will increase funding for the Community Infrastructure Program. If the State receives less than the estimated allocation, it will reduce funding for the Neighborhood Revitalization Program.</p> <p>Note that for AP-20 Goals funding and AP-25 Allocation Priorities percentage calculations, Special Projects & Public Services and Ready to Go have been included with Public Infrastructure, Facilities & Services.</p> <p>* The amount for State Administration is equal to the allowable amount, or 2% of the annual allocation plus \$100,000, and all but the additional \$100,000 will be matched by state funds. The amount for Technical Assistance is also equal to the allowable amount, or 1% of the annual allocation.</p>
<p>Describe threshold factors and grant size limits.</p>	<p><u>Grant Maximums:</u></p> <p>CDBG grant maximums and minimums have been established for each Program:</p> <ul style="list-style-type: none"> • Community Infrastructure - \$750,000* maximum, \$50,000 minimum • Community Enrichment - \$750,000** streetscape projects/\$500,000** maximum otherwise, \$50,000 minimum • Neighborhood Revitalization - \$750,000 for projects that include infrastructure/\$500,000 otherwise, \$50,000 minimum • Special Projects - \$200,000** maximum and \$50,000 minimum • Ready to Go - \$500,000 maximum*, \$50,000 minimum • Economic Development - \$10,000 per job maximum and \$50,000 minimum • Regional Planning - \$50,000 <p>* Waivers of the grant maximum for the Community Infrastructure Program will be considered based on whether the project addresses an urgent and compelling need or proposes a regional solution or system-wide improvements (i.e., treatment plant), as well as the extent of leveraging and a reasonable CDBG cost (generally \$10,000 per household or less). A written request explaining the rationale for a waiver of the grant maximum must be submitted for consideration along with the application.</p> <p>** Due to federal caps on public services/equipment, the number and amount of grants for public services out of Community Enrichment and Special Projects & Public Services may be limited. Also, Community Enrichment Program planning grants are subject to a \$25,000 maximum with a potential waiver for infrastructure studies with adequate documentation. Waivers of the grant maximum may also be considered for large scale brownfield cleanup and building projects with significant number of</p>

AP-30 Methods of Distribution

Table 4 - Distribution Methods by State Program- CDBG

State Program Name: Community Development Block Grant

<p>State Program Name:</p>	<p>Community Development Block Grant Program</p>
	<p>beneficiaries (i.e. a county-wide health department or DSS facility). A written waiver request explaining the rationale must be submitted for consideration with the application request.</p> <p>The grant award limits for all categories may be waived at the discretion of Grants Administration in order to provide the level of assistance required where other resources are not reasonably available to the unit of local government to address the need in a timely manner or where Grants Administration determines the amount is necessary and appropriate to achieve the State's CDBG Program objectives.</p> <p><u>Threshold</u></p> <p>As a performance-based incentive, a unit of local government can apply for an additional Community Development grant if it has no more than two open CDBG grants (excluding Business Development or Regional Planning grants). However, the open grants must not have exceeded a 30 month grant period.</p> <p>Additionally, a grantee may only have one open Neighborhood Revitalization or streetscape project.</p> <p>For threshold purposes, a grant is considered open if it is not programmatically closed at the time of application submission. The applicant must submit a request for waiver prior to or with the application request. At the discretion of Grants Administration, a performance threshold waiver may be considered only for the following reasons:</p> <ul style="list-style-type: none"> • There is an urgent or compelling need for immediate assistance, such as an imminent health threat to the public, or • It is determined that lack of performance on an open grant is due to unavoidable circumstances or conditions beyond the control of the local government. If problems are determined to be administrative, the local government may be allowed to apply if a different grant administrator is responsible for the new application/project. <p>A unit of local government may not apply for Community Development funds if it has any open grant which has not been programmatically closed due to the local government's lack of compliance with significant programmatic or financial requirements of the program. A grant may not be awarded to a local government which has a serious, outstanding audit or monitoring finding involving the potential for significant monetary restitution or non-responsiveness on any previously funded CDBG grant.</p>

AP-30 Methods of Distribution

Table 4 - Distribution Methods by State Program- CDBG

State Program Name: Community Development Block Grant

State Program Name:	Community Development Block Grant Program
What are the outcome measures expected as a result of the method of distribution?	All projects are required to propose a level of benefit and performance outcomes they expect the project will achieve as a result of the use of CDBG funds. Projects are evaluated on this basis, along with all other scoring criteria, and projects must demonstrate that they have achieved performance goals once all project funds have been expended, as part of the grant closeout process. Accomplishments are reported annually in the State's Consolidated Performance and Evaluation Report, or CAPER.

Questions not applicable to CDBG, and thus without responses in the CDBG Method of Distribution section:

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)

Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)

AP-30 Methods of Distribution

Table 4 - Distribution Methods by State Program- HOME

<p>State Program Name:</p>	<p>HOME Investment Partnerships Program</p>
<p>Funding Sources:</p>	<p>HOME</p>
<p>Describe the state program addressed by the Method of Distribution.</p>	<p>HOME funding will be made available through a competitive process by which the highest scoring applications submitted during an annual funding cycle will be awarded. South Carolina will not distribute HOME Investment Partnerships Program funds through subgrantees.</p>
<p>Describe all of the criteria that will be used to select applications and the relative importance of these criteria. (continued)</p>	<p>Points will be awarded as outlined in this section. Both positive and negative points may be assessed.</p> <p><u>Performance Issues - SC Housing Programs</u></p> <p>Negative points will be assessed on the Applicant’s previous performance with any of SC Housing’s Programs.</p> <ol style="list-style-type: none"> 1. Applicant was suspended from participating in any SC Housing program, at any point in time, regardless of whether or not the suspension has been lifted. -15 Points 2. Awarded funds were de-obligated or rescinded by SC Housing for lack of progress or an inability to complete the project. Negative points will not be assessed for de-obligated/rescinded funds when issues regarding a project progressing were beyond an awardee’s control as determined by SC Housing. -10 Points 3. The Applicant received a HOME or NHTF award within the last five years that took more than 42 months to complete. -10 Points <p>NEW CONSTRUCTION SCORING CRITERIA</p> <p>A. Positive Site Characteristics</p> <p>Applications may be awarded up to 60 points for the following positive site characteristics.</p> <ol style="list-style-type: none"> I. Up to 40 points for the site’s Census tract score on the Palmetto Opportunity Index (POI), as indicated in Appendix C. <ul style="list-style-type: none"> “Very High” will receive 40 points “High” will receive 30 points “Moderate” will receive 20 points “Low” will receive 10 points “Very Low” will receive 0 points

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Table 4 - Distribution Methods by State Program- HOME

State Program Name:	HOME Investment Partnerships Program
	<p>If the proposed development is located in more than one tract, the score will be the lowest.</p> <p>2. Up to 10 points based on the number of jobs paying between \$1,251 and \$3,333 per month in a one-mile radius for Group A counties and a two-mile radius for Groups B and C, as displayed on the U.S. Census Bureau's OnTheMap tool for the Longitudinal Employment Household Dynamics database.</p> <p>Applications will earn points as follows:</p> <ul style="list-style-type: none"> • 10 points for at least 5,000 jobs. • 8 points for 4,000 to 4,999 jobs. • 6 points for 3,000 to 3,999 jobs. • 4 points for 2,000 to 2,999 jobs. • 2 points for 1,000 to 1,999 jobs. <p>4. 5 points for being located entirely within a Qualified Opportunity Zone (QOZ).</p> <p>5. 5 points for <u>not</u> being located in a Racially or Ethnically Concentrated Area of Poverty (R/ECAP) as defined by the U.S. Department of Housing and Urban Development.</p> <p><u>Negative Site Characteristics:</u></p> <p>For the detrimental characteristics below, the distance is the shortest straight line from the closest site boundary to the closest boundary line of the detrimental characteristic. When a detrimental site characteristic is located on a parcel shared by multiple businesses, the measurement is to the parcel boundary line. The determination is as of the time of the site visit and may include characteristics under construction.</p> <p>1. 1 point deducted for each instance of a site within:</p> <ol style="list-style-type: none"> a. five hundred (500) feet of an easement containing an electric substation, whether it is active or inactive b. one-half (1/2) mile of an operating commercial beef/hog/chicken/turkey farm or processing plant c. one-half (1/2) mile of a treatment, storage, or disposal facility for hazardous wastes, an active or inactive solid waste disposal facility and/or solid waste transfer facility d. one-quarter (1/2) mile of a sewage treatment plant e. one-quarter (1/4) mile of any jail, prison, detention center or correctional facility (not including a temporary holding facility). <p>2. 2 points deducted where any portion of the site contains or permits any easements for overhead electric power lines and/or such electric power lines encumber the site. The loss of points will not apply if:</p>

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Table 4 - Distribution Methods by State Program- HOME

State Program Name:	HOME Investment Partnerships Program
	<p>a. the lines are used for the distribution of electric service for other unrelated properties and located within 25 feet of the perimeter of the site so long as no portion of any building or proposed building is beneath such power lines, or</p> <p>b. the application includes documentation from the utility provider stating all power lines will be underground.</p> <p>3. 3 points deducted for each instance of a site within:</p> <p>a. five hundred (500) feet of any commercial junkyard or salvage yard; trash heap, landfill, dump pile, or other eyesore</p> <p>b. one-quarter (1/2) mile of an operating industrial facility including but not limited to: steel manufacturers, oil refineries, ports, chemical plants, plastic manufacturers, automotive and engine parts manufacturers and food processing plants.</p> <p><u>Affordable Housing Shortage:</u></p> <p>A total of 10 points may be awarded based on the local shortage of affordable housing.</p> <p>1. Up to 10 points based on the shortage of affordable housing in the county:</p> <p style="padding-left: 40px;">10 points – Beaufort</p> <p style="padding-left: 40px;">8 points – Georgetown, Greenville, Greenwood, Richland</p> <p style="padding-left: 40px;">6 points – Charleston, Laurens, Oconee, York</p> <p style="padding-left: 40px;">5 points – Allendale, Anderson, Bamberg, Cherokee, Chesterfield, Dorchester, Horry, Jasper, Lexington, Marlboro, Orangeburg</p> <p style="padding-left: 40px;">4 points – Abbeville, Aiken, Berkeley, Clarendon, Colleton, Kershaw, Pickens, Spartanburg</p> <p style="padding-left: 40px;">3 points – Darlington, Florence, Lancaster, Marion, Sumter, Union</p> <p style="padding-left: 40px;">2 points – Calhoun, Dillon, Fairfield, Hampton, Williamsburg</p> <p style="padding-left: 40px;">1 point – Barnwell, Chester, Edgefield, Lee, McCormick, Newberry, Saluda</p> <p>2. 5 points to a project that is located in a county that did not receive an SRDP award in 2016, 2017, 2018, 2019, or 2020.</p> <p><u>Sustainable Building:</u></p> <p>Applications will earn 5 points for committing to meet green and energy efficiency sustainable building requirements for one of the following sustainable building certifications:</p>

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Table 4 - Distribution Methods by State Program- HOME

State Program Name:	<p>HOME Investment Partnerships Program</p> <ol style="list-style-type: none"> 1. Enterprise’s Enterprise Green Communities certification program (following Enterprise Green Communities protocol under the guidance of an Enterprise Qualified TA provider); 3. US Green Building Council’s LEED for Homes certification program; 4. Home Innovation Research Lab’s National Green Building Standard, meeting Bronze level or higher; or 5. Southface Energy Institute and Greater Atlanta Home Builders Association’s EarthCraft certification programs, based on development type. 6. High Performance Building Council of the BIA of Central SC, Certified High Performance (CHIP) HOME Program. <p>The application must include an <i>SRDP Application Exhibit 24 – Sustainable Building Certification</i> from a responsible green and/or energy professional affiliated with the certifying party selected that the project will meet such requirements.</p> <p><u>Leveraging:</u></p> <p>Applications may receive up to 10 points for leveraging outside funds. The application must include an executed commitment letter(s) to receive points.</p> <ol style="list-style-type: none"> 1. Applications will earn 0.2 points for each percentage point of total development cost funded through a source other than SC Housing, up to a maximum of 5 points. The number of points will be rounded to two decimal places. All outside funds must be provided in the form of a grant, in-kind contribution, or equity investment. 2. Additionally, up to 5 points will be awarded for documented financial support from a city, county, or other local government. Funding may be appropriated directly by a public entity and/or awarded by a non-profit organization financially supported by a local government, such as a local housing trust fund. In-kind contributions will be evaluated at fair market value. Applications will earn points based on the total amount or value of support committed per low-income unit: <ul style="list-style-type: none"> • 5 points for \$10,000 or more • 4 points for \$7,001 to \$9,999 • 3 points for \$5,001 to \$7,000 • 2 points for \$3,001 to \$5,000 • 1 point for \$1,000 to \$3,000 <p><u>Revitalization or Local Policies:</u></p> <ol style="list-style-type: none"> 1. An application will receive up to 10 points for the following for the following concerted community revitalization plan (CCRP) components: <ol style="list-style-type: none"> a. 2 points for map of the area, that includes the project’s location and a thorough description of the community, including:
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Table 4 - Distribution Methods by State Program- HOME

State Program Name:	HOME Investment Partnerships Program
	<ul style="list-style-type: none"> • a justification for why the area is neither too large to be a target for concerted investment nor too small to represent a meaningful section of the community; • a thorough description of the physical, economic, and demographic characteristics of the community; • a comprehensive survey of community amenities that currently exist, including employment, commercial facilities, transportation options, and public amenities; and • a record of all residential, commercial, industrial, and/or civic developments that have taken place over the last five years. <p>b. A plan for the next five years of investment in the community, including:</p> <ul style="list-style-type: none"> • <u>1</u> point for any planned residential, commercial, retail, industrial, and/or civic developments or as related service improvements and other accomplishments demonstrating broad-based revitalization activity in the area; • <u>1</u> point for a detailed description of all funding sources committed to community redevelopment; • <u>1</u> point for a plan to utilize sustainable mixed-income policies to prevent the concentration of poverty; • <u>1</u> point for an accounting of the potential barriers to success and how to overcome them. <p>c. <u>2</u> points for documentation showing the CCRP was developed involving extensive input from the general public, elected officials, and private stakeholders.</p> <p>d. <u>2</u> points if at least one building in the development would be located in a QCT.</p> <p>2. Alternatively, for <u>5</u> points, the application may include a letter detailing measures taken by the local government (city or town if within an incorporated area or the county if not) to increase the quantity of affordable housing and develop a resilient community. Policies include, but are not limited to,</p> <ul style="list-style-type: none"> • accessory dwelling unit legalization, • community land trusts, • density bonuses, • eviction and homelessness diversion programs, • housing trust funds, • intergovernmental collaboration, • sale or lease of publicly owned land for affordable housing, • source of income laws, • zoning reforms that expand housing choice, and • any activities that affirmatively further fair housing. <p>The application must include documentation, in the form of a local government ordinance or other official publication, to verify all claims.</p> <p><u>Mixed-Income Housing</u></p>

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Table 4 - Distribution Methods by State Program- HOME

State Program Name:	HOME Investment Partnerships Program
	<p>SC Housing will award up to 5 points to applications that include market-rate rental housing units. The affordable rent-restricted units must be indistinguishable from the market rate units with respect to appearance and quality of construction, with identical access to services and amenities provided by the property. The market rate units must be evenly distributed throughout the project to the maximum extent possible, whether on a single site or scattered site. The total number of market rate units may not exceed the amounts listed on page 7 under Eligible Projects and Activities.</p> <p>Any such provisions above shall not be construed as to supersede federal or state restrictions on funding programs; SC Housing resources may only be used to fund the costs of units occupied by residents who have income qualified via one of the constituent funding programs.</p> <p>In total, new construction projects are eligible to receive a total of 100 points.</p> <p><u>Evaluation of Rehabilitation Applications</u></p> <p>The Authority will evaluate rehabilitation applications comparatively based on the following criteria, listed in order of importance.</p> <p>A. Preventing of the conversion of affordable units to market rate and/or the loss of government housing resources (including federal project-based rent assistance).</p> <p>B. The extent of physical distress, particularly with major systems, accessibility, and/or life, health and safety features, as informed by the Physical Needs Assessment and determined by the Authority. Failure to properly maintain the buildings will not enhance an application’s likelihood of award if a member of the current owner’s organizational structure or a related party will remain part of the new ownership.</p> <p>C. The project is within an area covered by a Concerted Community Revitalization Plan.</p> <p>D. The degree to which the project site and its surroundings support the economic empowerment of low-income households.</p> <p>Applications proposing rehabilitation will be scored out of a total of one hundred (100) possible points, to be allocated as follows:</p> <p>Criterion A (40 points): Preventing of the conversion of units to market rate and/or the loss of government housing resources (including federal project-based rent assistance).</p> <p><u>Item 1 (20 points):</u> Whether the property is or will become financially insolvent on or before December 31, 2024. This determination will be made by Authority underwriting and asset management staff. Applications will include pro forma statements and any other evidence and documentation that will support assertions that the investment is necessary. Authority staff may request any and all additional materials needed to fully evaluate financial conditions. If the actions of one or more member(s) of the ownership structure, or subsidiaries thereof, are</p>

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Table 4 - Distribution Methods by State Program- HOME

State Program Name:	HOME Investment Partnerships Program
	<p>determined by Authority staff to have materially contributed to the financial risks facing the property, then the application will receive zero (0) points for this item.</p> <p>Item 2 (10 points): Whether the property has existing rent restrictions due to governmental funding sources that will expire. Applications with the shortest such times will be given highest consideration. If a project has received capital financing from multiple sources, only the longest such period will be considered. If the project did not receive SC Housing funds and is not identified in the National Housing Preservation Database (NHPD), or the affordability period does not match NHPD records, a signed letter must be included from the applicable funding entity (e.g., HUD office, local government, etc.) indicating the nature and duration of rent restrictions.</p> <p>Item 3 (10 points): What is the percentage difference between the existing rents and the rents charged by market rate properties within the primary market area, as determined by the included market study/analysis? Applications with the largest such minimum rent advantages will be given highest consideration. If there is a mix of unit sizes in the property, as determined by the number of bedrooms, rent advantages should be computed separately, then aggregated using a weighted average. For example, if a project consists of eight one-bedroom units that have a minimum 40% rent advantage and twelve two-bedroom units that have a minimum 30% rent advantage, the overall minimum rent advantage would be 34%.</p> <p>Criterion B (30 points): The extent of physical distress, particularly with major systems, accessibility, and/or life, health and safety features, as informed by the Physical Needs Assessment and determined by the Authority. Failure to properly maintain the buildings will not enhance an application’s likelihood of award if a member of the current owner’s organizational structure or a related party will remain part of the new ownership.</p> <p>Note: If the actions of one or more member(s) of the proposed ownership structure, or subsidiaries thereof, are determined by Authority staff to have materially contributed to physical deficiencies facing the property, then the application will be ineligible for consideration under this criterion and receive zero (0) points for all items.</p> <p>Item 1 (15 points): What is the likelihood that the property will present a substantial risk to the life, health, safety, and/or well-being of residents on or before December 31, 2024, without the requested capital infusion? This determination will be made by Authority construction staff based on the Physical Needs Assessment. Authority staff may request any and all additional materials needed to fully evaluate physical conditions.</p> <p>Item 2 (10 points): What is the total replacement cost per unit of all systems and components that have already exceeded their estimated useful life, according to Fannie Mae tables? Applications with the highest such values will be given highest consideration. This determination will be made by Authority construction staff based on the Physical Needs Assessment. Authority staff may request any and all additional materials needed to fully evaluate physical conditions.</p>

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Table 4 - Distribution Methods by State Program- HOME

<p>State Program Name:</p>	<p>HOME Investment Partnerships Program</p>
	<p>Item 3 (5 points): To what extent will the proposed rehabilitation improve the accessibility of the property for persons with mobility and/or sensory impairments? Applicants are encouraged to include narratives that indicate such improvements; Authority staff may request any and all additional materials needed to fully evaluate proposed accessibility. Increases in the number of accessible units, improvements in quality of accessibility features in such units, and upgrades in accessibility throughout common areas will be considered.</p> <p>Criterion C (20 points): The project is within an area covered by a Concerted Community Revitalization Plan.</p> <p>Item 1 (10 points): All applications that submit a Concerted Community Revitalization Plan (CCRP) in which their proposed rehabilitation project is located will receive ten (10) points.</p> <p>Item 2 (10 points): To what extent does the CCRP meet the elements outlined in the funding guidelines, and how does the project contribute to these goals? This determination will be made by Authority staff based on the CCRP itself and the accompanying narrative, with a focus on the analytical rigor of the plan, the applicability of proposed solutions to the challenges identified, and contributions of local government(s) to its implementation.</p> <p>Criterion D (10 points): The degree to which the project site and its surroundings support the economic empowerment of low-income households.</p> <p>Item 1 (5 points): Projects will be evaluated based on local median household income as described in item (A)(1) of the 2021 SRDP new construction scoring criteria.</p> <p>Item 2 (5 points): Projects will be evaluated based on local employment opportunities as described in item (A)(5) of the 2021 SRDP new construction scoring criteria.</p> <p>Tie Breaker Criteria</p> <p>The following factors will be used in the order listed to break a tie.</p> <ul style="list-style-type: none"> A. If two or more projects have the same score, a supportive or transitional housing project will receive priority over standard rental housing. B. If this does not break the tie, a project in a county that has never received a Small Rental Development Program award will receive priority over one that has. C. If this does not break the tie, the project with a higher share of total development cost funded from a source other than the Authority will receive preference. D. If projects remain tied after all above tie breakers have been applied, the Authority will utilize a lottery.

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Table 4 - Distribution Methods by State Program- HOME

State Program Name:	HOME Investment Partnerships Program
Describe how resources will be allocated among funding categories.	<p>For 2021, the Authority anticipates 2020 HOME HUD funding level with 2020, or \$7,237,688, plus \$5,258,469 in accrued program income from 2020 and funds recaptured as a result of deobligating or rescinding funds from prior year allocations. The estimated total of \$12,496,157 will be allocated into funding categories as follows:</p> <ul style="list-style-type: none"> • Allowable set aside of ten percent (10%) for the administration of the program. Administrative funds of \$723,768 will be used for the planning, administration, allocation of indirect costs and monitoring of the program. Funds will also be used to conduct workshops to assist participants in applying for and implementing HOME funded projects. • Set aside of \$3,000,000 to be used in conjunction with the Low Income Housing Tax Credit (LIHTC) Program and National Housing Trust Fund Program, as well as the SC Housing Trust Fund, to finance rental developments in an effort to maximize the state’s available resources. • Set aside of \$175,000 for TBRA Programs to be used in a partnership with the SC Dept of Mental Health and \$100,000 to fund SC Housing’s Rental Assistance Division programs. • The balance of funds will be used for rental activities. <p>NOTE: If funding is more than estimated, the Authority will increase funding for rental programs. If funding is less than estimated, the Authority will reduce funding for rental programs.</p>
Describe threshold factors and grant size limits.	<p>Applications that do not meet the following minimum threshold requirements will be eliminated from further review.</p> <ol style="list-style-type: none"> 1. Financial Capacity: Each Applicant must meet a minimum financial capacity standard based on the total number of affordable rental units to be developed: <ol style="list-style-type: none"> a. 4 – 8 total units – Applicant must have a minimum net worth of \$500,000 and a minimum of \$75,000 in unrestricted liquid assets. b. 9 – 16 total units – Applicant must have a minimum net worth of \$1 million and a minimum of \$150,000 in unrestricted liquid assets. c. 17-24 total units – Applicant must have a minimum net worth of \$1.5 million and a minimum of \$200,000 in unrestricted liquid assets. d. 25-39 total units – Applicant must have a minimum net worth of \$2 million and a minimum of \$250,000 in unrestricted liquid assets. <p>All organizations must provide audited or reviewed financial statements. If individuals are required as financial guarantors, reviewed financial statements prepared by an independent CPA will be accepted for those individuals. The Authority reserves the right to perform an independent verification of assets. Financial statements must include a balance sheet dated on or after December 31, 2019.</p>

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Table 4 - Distribution Methods by State Program- HOME

State Program Name:	HOME Investment Partnerships Program
	<p>i. SC Housing defines liquid assets as cash, cash equivalents, and investments held in the name of the entities and/or persons, including cash in bank accounts, money market funds, U.S. Treasury bills, and equities traded on the New York Stock Exchange or NASDAQ. Certain cash and investments will not be considered liquid assets, including, but not limited to: 1) stock held in the Applicant’s own company or any closely held entity, 2) investments in retirement accounts, 3) cash or investments pledged as collateral for any liability, and 4) cash in property accounts including reserves.</p> <p>ii. All liquid assets must be identified in the submitted financial statement.</p> <p>iii. If no individual member of an Applicant group meets the minimum financial requirements, then members may combine assets to meet the requirements by including a combined schedule in addition to their individual statements.</p> <p>iv. SC Housing reserves the right to verify information in the financial statements and all financial capacity statements made by Applicants, lenders, accountants, and others. If false statements are found to have been made at any point in time, all entities and/or persons associated with the application will be debarred from all SC Housing programs for three (3) years.</p> <p>2. Applicants must be in good standing with all Authority and SC Housing Corporation administered programs. An <i>SRDP Application Exhibit 7 – Previous Participation Certification</i>, signed by SC Housing prior to application submission, must be submitted with all applications. ANY organizations, developer(s), general partner(s), or managing member(s) may be deemed not in good standing and automatically disqualified for any of the following:</p> <ol style="list-style-type: none"> a. Open investigation(s) involving federal and/or state officials alleging fraud, misuse, waste, or abuse of funding; b. Uncorrected non-compliance violations with SC Housing or SC Housing Corporation administered programs, or uncorrected breaches of agreements in conjunction with Authority or SC Housing Corporation administered programs; c. Delinquent payments owed to SC Housing, including but not limited to loan payments and compliance monitoring fees; d. Debarment or suspension from participation in any federal or state program (i.e. HUD Community Planning and Development Programs, RHS, FHLB, etc.) or any Authority administered programs (i.e. HOME, LIHTC, SC HTF, NHTF, NIP, NSP, etc.); and/or e. The Applicant’s development and operational history including, but not limited to: commencing construction timely, meeting Authority deadlines without extensions, and meeting other statutory or regulatory completion deadlines. For non-federal entities, this also includes findings relevant to administering or managing housing development programs that appear in the applicant’s audit conducted as required by 2 CFR Part 200, Subpart F (a.k.a. Super Circular) which have not been cleared. All Applicants must provide an <i>SRDP Application Exhibit 22 – Audit Certification Form</i> with the Tier I Application. Entities subject to 2 CFR Part 200, Subpart F must provide a copy of their most recent audit with the application.

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Table 4 - Distribution Methods by State Program- HOME

State Program Name:	HOME Investment Partnerships Program
	<p>SC Housing has sole discretion in the determination of good standing and this determination it is not subject to reconsideration or appeal.</p> <p>Applicants who currently have HOME Program Income or CHDO Program Proceeds earned from SC Housing funded projects are not eligible to apply for additional funds until those funds have been expended or remitted to SC Housing.</p> <p>3. Eligible Applicants must demonstrate experience and capacity to develop an eligible SRDP project as evidenced by the ability to own, construct, or rehabilitate rental housing developments. Applicants must demonstrate the capacity to successfully develop the type of units being proposed in the SRDP application. Successfully developing means coordinating the development team in planning, financing and constructing a development through the receipt of Certificates of Occupancy (COs) and reaching stabilized occupancy. Applicants may use the experience of a consultant to meet these requirements. If using a consultant, the consultant must be under contract and the scope of work identified in the contract must specify the consultant’s responsibilities related to the administration of the project. The services of the consultant must be utilized for the entire development phase of the project, from application submission to placed-in-service. If using the experience of a consultant the <i>SRDP Application Exhibit 5 – Consultant Certification</i> must be completed and submitted with the Tier I application.</p> <p style="padding-left: 40px;">a. Non-profit Applicants proposing 4-8 unit new construction developments must meet the following experience requirements:</p> <p style="padding-left: 80px;">i. If proposing single family rental homes, the applicant must have experience within the last eight years of successfully developing and operating a minimum of two single family rental homes or a minimum of one multi-family development consisting of at least five units.</p> <p style="padding-left: 80px;">ii. If proposing a multi-family rental development, the applicant must have experience within the last eight years of successfully developing and operating a minimum of one multi-family development consisting of at least five units or a minimum of five single family units.</p> <p style="padding-left: 40px;">b. Applicants proposing 9-39 unit new construction developments must meet the following experience requirements:</p> <p style="padding-left: 80px;">i. If proposing single family rental homes, the applicant must have experience within the last eight years of successfully developing and operating a minimum of four single family rental homes or one multifamily development consisting of at least five units using at least one federal funding source.</p> <p style="padding-left: 80px;">ii. If proposing multi-family rental housing, the applicant must have experience within the last eight years of successfully developing and operating a minimum of two multi-family developments of at least five units each or eight single family homes, using at least one federal funding source in each development.</p> <p style="padding-left: 40px;">c. Applicants proposing rehabilitation developments must meet the following experience requirements:</p> <p style="padding-left: 80px;">i. If proposing the rehabilitation of single family homes requiring lead and/or asbestos abatement, the applicant must have experience within the last eight years successfully completing the rehabilitation</p>

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Table 4 - Distribution Methods by State Program- HOME

State Program Name:	HOME Investment Partnerships Program
	<p>of and operating at least one single family home that required the abatement of lead and/or asbestos.</p> <ul style="list-style-type: none"> ii. If proposing the rehabilitation of a multi-family development requiring lead and/or asbestos abatement, the applicant must have experience within the last eight years of successfully completing the rehabilitation of and operating at least one multi-family development of at least five units that required the abatement of lead and/or asbestos. iii. If proposing the rehabilitation of single family or multi-family developments that require the permanent relocation of tenants, the applicant must have experience within the last eight years of successfully administering the permanent relocation of tenants in compliance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) 49 CFR Part 24 and Section 104(d) 24 CFR Part 42 regulations. <p>d. Applications proposing the redevelopment of NSP land banked properties must meet the following experience requirements:</p> <ul style="list-style-type: none"> i. If the applicant will retain ownership of the property during construction and throughout the duration of the affordability period, the applicant must have successfully completed the new construction of at least one single family rental home within the last eight years; ii. If the applicant proposes to transfer the property to another entity for redevelopment and ownership during the affordability period, the proposed entity must meet all requirements stated in the Eligible Applicants section of this manual located on page 7, and must have successfully completed the development and operation of at least one single family rental home using at least one federal funding source. <p>4. In order to be eligible to participate in the 2021 SRDP application cycle, previous HOME and NHTF awardees and their principals must have met the below deadlines. An SRDP Application Exhibit 7 – Previous Participation Certification, signed by SC Housing confirming percentages complete, must be submitted with ALL applications.</p> <ul style="list-style-type: none"> a. All 2017 and prior projects must be officially closed out (see “project completion” definition) on or before April 15, 2021. b. All 2018 projects must have 75% construction completed on or before April 15, 2021, as evidenced by a completed SC Housing Inspection. c. 2019 projects must have completed the environmental review process, have SC Housing approval for final plans and specifications, and be in compliance with the HOME & NHTF Funding Agreements, Exhibit A – Implementation Schedule as of April 15, 2021. <p>5. Applicants that are related entities, principals, and/or individuals and are applying for funds are only eligible to apply for two (2) SRDP awards and may only be allocated one (1) SRDP award. For purposes of this section, SC Housing may determine that a person or entity not listed in an application is a related entity, principal and/or individual based on its relationship with the applicant organization in previously awarded projects and other common interests. At the discretion of SC Housing, if funding remains available after each applicant organization has the opportunity to be allocated at least (1) SRDP award for a qualified application, an organization’s second application may be considered for</p>

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Table 4 - Distribution Methods by State Program- HOME

State Program Name:	HOME Investment Partnerships Program
	<p>allocation. The allocation of a second award will be determined by the applicant's developmental and operational history and the geographic distribution of awards.</p> <p>6. A Phase I Environmental Site Assessment report must be submitted for each site with the Tier II application. A combined report may be submitted if the proposal is for a scattered site project. If the Phase I indicates that there are environmental issues found on, within, or adjacent to the proposed site(s), which will require a Phase II ESA, then the applicant must also submit a Phase II ESA with the application. HOME and/or NHTF funds will not be awarded to developments which require any type of lengthy mitigation for environmental conditions, other than lead-based paint and/or asbestos. Lengthy mitigation is considered to be mitigation that is expected to take longer than six (6) months.</p> <p>7. Applicants must have site control of the proposed site(s):</p> <ol style="list-style-type: none"> a. All Applicants must provide an option, sales contract, 50+ year land lease, or a warranty deed in the name of the Applicant for the proposed project site. b. Applicants are allowed to enter into options, sales contracts, or 50+ year land lease for property prior to the completion of the environmental review if, and only if, the option, sales contract, or 50+ year land lease is conditional in nature so as not to provide legal claim to any amount of SRDP funds to be used for the specific project or site until the environmental review process is satisfactorily completed. c. If the Applicant has an executed land lease or an executed option on a land lease either of which must not be for a term of less than fifty (50) years. With the exception of local government or public housing authority applicants, related party land leases are not allowed without prior approval from SC Housing which may be granted in our sole and absolute discretion. For projects proposing a land lease, SC Housing will underwrite debt related to the lease at the lesser of the actual terms of the lease or the annual debt service produced by amortizing the appraised value of the land at the same rate and terms as the permanent loan over a term of no less than 50 years. The Lessor will be required to execute the Agreement as to Restrictive Covenant. d. For all projects requesting SRDP funds, the following language must be included in any purchase option, purchase contract, or long term lease or included as an executed addendum attached to one of these documents. <i>"Notwithstanding any provision of this Agreement, if U.S. Department of Housing and Urban Development (HUD) funds are used, including, but not limited to HOME funds, the parties agree and acknowledge that this Agreement does not constitute a commitment of funds or site approval, and that such commitment of funds or approval may occur only upon satisfactory completion of an environmental review and receipt of a release of funds notice from the U.S. Dept. of HUD under 24 CFR Part 58. The parties further agree that the provision of any federal funds to the project is conditioned on the determination to proceed with, modify or cancel the project based on the results of a subsequent environmental review. If no HUD funds are utilized in regard to this property, this provision shall be considered null and void."</i> e. An SRDP Application Exhibit 15 - Notice to Seller for the Acquisition of Property with Federal Funds is required for all Applicants acquiring property. It must be executed prior to or at the time of the execution of the option or contract and must be submitted with the application. f. Sites may not be added once an application is submitted.

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Table 4 - Distribution Methods by State Program- HOME

<p>State Program Name:</p>	<p>HOME Investment Partnerships Program</p>
	<p>8. Zoning – The Applicant must provide and have in place at the time of Tier II application documentation of proper zoning for the proposed site. The land use requirements for each site on which the development will be located must be zoned for or allow for the type of development being proposed in the application. All special/conditional uses specific to zoning approval must be approved and completed. A letter provided from the City/County official should verify that the proposed development site(s) currently meet the local zoning or land use restrictions.</p> <p>9. Uniform Relocation Act Requirements – Applicants must provide all of the following for projects involving temporary or permanent relocation of tenants:</p> <ol style="list-style-type: none"> 1. Documentation that an SRDP Application Exhibit 16A or 16B General Information Notice was provided to each tenant residing in the development prior to or at the time of the Initiation of Negotiations (refer to definition on page 5). Acceptable documentation of delivery is a signature of the tenant acknowledging receipt of the General Information Notice or documentation of delivery by shipping service or USPS. 2. A rent role current at the time of the Initiation of Negotiations, certified by the property manager or property owner that clearly identifies which units are occupied and which units are vacant. 3. An SRDP Application Exhibit 17 - Tenant Profile Form completed for each tenant household. 4. Copies of all SRDP Application Exhibit 18 -Move-In Notices provided to prospective and new tenants after the General Information Notices were provided to all occupied units. 5. A written Relocation Plan that addresses how the following relocation requirements will be managed by the Applicant: Timely notifications, advisory services, moving expense calculations and payments, comparable replacement units and payments, written notification requirements, etc. <p>10. Physical Needs Assessment – A physical needs assessment no older than six (6) months old that meets the requirements described in Appendix C – Rehabilitation Guidelines must be submitted at the time of the Tier II Application for all projects involving rehabilitation. The application must include a narrative explaining any construction costs included in the SRDP Application Exhibit 10 - Construction Cost Addendum that are not specified in the PNA.</p> <p>11. Lead-based Paint Requirements – An SRDP Application Exhibit 19 - Lead Safe Housing Rule Applicability Form must be submitted by ALL Applicants for each site. This includes Applicants proposing new construction developments. Applicants proposing the rehabilitation or conversion of properties built prior to 1978 must also provide a Lead Based Paint Risk Assessment that is no older than six (6) months. The Risk Assessment must be completed by an EPA certified professional.</p> <p>12. Safe Drinking Water Requirements – All applicants proposing the rehabilitation or conversation of a building built in 1988 or earlier must have the pipes, solder, and flux tested for lead. A copy of the test results must be provided with the Tier II application.</p>

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Table 4 - Distribution Methods by State Program- HOME

State Program Name:	HOME Investment Partnerships Program
	<p>13. Asbestos Requirements – All applicants proposing the demolition, rehabilitation or conversion of existing structures must provide an Asbestos Inspection Report to determine the presence and location of regulated and non-regulated ACM, and to assess the condition of materials identified as ACM. Asbestos Inspection Reports must be completed by a DHEC licensed asbestos building inspector and may not be older than six (6) months old.</p>
What are the outcome measures expected as a result of the method of distribution?	<p>All projects are subject to HOME/NHTF/SC HTF compliance monitoring requirements. At a minimum, the owners of projects are responsible for conducting the following annually:</p> <ul style="list-style-type: none"> • Maximum rent and utility allowances must be reviewed and recalculated annually upon the anniversary of the lease renewal date. Updated HOME/NHTF rents are published annually by HUD and are provided on the Authority’s website. Updated SC HTF rent allowances are updated annually by SC Housing. • The HOME Final Rule and the NHTF Interim Rule requires approval of all rents on an annual basis for developments with such units. The approval process will be handled by the Compliance Monitoring Department. Annual Rent Approval Form M-66 will be submitted to Compliance Monitoring staff to begin the approval process. • HUD Utility Schedule Model. All utility allowance calculations on the Excel Spreadsheets as part of the HUD Utility Schedule Model must be provided. The Authority reserves the right to review all backup data used for calculations. HUD link: http://www.huduser.org/portal/resources/utlmodel.html. • The annual income for all tenants must be reviewed and verified each year. Updated HOME/NHTF incomes are published annually by HUD and are provided on the Authority’s website. Updated SC HTF income limits are updated annually by SC Housing and also provided on the website. The annual income definition found at 24 CFR Part 5: income is the gross amount of income of all adult household members that is anticipated to be received during the coming 12 month period. • On-site inspections for compliance with the Uniform Physical Conditions Standards (UPCS) should be conducted by the owners: <ul style="list-style-type: none"> ○ The Authority conducts periodic on-site compliance reviews throughout the affordability period to ensure compliance with HOME/NHTF/SC HTF rental program requirements. These reviews include, but are not limited to, occupancy requirements and property standards. Refer to the SRDP Compliance Manual located on the Authority’s website for further compliance monitoring requirements.

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Table 4 - Distribution Methods by State Program- HOME

State Program Name:	HOME Investment Partnerships Program
	<ul style="list-style-type: none">○ Rental projects with 10 or more HOME units will be required to submit financial statements annually to determine the financial health of the project. Specifics will be determined upon release of guidance from HUD.

Questions not applicable to HOME, and thus without responses in the HOME Method of Distribution section:

If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)

Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)

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Table 4 - Distribution Methods by State Program- NHTF

State Program Name:	National Housing Trust Fund
Funding Sources:	Housing Trust Fund
Describe the state program addressed by the Method of Distribution.	A portion of SC Housing’s NHTF funding will be made available through a competitive process by which the highest scoring applications submitted during an annual funding cycle will be awarded. South Carolina will not distribute National Housing Trust Funds through subgrantees.
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>Points will be awarded as outlined in this section. Both positive and negative points may be assessed.</p> <p><u>Performance Issues - SC Housing Programs</u></p> <p>Negative points will be assessed on the Applicant’s previous performance with any of SC Housing’s Programs.</p> <ol style="list-style-type: none"> 1. Applicant was suspended from participating in any SC Housing program, at any point in time, regardless of whether or not the suspension has been lifted. -15 Points 2. Awarded funds were de-obligated or rescinded by SC Housing for lack of progress or an inability to complete the project. Negative points will not be assessed for de-obligated/rescinded funds when issues regarding a project progressing were beyond an awardee’s control as determined by SC Housing. -10 Points 3. The Applicant received a HOME or NHTF award within the last five years that took more than 42 months to complete. -10 Points <p>NEW CONSTRUCTION SCORING CRITERIA</p> <p>B. Positive Site Characteristics</p> <p>Applications may be awarded up to 60 points for the following positive site characteristics.</p> <ol style="list-style-type: none"> I. Up to 40 points for the site’s Census tract score on the Palmetto Opportunity Index (POI), as indicated in Appendix C. <ul style="list-style-type: none"> “Very High” will receive 40 points “High” will receive 30 points “Moderate” will receive 20 points “Low” will receive 10 points

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Table 4 - Distribution Methods by State Program- NHTF

State Program Name:	National Housing Trust Fund
	<p>“Very Low” will receive 0 points</p> <p>If the proposed development is located in more than one tract, the score will be the lowest.</p> <p>2. Up to 10 points based on the number of jobs paying between \$1,251 and \$3,333 per month in a one-mile radius for Group A counties and a two-mile radius for Groups B and C, as displayed on the U.S. Census Bureau's OnTheMap tool for the Longitudinal Employment Household Dynamics database.</p> <p>Applications will earn points as follows:</p> <ul style="list-style-type: none"> • 10 points for at least 5,000 jobs. • 8 points for 4,000 to 4,999 jobs. • 6 points for 3,000 to 3,999 jobs. • 4 points for 2,000 to 2,999 jobs. • 2 points for 1,000 to 1,999 jobs. <p>4. 5 points for being located entirely within a Qualified Opportunity Zone (QOZ).</p> <p>5. 5 points for <u>not</u> being located in a Racially or Ethnically Concentrated Area of Poverty (R/ECAP) as defined by the U.S. Department of Housing and Urban Development.</p> <p><u>Negative Site Characteristics:</u></p> <p>For the detrimental characteristics below, the distance is the shortest straight line from the closest site boundary to the closest boundary line of the detrimental characteristic. When a detrimental site characteristic is located on a parcel shared by multiple businesses, the measurement is to the parcel boundary line. The determination is as of the time of the site visit and may include characteristics under construction.</p> <ol style="list-style-type: none"> 1. 1 point deducted for each instance of a site within: <ol style="list-style-type: none"> f. five hundred (500) feet of an easement containing an electric substation, whether it is active or inactive g. one-half (1/2) mile of an operating commercial beef/hog/chicken/turkey farm or processing plant h. one-half (1/2) mile of a treatment, storage, or disposal facility for hazardous wastes, an active or inactive solid waste disposal facility and/or solid waste transfer facility i. one-quarter (1/2) mile of a sewage treatment plant j. one-quarter (1/4) mile of any jail, prison, detention center or correctional facility (not including a temporary holding facility).

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Table 4 - Distribution Methods by State Program- NHTF

State Program Name:	National Housing Trust Fund
	<p>2. 2 points deducted where any portion of the site contains or permits any easements for overhead electric power lines and/or such electric power lines encumber the site. The loss of points will not apply if:</p> <ul style="list-style-type: none"> c. the lines are used for the distribution of electric service for other unrelated properties and located within 25 feet of the perimeter of the site so long as no portion of any building or proposed building is beneath such power lines, or d. the application includes documentation from the utility provider stating all power lines will be underground. <p>3. 3 points deducted for each instance of a site within:</p> <ul style="list-style-type: none"> c. five hundred (500) feet of any commercial junkyard or salvage yard; trash heap, landfill, dump pile, or other eyesore d. one-quarter (1/2) mile of an operating industrial facility including but not limited to: steel manufacturers, oil refineries, ports, chemical plants, plastic manufacturers, automotive and engine parts manufacturers and food processing plants. <p><u>Affordable Housing Shortage:</u></p> <p>A total of 10 points may be awarded based on the local shortage of affordable housing.</p> <ul style="list-style-type: none"> 1. Up to 10 points based on the shortage of affordable housing in the county: <ul style="list-style-type: none"> 10 points – Beaufort 8 points – Georgetown, Greenville, Greenwood, Richland 6 points – Charleston, Laurens, Oconee, York 5 points – Allendale, Anderson, Bamberg, Cherokee, Chesterfield, Dorchester, Horry, Jasper, Lexington, Marlboro, Orangeburg 4 points – Abbeville, Aiken, Berkeley, Clarendon, Colleton, Kershaw, Pickens, Spartanburg 3 points – Darlington, Florence, Lancaster, Marion, Sumter, Union 2 points – Calhoun, Dillon, Fairfield, Hampton, Williamsburg 1 point – Barnwell, Chester, Edgefield, Lee, McCormick, Newberry, Saluda 2. 5 points to a project that is located in a county that did not receive an SRDP award in 2016, 2017, 2018, 2019, or 2020. <p><u>Sustainable Building:</u></p>

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Table 4 - Distribution Methods by State Program- NHTF

State Program Name:	National Housing Trust Fund
	<p>Applications will earn 5 points for committing to meet green and energy efficiency sustainable building requirements for one of the following sustainable building certifications:</p> <ul style="list-style-type: none"> • Enterprise’s Enterprise Green Communities certification program (following Enterprise Green Communities protocol under the guidance of an Enterprise Qualified TA provider); • US Green Building Council’s LEED for Homes certification program; • Home Innovation Research Lab’s National Green Building Standard, meeting Bronze level or higher; or • Southface Energy Institute and Greater Atlanta Home Builders Association’s EarthCraft certification programs, based on development type. • High Performance Building Council of the BIA of Central SC, Certified High Performance (CHiP) HOME Program. <p>The application must include an SRDP Application Exhibit 24 – Sustainable Building Certification from a responsible green and/or energy professional affiliated with the certifying party selected that the project will meet such requirements.</p> <p><u>Leveraging:</u></p> <p>Applications may receive up to 10 points for leveraging outside funds. The application must include an executed commitment letter(s) to receive points.</p> <ol style="list-style-type: none"> 1. Applications will earn 0.2 points for each percentage point of total development cost funded through a source other than SC Housing, up to a maximum of 5 points. The number of points will be rounded to two decimal places. All outside funds must be provided in the form of a grant, in-kind contribution, or equity investment. 2. Additionally, up to 5 points will be awarded for documented financial support from a city, county, or other local government. Funding may be appropriated directly by a public entity and/or awarded by a non-profit organization financially supported by a local government, such as a local housing trust fund. In-kind contributions will be evaluated at fair market value. Applications will earn points based on the total amount or value of support committed per low-income unit: <ul style="list-style-type: none"> • 5 points for \$10,000 or more • 4 points for \$7,001 to \$9,999 • 3 points for \$5,001 to \$7,000 • 2 points for \$3,001 to \$5,000 • 1 point for \$1,000 to \$3,000 <p><u>Revitalization or Local Policies:</u></p> <ol style="list-style-type: none"> 1. An application will receive up to 10 points for the following for the following concerted community revitalization plan (CCRP) components:

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Table 4 - Distribution Methods by State Program- NHTF

State Program Name:	National Housing Trust Fund
	<p>a. <u>2</u> points for map of the area, that includes the project’s location and a thorough description of the community, including:</p> <ul style="list-style-type: none"> • a justification for why the area is neither too large to be a target for concerted investment nor too small to represent a meaningful section of the community; • a thorough description of the physical, economic, and demographic characteristics of the community; • a comprehensive survey of community amenities that currently exist, including employment, commercial facilities, transportation options, and public amenities; and • a record of all residential, commercial, industrial, and/or civic developments that have taken place over the last five years. <p>b. A plan for the next five years of investment in the community, including:</p> <ul style="list-style-type: none"> • <u>1</u> point for any planned residential, commercial, retail, industrial, and/or civic developments or as related service improvements and other accomplishments demonstrating broad-based revitalization activity in the area; • <u>1</u> point for a detailed description of all funding sources committed to community redevelopment; • <u>1</u> point for a plan to utilize sustainable mixed-income policies to prevent the concentration of poverty; • <u>1</u> point for an accounting of the potential barriers to success and how to overcome them. <p>c. <u>2</u> points for documentation showing the CCRP was developed involving extensive input from the general public, elected officials, and private stakeholders.</p> <p>d. <u>2</u> points if at least one building in the development would be located in a QCT.</p> <p>2. Alternatively, for <u>5</u> points, the application may include a letter detailing measures taken by the local government (city or town if within an incorporated area or the county if not) to increase the quantity of affordable housing and develop a resilient community. Policies include, but are not limited to,</p> <ul style="list-style-type: none"> • accessory dwelling unit legalization, • community land trusts, • density bonuses, • eviction and homelessness diversion programs, • housing trust funds, • intergovernmental collaboration, • sale or lease of publicly owned land for affordable housing, • source of income laws, • zoning reforms that expand housing choice, and • any activities that affirmatively further fair housing.

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Table 4 - Distribution Methods by State Program- NHTF

<p>State Program Name:</p>	<p>National Housing Trust Fund</p>
	<p>The application must include documentation, in the form of a local government ordinance or other official publication, to verify all claims.</p> <p><u>Mixed-Income Housing</u></p> <p>SC Housing will award up to 5 points to applications that include market-rate rental housing units. The affordable rent-restricted units must be indistinguishable from the market rate units with respect to appearance and quality of construction, with identical access to services and amenities provided by the property. The market rate units must be evenly distributed throughout the project to the maximum extent possible, whether on a single site or scattered site. The total number of market rate units may not exceed the amounts listed on page 7 under Eligible Projects and Activities.</p> <p>Any such provisions above shall not be construed as to supersede federal or state restrictions on funding programs; SC Housing resources may only be used to fund the costs of units occupied by residents who have income qualified via one of the constituent funding programs.</p> <p>In total, new construction projects are eligible to receive a total of 100 points.</p> <p><u>Evaluation of Rehabilitation Applications</u></p> <p>The Authority will evaluate rehabilitation applications comparatively based on the following criteria, listed in order of importance.</p> <p>A. Preventing of the conversion of affordable units to market rate and/or the loss of government housing resources (including federal project-based rent assistance).</p> <p>B. The extent of physical distress, particularly with major systems, accessibility, and/or life, health and safety features, as informed by the Physical Needs Assessment and determined by the Authority. Failure to properly maintain the buildings will not enhance an application’s likelihood of award if a member of the current owner’s organizational structure or a related party will remain part of the new ownership.</p> <p>C. The project is within an area covered by a Concerted Community Revitalization Plan.</p> <p>D. The degree to which the project site and its surroundings support the economic empowerment of low-income households.</p> <p>Applications proposing rehabilitation will be scored out of a total of one hundred (100) possible points, to be allocated as follows:</p> <p>Criterion A (40 points): Preventing of the conversion of units to market rate and/or the loss of government housing resources (including federal project-based rent assistance).</p> <p><u>Item 1 (20 points):</u> Whether the property is or will become financially insolvent on or before December 31, 2024. This determination will be made by Authority underwriting and asset</p>

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Table 4 - Distribution Methods by State Program- NHTF

State Program Name:	National Housing Trust Fund
	<p>management staff. Applications will include pro forma statements and any other evidence and documentation that will support assertions that the investment is necessary. Authority staff may request any and all additional materials needed to fully evaluate financial conditions. If the actions of one or more member(s) of the ownership structure, or subsidiaries thereof, are determined by Authority staff to have materially contributed to the financial risks facing the property, then the application will receive zero (0) points for this item.</p> <p><u>Item 2 (10 points):</u> Whether the property has existing rent restrictions due to governmental funding sources that will expire. Applications with the shortest such times will be given highest consideration. If a project has received capital financing from multiple sources, only the longest such period will be considered. If the project did not receive SC Housing funds and is not identified in the National Housing Preservation Database (NHPD), or the affordability period does not match NHPD records, a signed letter must be included from the applicable funding entity (e.g., HUD office, local government, etc.) indicating the nature and duration of rent restrictions.</p> <p><u>Item 3 (10 points):</u> What is the percentage difference between the existing rents and the rents charged by market rate properties within the primary market area, as determined by the included market study/analysis? Applications with the largest such minimum rent advantages will be given highest consideration. If there is a mix of unit sizes in the property, as determined by the number of bedrooms, rent advantages should be computed separately, then aggregated using a weighted average. For example, if a project consists of eight one-bedroom units that have a minimum 40% rent advantage and twelve two-bedroom units that have a minimum 30% rent advantage, the overall minimum rent advantage would be 34%.</p> <p>Criterion B (30 points): The extent of physical distress, particularly with major systems, accessibility, and/or life, health and safety features, as informed by the Physical Needs Assessment and determined by the Authority. Failure to properly maintain the buildings will not enhance an application’s likelihood of award if a member of the current owner’s organizational structure or a related party will remain part of the new ownership.</p> <p>Note: If the actions of one or more member(s) of the proposed ownership structure, or subsidiaries thereof, are determined by Authority staff to have materially contributed to physical deficiencies facing the property, then the application will be ineligible for consideration under this criterion and receive zero (0) points for all items.</p> <p><u>Item 1 (15 points):</u> What is the likelihood that the property will present a substantial risk to the life, health, safety, and/or well-being of residents on or before December 31, 2024, without the requested capital infusion? This determination will be made by Authority construction staff based on the Physical Needs Assessment. Authority staff may request any and all additional materials needed to fully evaluate physical conditions.</p> <p><u>Item 2 (10 points):</u> What is the total replacement cost per unit of all systems and components that have already exceeded their estimated useful life, according to Fannie Mae tables?</p>

AP-30 Methods of Distribution

Table 4 - Distribution Methods by State Program- NHTF

<p>State Program Name:</p>	<p>National Housing Trust Fund</p>
	<p>Applications with the highest such values will be given highest consideration. This determination will be made by Authority construction staff based on the Physical Needs Assessment. Authority staff may request any and all additional materials needed to fully evaluate physical conditions.</p> <p>Item 3 (5 points): To what extent will the proposed rehabilitation improve the accessibility of the property for persons with mobility and/or sensory impairments? Applicants are encouraged to include narratives that indicate such improvements; Authority staff may request any and all additional materials needed to fully evaluate proposed accessibility. Increases in the number of accessible units, improvements in quality of accessibility features in such units, and upgrades in accessibility throughout common areas will be considered.</p> <p>Criterion C (20 points): The project is within an area covered by a Concerted Community Revitalization Plan.</p> <p>Item 1 (10 points): All applications that submit a Concerted Community Revitalization Plan (CCRP) in which their proposed rehabilitation project is located will receive ten (10) points.</p> <p>Item 2 (10 points): To what extent does the CCRP meet the elements outlined in the funding guidelines, and how does the project contribute to these goals? This determination will be made by Authority staff based on the CCRP itself and the accompanying narrative, with a focus on the analytical rigor of the plan, the applicability of proposed solutions to the challenges identified, and contributions of local government(s) to its implementation.</p> <p>Criterion D (10 points): The degree to which the project site and its surroundings support the economic empowerment of low-income households.</p> <p>Item 1 (5 points): Projects will be evaluated based on local median household income as described in item (A)(1) of the 2021 SRDP new construction scoring criteria.</p> <p>Item 2 (5 points): Projects will be evaluated based on local employment opportunities as described in item (A)(5) of the 2021 SRDP new construction scoring criteria.</p> <p><u>Tie Breaker Criteria</u></p> <p>The following factors will be used in the order listed to break a tie.</p> <ul style="list-style-type: none"> E. If two or more projects have the same score, a supportive or transitional housing project will receive priority over standard rental housing. F. If this does not break the tie, a project in a county that has never received a Small Rental Development Program award will receive priority over one that has. G. If this does not break the tie, the project with a higher share of total development cost funded from a source other than the Authority will receive preference. H. If projects remain tied after all above tie breakers have been applied, the Authority will utilize a lottery.

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Table 4 - Distribution Methods by State Program- NHTF

The table below shows the point structure for Positive Site Characteristics.

<p>Describe how resources will be allocated among funding categories.</p>	<p>The Authority estimates a total of \$3,000,000 for distribution. That figure includes only the 2021 allocation estimated at level with 2020 funding, or \$3,000,000. NHTF will be used as outlined below:</p> <ul style="list-style-type: none"> • Allowable set aside of ten percent (10%) for the administration of the program. Administrative funds will be used for the planning, administration, allocation of indirect costs and monitoring of the program. Funds will also be used to conduct workshops to assist participants in applying for and implementing NHTF funded projects. • The amount of \$2,700,000 will be set aside for the 2021 Small Rental Development Program to fund affordable rental housing developments. <p>NOTE: If funding is more than estimated, the Authority will increase rental housing programs. If funding is less than estimated, the Authority will reduce rental housing programs.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>Applications that do not meet the following minimum threshold requirements will be eliminated from further review.</p> <ol style="list-style-type: none"> 1. Financial Capacity: Each Applicant must meet a minimum financial capacity standard based on the total number of affordable rental units to be developed: <ol style="list-style-type: none"> a. 4 – 8 total units – Applicant must have a minimum net worth of \$500,000 and a minimum of \$75,000 in unrestricted liquid assets. b. 9 – 16 total units – Applicant must have a minimum net worth of \$1 million and a minimum of \$150,000 in unrestricted liquid assets. c. 17-24 total units – Applicant must have a minimum net worth of \$1.5 million and a minimum of \$200,000 in unrestricted liquid assets. d. 25-39 total units – Applicant must have a minimum net worth of \$2 million and a minimum of \$250,000 in unrestricted liquid assets. e. All organizations must provide audited or reviewed financial statements. If individuals are required as financial guarantors, reviewed financial statements prepared by an independent CPA will be accepted for those individuals. The Authority reserves the right to perform an independent verification of assets. Financial statements must include a balance sheet dated on or after December 31, 2019. <ol style="list-style-type: none"> i. SC Housing defines liquid assets as cash, cash equivalents, and investments held in the name of the entities and/or persons, including cash in bank accounts, money market funds, U.S. Treasury bills, and equities traded on the New York Stock Exchange or NASDAQ. Certain cash and investments will not be considered liquid assets, including, but

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Table 4 - Distribution Methods by State Program- NHTF

	<p>not limited to: 1) stock held in the Applicant’s own company or any closely held entity, 2) investments in retirement accounts, 3) cash or investments pledged as collateral for any liability, and 4) cash in property accounts including reserves.</p> <ul style="list-style-type: none"> ii. All liquid assets must be identified in the submitted financial statement. iii. If no individual member of an Applicant group meets the minimum financial requirements, then members may combine assets to meet the requirements by including a combined schedule in addition to their individual statements. iv. SC Housing reserves the right to verify information in the financial statements and all financial capacity statements made by Applicants, lenders, accountants, and others. If false statements are found to have been made at any point in time, all entities and/or persons associated with the application will be debarred from all SC Housing programs for three (3) years. <p>2. Applicants must be in good standing with all Authority and SC Housing Corporation administered programs. An <i>SRDP Application Exhibit 7 – Previous Participation Certification</i>, signed by SC Housing prior to application submission, must be submitted with all applications. ANY organizations, developer(s), general partner(s), or managing member(s) may be deemed not in good standing and automatically disqualified for any of the following:</p> <ul style="list-style-type: none"> 3. Open investigation(s) involving federal and/or state officials alleging fraud, misuse, waste, or abuse of funding; 4. Uncorrected non-compliance violations with SC Housing or SC Housing Corporation administered programs, or uncorrected breaches of agreements in conjunction with Authority or SC Housing Corporation administered programs; 5. Delinquent payments owed to SC Housing, including but not limited to loan payments and compliance monitoring fees; 6. Debarment or suspension from participation in any federal or state program (i.e. HUD Community Planning and Development Programs, RHS, FHLB, etc.) or any Authority administered programs (i.e. HOME, LIHTC, SC HTF, NHTF, NIP, NSP, etc.); and/or 7. The Applicant’s development and operational history including, but not limited to: commencing construction timely, meeting Authority deadlines without extensions, and meeting other statutory or regulatory completion deadlines. For non-federal entities, this also includes findings relevant to administering or managing housing development programs that appear in the applicant’s audit conducted as required by 2 CFR Part 200, Subpart F (a.k.a. Super Circular) which have not been cleared. All Applicants must provide an <i>SRDP Application Exhibit 22 – Audit Certification Form</i> with the Tier I Application. Entities subject to 2 CFR Part 200, Subpart F must provide a copy of their most recent audit with the application. <p style="margin-left: 40px;">a. SC Housing has sole discretion in the determination of good standing and this determination it is not subject to reconsideration or appeal.</p>
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Table 4 - Distribution Methods by State Program- NHTF

	<p>8. Applicants who currently have HOME Program Income or CHDO Program Proceeds earned from SC Housing funded projects are not eligible to apply for additional funds until those funds have been expended or remitted to SC Housing.</p> <p>9. Eligible Applicants must demonstrate experience and capacity to develop an eligible SRDP project as evidenced by the ability to own, construct, or rehabilitate rental housing developments. Applicants must demonstrate the capacity to successfully develop the type of units being proposed in the SRDP application. Successfully developing means coordinating the development team in planning, financing and constructing a development through the receipt of Certificates of Occupancy (COs) and reaching stabilized occupancy. Applicants may use the experience of a consultant to meet these requirements. If using a consultant, the consultant must be under contract and the scope of work identified in the contract must specify the consultant's responsibilities related to the administration of the project. The services of the consultant must be utilized for the entire development phase of the project, from application submission to placed-in-service. If using the experience of a consultant the SRDP Application Exhibit 5 – Consultant Certification must be completed and submitted with the Tier I application.</p> <ul style="list-style-type: none">a. Non-profit Applicants proposing 4-8 unit new construction developments must meet the following experience requirements:<ul style="list-style-type: none">i. If proposing single family rental homes, the applicant must have experience within the last eight years of successfully developing and operating a minimum of two single family rental homes or a minimum of one multi-family development consisting of at least five units.ii. If proposing a multi-family rental development, the applicant must have experience within the last eight years of successfully developing and operating a minimum of one multi-family development consisting of at least five units or a minimum of five single family units.b. Applicants proposing 9-39 unit new construction developments must meet the following experience requirements:<ul style="list-style-type: none">i. If proposing single family rental homes, the applicant must have experience within the last eight years of successfully developing and operating a minimum of four single family rental homes or one multifamily development consisting of at least five units using at least one federal funding source.ii. If proposing multi-family rental housing, the applicant must have experience within the last eight years of successfully developing and operating a minimum of two multi-family developments of at least five units each or eight single family homes, using at least one federal funding source in each development.c. Applicants proposing rehabilitation developments must meet the following experience requirements:<ul style="list-style-type: none">i. If proposing the rehabilitation of single family homes requiring lead and/or asbestos abatement, the applicant must have experience within the last eight years successfully completing the rehabilitation of and operating at least one single family home that required the abatement of lead and/or asbestos.ii. If proposing the rehabilitation of a multi-family development requiring lead and/or asbestos abatement, the applicant must have experience within the last eight years of successfully completing the rehabilitation of and operating at least one multi-family development of at least five units that required the abatement of lead and/or asbestos.
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Table 4 - Distribution Methods by State Program- NHTF

	<ul style="list-style-type: none"> iii. If proposing the rehabilitation of single family or multi-family developments that require the permanent relocation of tenants, the applicant must have experience within the last eight years of successfully administering the permanent relocation of tenants in compliance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) 49 CFR Part 24 and Section 104(d) 24 CFR Part 42 regulations. d. Applications proposing the redevelopment of NSP land banked properties must meet the following experience requirements: <ul style="list-style-type: none"> i. If the applicant will retain ownership of the property during construction and throughout the duration of the affordability period, the applicant must have successfully completed the new construction of at least one single family rental home within the last eight years; ii. If the applicant proposes to transfer the property to another entity for redevelopment and ownership during the affordability period, the proposed entity must meet all requirements stated in the Eligible Applicants section of this manual located on page 7, and must have successfully completed the development and operation of at least one single family rental home using at least one federal funding source. <p>10. In order to be eligible to participate in the 2021 SRDP application cycle, previous HOME and NHTF awardees and their principals must have met the below deadlines. An SRDP Application Exhibit 7 – Previous Participation Certification, signed by SC Housing confirming percentages complete, must be submitted with ALL applications.</p> <ul style="list-style-type: none"> a. All 2017 and prior projects must be officially closed out (see “project completion” definition) on or before April 15, 2021. b. All 2018 projects must have 75% construction completed on or before April 15, 2021, as evidenced by a completed SC Housing Inspection. c. 2019 projects must have completed the environmental review process, have SC Housing approval for final plans and specifications, and be in compliance with the HOME & NHTF Funding Agreements, Exhibit A – Implementation Schedule as of April 15, 20221. <p>11. Applicants that are related entities, principals, and/or individuals and are applying for funds are only eligible to apply for two (2) SRDP awards and may only be allocated one (1) SRDP award. For purposes of this section, SC Housing may determine that a person or entity not listed in an application is a related entity, principal and/or individual based on its relationship with the applicant organization in previously awarded projects and other common interests. At the discretion of SC Housing, if funding remains available after each applicant organization has the opportunity to be allocated at least (1) SRDP award for a qualified application, an organization’s second application may be considered for allocation. The allocation of a second award will be determined by the applicant’s developmental and operational history and the geographic distribution of awards.</p> <p>12. A Phase I Environmental Site Assessment report must be submitted for each site with the Tier II application. A combined report may be submitted if the proposal is for a scattered site project. If the Phase I indicates that there are environmental issues found on, within, or adjacent to the proposed site(s), which will require a Phase II ESA, then the applicant must also submit a Phase II ESA with the application. HOME and/or NHTF funds will not be awarded to developments which require any type of lengthy mitigation for environmental conditions, other than lead-based paint and/or asbestos. Lengthy mitigation is considered to be mitigation that is expected to take longer than six (6) months.</p>
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Table 4 - Distribution Methods by State Program- NHTF

	<p>13. Applicants must have site control of the proposed site(s):</p> <ul style="list-style-type: none"> a. All Applicants must provide an option, sales contract, 50+ year land lease, or a warranty deed in the name of the Applicant for the proposed project site. b. Applicants are allowed to enter into options, sales contracts, or 50+ year land lease for property prior to the completion of the environmental review if, and only if, the option, sales contract, or 50+ year land lease is conditional in nature so as not to provide legal claim to any amount of SRDP funds to be used for the specific project or site until the environmental review process is satisfactorily completed. c. If the Applicant has an executed land lease or an executed option on a land lease either of which must not be for a term of less than fifty (50) years. With the exception of local government or public housing authority applicants, related party land leases are not allowed without prior approval from SC Housing which may be granted in our sole and absolute discretion. For projects proposing a land lease, SC Housing will underwrite debt related to the lease at the lesser of the actual terms of the lease or the annual debt service produced by amortizing the appraised value of the land at the same rate and terms as the permanent loan over a term of no less than 50 years. The Lessor will be required to execute the Agreement as to Restrictive Covenant. d. For all projects requesting SRDP funds, the following language must be included in any purchase option, purchase contract, or long term lease or included as an executed addendum attached to one of these documents. <i>"Notwithstanding any provision of this Agreement, if U.S. Department of Housing and Urban Development (HUD) funds are used, including, but not limited to HOME funds, the parties agree and acknowledge that this Agreement does not constitute a commitment of funds or site approval, and that such commitment of funds or approval may occur only upon satisfactory completion of an environmental review and receipt of a release of funds notice from the U.S. Dept. of HUD under 24 CFR Part 58. The parties further agree that the provision of any federal funds to the project is conditioned on the determination to proceed with, modify or cancel the project based on the results of a subsequent environmental review. If no HUD funds are utilized in regard to this property, this provision shall be considered null and void."</i> e. An SRDP Application Exhibit 15 - Notice to Seller for the Acquisition of Property with Federal Funds is required for all Applicants acquiring property. It must be executed prior to or at the time of the execution of the option or contract and must be submitted with the application. f. Sites may not be added once an application is submitted. <p>14. Zoning – The Applicant must provide and have in place at the time of Tier II application documentation of proper zoning for the proposed site. The land use requirements for each site on which the development will be located must be zoned for or allow for the type of development being proposed in the application. All special/conditional uses specific to zoning approval must be approved and completed. A letter provided from the City/County official should verify that the proposed development site(s) currently meet the local zoning or land use restrictions.</p> <p>15. Uniform Relocation Act Requirements – Applicants must provide all of the following for projects involving temporary or permanent relocation of tenants:</p>
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Table 4 - Distribution Methods by State Program- NHTF

	<ol style="list-style-type: none"> 1. Documentation that an SRDP Application Exhibit 16A or 16B General Information Notice was provided to each tenant residing in the development prior to or at the time of the Initiation of Negotiations (refer to definition on page 5). Acceptable documentation of delivery is a signature of the tenant acknowledging receipt of the General Information Notice or documentation of delivery by shipping service or USPS. 2. A rent role current at the time of the Initiation of Negotiations, certified by the property manager or property owner that clearly identifies which units are occupied and which units are vacant. 3. An SRDP Application Exhibit 17 - Tenant Profile Form completed for each tenant household. 4. Copies of all SRDP Application Exhibit 18 -Move-In Notices provided to prospective and new tenants after the General Information Notices were provided to all occupied units. 5. A written Relocation Plan that addresses how the following relocation requirements will be managed by the Applicant: Timely notifications, advisory services, moving expense calculations and payments, comparable replacement units and payments, written notification requirements, etc. <p>16. Physical Needs Assessment – A physical needs assessment no older than six (6) months old that meets the requirements described in Appendix C – Rehabilitation Guidelines must be submitted at the time of the Tier II Application for all projects involving rehabilitation. The application must include a narrative explaining any construction costs included in the SRDP Application Exhibit 10 - Construction Cost Addendum that are not specified in the PNA.</p> <p>17. Lead-based Paint Requirements – An SRDP Application Exhibit 19 - Lead Safe Housing Rule Applicability Form must be submitted by <u>ALL</u> Applicants for each site. This includes Applicants proposing new construction developments. Applicants proposing the rehabilitation or conversion of properties built prior to 1978 must also provide a Lead Based Paint Risk Assessment that is no older than six (6) months. The Risk Assessment must be completed by an EPA certified professional.</p> <p>18. Safe Drinking Water Requirements – All applicants proposing the rehabilitation or conversion of a building built in 1988 or earlier must have the pipes, solder, and flux tested for lead. A copy of the test results must be provided with the Tier II application.</p> <p>19. Asbestos Requirements – All applicants proposing the demolition, rehabilitation or conversion of existing structures must provide an Asbestos Inspection Report to determine the presence and location of regulated and non-regulated ACM, and to assess the condition of materials identified as ACM. Asbestos Inspection Reports must be completed by a DHEC licensed asbestos building inspector and may not be older than six (6) months old.</p>
<p>What are the outcome measures expected as a result of the method of distribution?</p>	<p>All projects are subject to HOME/NHTF/SC HTF compliance monitoring requirements. At a minimum, the owners of projects are responsible for conducting the following annually:</p> <ul style="list-style-type: none"> • Maximum rent and utility allowances must be reviewed and recalculated annually upon the anniversary of the lease renewal date. Updated HOME/NHTF rents are

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Table 4 - Distribution Methods by State Program- NHTF

	<p>published annually by HUD and are provided on the Authority’s website. Updated SC HTF rent allowances are updated annually by SC Housing.</p> <ul style="list-style-type: none"> • The HOME Final Rule and the NHTF Interim Rule requires approval of all rents on an annual basis for developments with such units. The approval process will be handled by the Compliance Monitoring Department. Annual Rent Approval Form M-66 will be submitted to Compliance Monitoring staff to begin the approval process. • HUD Utility Schedule Model. All utility allowance calculations on the Excel Spreadsheets as part of the HUD Utility Schedule Model must be provided. The Authority reserves the right to review all backup data used for calculations. HUD link: http://www.huduser.org/portal/resources/utilmodel.html. • The annual income for all tenants must be reviewed and verified each year. Updated HOME/NHTF incomes are published annually by HUD and are provided on the Authority’s website. Updated SC HTF income limits are updated annually by SC Housing. and also provided on the website. The annual income definition found at 24 CFR Part 5: income is the gross amount of income of all adult household members that is anticipated to be received during the coming 12 month period. • On-site inspections for compliance with the Uniform Physical Conditions Standards (UPCS) should be conducted by the owners: <ul style="list-style-type: none"> ○ The Authority conducts periodic on-site compliance reviews throughout the affordability period to ensure compliance with HOME/NHTF/SC HTF rental program requirements. These reviews include, but are not limited to, occupancy requirements and property standards. Refer to the SRDP Compliance Manual located on the Authority’s website for further compliance monitoring requirements. ○ Rental projects with 10 or more HOME units will be required to submit financial statements annually to determine the financial health of the project. Specifics will be determined upon release of guidance from HUD.
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Questions not applicable to NHTF, and thus without responses in the NHTF Method of Distribution section:

If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)

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Table 4 - Distribution Methods by State Program- NHTF

Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)

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Table 4 - Distribution Methods by State Program- ESG

State Program Name:	Emergency Solutions Grant Program
Funding Sources:	ESG
Describe the state program addressed by the Method of Distribution.	The Emergency Solutions Grant program provides funding to: engage homeless individuals and families living on the street, improve the number and quality of emergency shelters for homeless individuals and families and provide funding to help operate these shelters, provide essential services to shelter residents and outreach to unsheltered homeless, rapidly rehouse homeless individuals and families, and prevent families/individuals from becoming homeless.
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>The Emergency Solutions Grant Program can award a total of 230 total points to applicants, for a variety of criteria including prior performance, applicant capacity, financial capacity, the proposed project, and other factors. Points will be awarded as follows:</p> <ul style="list-style-type: none"> • Up to 80 points based on the applicant’s prior year performance • Up to 40 points based on applicant capacity • Up to 60 points based on financial capacity • Up to 40 points for the proposed project • Up to 10 points for other factors* <p>* Other factors are unique to each project</p>
Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	<p>Although states can award ESG Program funding to various recipients types, including non-profits and local governments. the South Carolina ESG Program has opted to award funding only to non-profit organizations. All 501(c)3 non-profits registered in the state of South Carolina are eligible to apply.</p> <p>ESG holds an annual Request for Application Workshop to discuss the new year’s funding opportunities. Past recipients are invited to attend, along with new organizations that have expressed interest in the program throughout the year. The purpose of the Workshop is to introduce potential applications to the ESG Program, explain the basic rules and requirements of the Program, and provide information on how to apply and the deadline for doing so. After applications are received in April, a panel of three Program staff review all applications received and score them on a scale of 0 to 230. Since 2018, applications are also ranked against applications received from other organizations within the local Continuum of Care region, and then funding decisions are made by the Program Management (currently the Director of the Office of Economic Opportunity, which administers the ESG Program). This is a change over prior years, when applications received were ranked as a whole, rather than by region.</p>

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Table 4 - Distribution Methods by State Program- ESG

State Program Name:	Emergency Solutions Grant Program
Describe how resources will be allocated among funding categories.	<p>ESG estimates a 2021 allocation based on funding level with 2020 or \$2,536,297. No supplemental funding is expected from additional sources, such as Continuum 501. ESG plans percentage allocations, after program admin and HMIS, as follows: Shelter/Street Outreach 60%, Homeless Prevention/Rapid Rehousing 40%. Program admin is 7.5% of the total and HMIS is 10%. Actual percentages may differ once all applications are received and scored, but shelter will not exceed 60%.</p> <p>Using these percentages, the 2021 estimated funding will be distributed this way:</p> <ul style="list-style-type: none"> • Shelter, Services & Outreach - \$1,315,467 • Homeless Prevention and Rapid Re-housing - \$876,978 (Homeless prevention - \$328,450, Re-housing - \$548,528) • HMIS - \$253,629 • State Program Admin (7.5% of the total allocation) - \$190,222 <p>NOTE: When the actual allocation is announced, 7.5% program admin will be subtracted from the total. Then the percentages will be re-applied to the amount remaining after admin to arrive at the dollar amounts for each activity. Actual amounts and percentages for the activities above will depend upon applications received and funding decisions made.</p>
Describe threshold factors and grant size limits.	<p>There are no threshold factors for the Emergency Solutions Grant Program.</p> <p>The maximum award amount is \$350,000, but in recent years, funding limitations have prevented the Program from issuing maximum awards. Instead, ESG strives to fund as many recipients as possible and to distribute funding throughout the state.</p>
What are the outcome measures expected as a result of the method of distribution?	<p>Applicants for ESG funds identify measures of success and expected outcomes in their application. These must help achieve one or more ESG objectives, including street outreach to unsheltered homeless individuals and families, providing emergency shelter or essential services for individuals and families who have become homeless, rapidly rehousing individuals and families to shorten their episode of homelessness, and preventing homelessness for families and individuals at risk of becoming homeless.</p> <p>Actual proposed outcomes are refined after awards are announced, to reflect funds that will actually be available as a result of the amount awarded.</p>

Questions not applicable to ESG, and thus without responses in the ESG Method of Distribution section:

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Table 4 - Distribution Methods by State Program- ESG

If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)

Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)

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Table 4 - Distribution Methods by State Program- HOPWA

State Program Name:	Housing Opportunities for Persons with HIV/AIDS (HOPWA)
Funding Sources:	HOPWA
Describe the state program addressed by the Method of Distribution.	Dependent on availability of funding, the SC Department of Health & Environmental Control (DHEC) allocates HOPWA funds to TBRA and Supportive Housing Facility operating costs necessary to continue current operations. Remaining funds are allocated through a formula based on prevalence by county and allocated to Project Sponsors providing STRMU, PHP, and Supportive Services. The allocation for each of these services is determined by the Project Sponsor annually based on local needs. Estimates are initially provided. Then, once the final funding is known, if funding is reduced, all services are eligible for a proportional decrease. If funding is increased, TBRA, STRMU, PHP, and Supportive Services are eligible for a proportional increase.
Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	<p>Project Sponsors are awarded through a competitive Request for Grant Application (RFGA) process. All HOPWA RFGAs are scored on the following criteria: Program Description, Organization History, Experience, and Qualifications, Community Assessment, and Reports and Evaluation. Within the application process, applicants must describe how they will serve all counties in their service area with STRMU, PHP, Supportive Services, and referral to TBRA. All counties in the service area must be covered, ensuring that clients in every county of the state’s jurisdiction have access to HOPWA funds.</p> <p>RFGAs are also used to award the TBRA and Facility Based Housing contracts. The TBRA provider must provide TBRA to all counties within DHEC’s HOPWA jurisdiction. The Facility Based Supportive Housing provider must be available to taking clients statewide.</p>
Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	<p>DHEC distributes HOPWA funds to Project Sponsors, which are typically regional Ryan White Part B Service Providers, eligible non-profit organizations and/or local health departments that assist persons with HIV/AIDS. Grass-roots faith based organizations and other community-based organizations are eligible to apply.</p> <p>Project Sponsors for STRMU, PHP, Supportive Services, and referral to TBRA are awarded through a competitive Request for Grant Application (RFGA) process. The RFGA process is also used to award the statewide TBRA and Facility Based Housing contracts.</p> <p>All RFGAs are advertised on the DHEC website and in the South Carolina Business Opportunities (SCBO) newsletter in the fall, preceding the March 31st end of the contract period. All providers known by DHEC to be serving people living with HIV/AIDS are contacted regarding the release of the RFGA.</p> <p>HOPWA RFGA Award Notification is posted on the DHEC website. Emails with the link to the Award Notification are sent to all applicants. After the dispute period, grant</p>

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Table 4 - Distribution Methods by State Program- HOPWA

	<p>agreements are made with the awarded entity. These contracts typically run for 3 years.</p>
<p>Describe how resources will be allocated among funding categories.</p>	<p>DHEC allocates funding for TBRA based on current utilization of the program and availability of funding.</p> <p>Operating costs for Facility Based Supportive Housing are established by DHEC based on the reasonable needs of the program and historical costs to operate the facility.</p> <p>Remaining funds are allocated through a formula based on HIV prevalence rates by county, to Project Sponsors that provide STRMU, PHP, and Supportive Services. The allocation for each of these services is determined by the Project Sponsor annually based on local needs. Estimates are initially provided. Then, once the final funding is known, if funding is reduced, all services are eligible for a proportional decrease. If funding is increased, TBRA, STRMU, PHP, and Supportive Services are eligible for a proportional increase.</p> <p>For Program Year 2021, HOPWA estimates an allocation level with 2020 funding, or \$2,321,805. Combined with \$150,000 in prior year resources, HOPWA will have an estimated \$2,471,805 for 2021. , which yields the distribution amongst services outlined below, after allocation to counties based on HIV prevalence and Project Sponsor allocations amongst services.</p> <ul style="list-style-type: none"> • Operating Costs for Facility Based Housing - \$176,700 • TBRA - \$813,750 • STRMU - \$575,804 • Supportive Services (including Permanent Housing Placement) - \$671,252 • Sponsor Admin - \$164,645 • State Program Admin - \$69,654 <p>Note that expected carry forward funds of \$93,000 are also included in Total Expected Funds on AP-15. These funds will be allocated to TBRA.</p>
<p>Describe threshold factors and grant size limits.</p>	<p>The TBRA Project Sponsor maximum annual award is \$600,000.</p> <p>The maximum annual award for Facility Based Supportive Services Operating costs is \$190,000.</p> <p>Project Sponsor awards are dependent upon the HOPWA award amount, but range from \$5,000 to \$156,000. The award is based on the prevalence of HIV/AIDS in the Project Sponsor service area.</p>
<p>What are the outcome measures</p>	<p>The primary objective of DHEC’s statewide HOPWA program is to keep People Living with HIV/AIDs (PLWHA) from becoming homeless and promote stable housing.</p>

AP-30 Methods of Distribution

Table 4 - Distribution Methods by State Program- HOPWA

<p>expected as a result of the method of distribution?</p>	<p>HOPWA enables eligible persons with HIV/AIDS and their families to secure and sustain decent, safe and sanitary housing.</p> <p>HOPWA measures outcomes in terms of the numbers of clients served with TBRA, households provided with permanent housing placement, households provided with supportive services such as case management, employment assistance, transportation, and alcohol and drug abuse services, and the number of households residing in units supported with HOPWA operating funds.</p> <p>Other outcome measures for TBRA and STRMU services are housing stability and temporary stability with reduced risk of homelessness. For supportive services, HOPWA measures the percentage of clients served who receive support for stable housing, as well as the percentage that have access to support, access to health care, and who have a source of income.</p>
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Questions not applicable to HOPWA, and thus without responses in the HOPWA Method of Distribution section:

If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)

Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)

Discussion:

AP-35 Projects

AP-35 Projects – (Optional)

Introduction:

The five Consolidated Plan Programs, CDBG, HOME, NHTF, ESG and HOPWA, have each developed a plan for how they will distribute HUD funding for 2021. These plans are described more completely in the program and application documents available for download from each Program's website, as well as in AP-25 Allocation Priorities and AP-30 Method of Distribution. Because funds are generally distributed through programs of competitive funding, specific projects are not known in advance of completion of the program year, receipt of all applications for funding and completion of all funding decisions.

#	Project Name

Table 4 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Each Program has identified various programs or activities that will be funded during 2021, and that will directly contribute toward achieving the goals defined in this plan. Funding for each of these programs or activities are described in program-specific sections of AP-30, Method of Distribution. But in general, the CDBG, HOME and NHTF, and ESG programs for 2021 are designed to address the three priority needs, Decent Housing, Suitable Living Environment, and Economic Opportunity. Allocation priorities are based on expected funding and program evaluation of relative need amongst the related objectives identified in the Plan. For HOPWA, DHEC allocates funding for TBRA, Facility based Supportive Housing, STMRU, PHP, and Supportive Housing, as each of these are successful in preventing homelessness of persons with HIV. CDBG-DR, which is not included in the Consolidated Plan and has its own, separate Action Plans, has been prioritized exclusively for housing rehab and replacement for eligible individuals affected by the 2015 Severe Storm and Hurricane Matthew. The Action Plan for CDBG Mitigation funds announced in 2019 is currently available for public comment through January 24, 2019, and the Action Plan for the Hurricane Florence CDBG-DR allocation is still being developed.

Please see AP-25, Allocation Priorities for more details on how the methods of distribution for each Consolidated Plan program will address priority needs.

Regarding obstacles to meeting underserved housing and community development needs, the primary obstacle in South Carolina is funding. Many local governments in this state have very limited local resources, making funding from other sources particularly important, and existing resources continue to shrink. Demand for assistance, on the other hand, is growing as the number of lower income individuals, families, and neighborhoods in need, coupled with the complexity of issues they face, is driving a steady increase in the scale and cost of needed assistance. The combination of these factors places substantial new burdens on an already strained housing and community development delivery system.

AP-35 Projects

Capacity and resource coordination are also significant obstacles. Infrastructure deficiencies are persistent impediments to the State's ability to address long-standing community needs. Insufficient expertise, funding, and planning plague a disproportionate number of South Carolina's rural areas. Capacity limitations as well as inadequate resource coordination are barriers to undertaking crucial quality of life improvements. Consequently, much needed new development or upgrades in housing, infrastructure, and community facilities are not made. Prolonged periods of disinvestment and decline have resulted in some economic and social decline in many communities across the state.

AP-38 Project Summary

AP-38 Project Summary

Project Summary Information

The five regular Consolidated Plan Programs - CDBG, HOME, NHTF, ESG and HOPWA, have each developed a plan for how they will distribute HUD funding for 2021. These plans are described more completely in the program and application documents available for download from each Program's website, as well as in AP-25 Allocation Priorities and AP-30 Method of Distribution. Because funds are generally distributed through programs of competitive funding, specific projects are not known in advance of completion of the program year, receipt of all applications for funding, and completion of all funding decisions.

AP-40 Section 108 Loan Guarantee

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

Not applicable.

Acceptance process of applications

Not applicable.

AP-45 Community Revitalization Strategies

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No

State’s Process and Criteria for approving local government revitalization strategies

The State does not use Community Development Strategy Areas within its CDBG Program.

AP-50 Geographic Distribution

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

The five HUD programs included in this Consolidated Plan generally do not allocate funding availability by region. Instead, CDBG, HOME, and NHTF allocate funding availability by program, with each year's programs designed to address the various objectives and priority needs described in this plan.

ESG makes funding available through one competition, with no regional targeting of funds but with a goal of distributing funds throughout the state. To that end, ESG's scoring process ranks applicants against others from the same Continuum of Care region.

HOME and NHTF funding will give preference to those counties in the state that have not received assistance in the last two funding cycles.

HOPWA serves all areas of the state except the three areas that are HOPWA entitlement communities (Columbia, Charleston and Greenville) and the counties that fall in North Carolina and Georgia HOPWA entitlement communities. The amount of HOPWA assistance is based on HIV prevalence rates.

Geographic Distribution

Target Area	Percentage of Funds

Table 5 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

For non-statewide services, HOPWA funds are allocated to Project Sponsors by county based on HIV/AIDS prevalence rates.

Discussion

AP-55 Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

This section provides the State's estimate of the number of households that will receive affordable housing, based on the goals set forth in AP-20, Annual Goals and Objectives. HUD specifies that the number of households estimated in the tables below should not include those expected to benefit from emergency shelter, transitional shelter or social services. Also, the totals by household type (top table) and program or activity type (bottom table) must match. Related AP-20 goals include new affordable rental housing, preservation of existing housing (rehab), homeownership & rental assistance (including only TBRA rental assistance for non-special needs households for 2021), the special needs TBRA goal for people living with HIV/AIDs and other low income special needs (through partnership between HOME and the SC Department of Mental Health), and the HOME share of short-term rental assistance & HOPWA STRMU goal.

Note that NHTF Rehabilitation Standards were included in the 2020 Annual Action Plan and approved by HUD. For this Annual Plan, NHTF funding will be available for rehab, unless estimated 2021 NHTF funding is less than anticipated. In this case, the Authority may make HOME funding available.

CDBG-DR goals include goals for buyouts (acquisition), single family housing rehabilitation and rental repairs (rehabilitation). CDBG-MIT goals for acquisition are related to public facilities (green space etc. to be used for flood hazard mitigation and are not included below.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	518
Special-Needs	<u>143</u>
Total (from total by activity, table below)	661

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	193
Production of New Units	100
Rehab of Existing Units	329
Acquisition of Existing Units	<u>39</u>
Total	661

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion:

Goals shown on AP-20 were used to arrive at the totals above, according to HUD guidance, as follows:

AP-55 Affordable Housing

Table 8 - Household Types to be Supported:

- Homeless - Per HUD, this estimate should be the annual goal for housing assistance for units reserved for homeless individuals and households. None are estimated, as none of the programs specifically reserve housing units for homeless individuals. Further, although ESG applicants may request funding for a variety of activities related to homeless shelter, outreach services, preventive services for those at risk of becoming homelessness, and transitional housing, according to HUD none of these activities should be included in the Table 8 homeless category.
- Non-Homeless - Per HUD, this estimate should be the total goal for all housing units NOT reserved for homeless individuals, and not specifically for special needs households. While HOME may assist special needs households through its regular rental assistance programs, only the TBRA in partnership with the SC Department of Mental Health is aimed specifically at assisting special needs households. This figure is there the total of the goals for other housing activities including new rental units, preservation of existing housing, rental assistance (HOME non-special needs TBRA), homeownership assistance and preservation of existing affordable housing.
- Special Needs - This should be the goal for assisting households that are not homeless but require specialized housing or supportive service, such as HOPWA TBRA and HOME TBRA through its partnership with the SC Department of Mental Health.

Table 9 - Households Supported through Activities:

- Rental Assistance – This is the total of the HOME TBRA goal, the HOPWA special needs TBRA goal, and the HOME-funded share of the short-term rental assistance goal.
- New units – The HOME and NHTF new rental units goal.
- Rehab of Existing Units – The HOME and NHTF goal for preservation of existing affordable housing, and the CDBG-DR goal for single-family rehabilitation and rental repair. (Accomplishments, although there is no specific goal, may include limited rehabilitation of existing affordable housing units in conjunction with CDBG neighborhood revitalization or public infrastructure projects.)
- Acquisition of Existing Units - No homeownership goal is proposed for 2021. Includes only the CDBG-DR buyout goal.

AP-60 Public Housing

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

SC Housing serves as the Local Housing Authority in the administration and delivery of rental assistance under HUD's Section 8 programs, does not operate, own, or manage any public housing units. Instead, community based Public Housing Authorities (PHAs) located in the states larger suburban and metropolitan areas own and manage public housing developments. SC Housing supports the local PHAs with financing and/or technical assistance and thereby helps the PHAs achieve the federal program objectives of encouraging homeownership, self-sufficiency, and youth development, but the state does not undertake public housing resident management or ownership initiatives.

During the development of the Consolidated Plan, the State reviewed the plans of public housing authorities in South Carolina. These plans indicate a general trend toward concepts of family self-sufficiency, individual development accounts, and homeownership programs.

To the State's knowledge, there are no outstanding court orders, consent decrees, or HUD sanctions that would either prevent or negatively impact the delivery of affordable housing to low income persons and families or impede implementation of the Consolidated Plan.

Actions planned during the next year to address the needs to public housing

Not applicable.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Not applicable.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable.

Discussion:

AP-65 Homeless & Other Special Needs

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

The Emergency Solutions Grant Program is targeted at homeless activities, as described below.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

A) Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Emergency Solutions Grant Program has placed greater emphasis on Street Outreach over the last several years, and accomplishments to date in 2020 reflect this.

Street Outreach involves identifying places in the community where unsheltered homeless have been typically found, by law enforcement, community service workers or homeless count volunteers. Then a street outreach worker will physically go to those places, in an attempt to locate unsheltered homeless persons, engage them, identify needs and connect them with emergency shelter, housing or critical services, or provide them with urgent, non-facility based care. Since homeless individuals are often distrustful and uneasy sharing personal information, this process takes time and effort. Initial efforts focus on small engagements like providing hygiene kits, and providers use that initial interaction to build trust. This in turn allows greater efforts at identifying specific needs and connecting individuals with services that can benefit them. Street outreach activities can include case management, emergency health and mental health services, transportation and services for special populations.

B) Addressing the emergency shelter and transitional housing needs of homeless persons

The Emergency Solutions Grant Program addresses the need for emergency shelter and transitional housing by allocating up to 60% of total funding each year for Emergency Shelter operations and services. However, because of a HUD ruling, transitional housing is no longer an eligible cost.

C) Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Emergency Solutions Grant Program provides funding for services that specifically address the needs identified above, to help homeless individuals and families transition to permanent housing and to prevent the recurrence of homelessness. The goal is to use housing relocation, stabilization services or short-term

AP-65 Homeless & Other Special Needs

rental assistance to “re-house” individuals and families living in shelters or unsheltered situations. This involves assistance to help move them, as quickly as possible, out of homelessness into a more stable housing situation and to set them up for future success. Providers can use ESG funds to assist with short-term rental assistance, rental arrears, rental application fees, security and utility deposits, utility payments, moving costs, and a range of services including housing search and placement, case management, tenant legal services, landlord-tenant mediation and credit repair.

D) Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Emergency Solutions Grant Program has funds available for preventive services, to help eligible individuals and families avoid homelessness. Although the ESG Program has a prohibition against discharge planning that prevents the use of ESG funds to facilitate discharge, a person discharged from an institution can still benefit from the services ESG recipients can provide. Funds are available for housing relocation, stabilization services and short term rental assistance, as necessary to prevent the individual or family from moving to an emergency shelter, onto the streets or into other places not meant for human habitation. Recipients may use ESG to funding to assist with short-term rental assistance, rental arrears, rental application fees, security and utility deposits, utility payments, moving costs, and a range of services including housing search and placement, case management, tenant legal services, landlord-tenant mediation and credit repair. The goal is to prevent an individual or family from moving to an emergency shelter or into an unsheltered situation and to achieve housing stability.

Discussion

AP-70 HOPWA Goals

AP-70 HOPWA Goals – 91.320(k)(4)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	150
Tenant-based rental assistance	125
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	8
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	283

HOPWA Goals are also outlined in AP-90 Program Specific Requirements, HOPWA.

AP-75 Barriers to Affordable Housing

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

Affordable housing development can be impeded by a variety of factors including zoning and land use policy, administrative and processing procedures involved in review, permitting and approval of housing development, property taxes, exactions and fees, local building codes, transportation, development and infrastructure costs and neighborhood opposition to local affordable housing development, or an attitude known as NIMBY, or “Not In My Backyard.”

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

- For 2021, SC Housing will continue the SC Mortgage Tax Credit Program to help homebuyers make their mortgages more affordable. It is a Mortgage Credit Certificate Program administered by SC Housing which provides a federal income tax credit to qualified homebuyers for every year they occupy the home as their primary residence. This program was begun in 2012.
- SC Housing's Palmetto Heroes Program will continue to assist local “heroes” to become homeowners. Eligible homebuyer “heroes” include law enforcement officers, teachers, veterans, fire fighters, nurses, correctional workers and EMS personnel. The program provides a reduced mortgage interest rate and down payment assistance.
- SC Housing will hold Lender Partner and SC State Housing Authority Certified Real Estate Professional training classes at locations throughout the state. The Lender Partner training covers program requirements such as home price limits, income limits, and the SC Housing loan process. Certified Real Estate Professional training covers SC Housing programs availability and eligibility and requirements for SC Housing loans. Legal and Real Estate continuing education sessions were also included in the Palmetto Affordable Housing Forum. The overall purpose is to increase awareness of housing programs and resources to expand the supply of affordable housing and increase homeownership opportunities in the state.
- SC Housing will maintain its expanded social media presence as a means of communicating information to housing partners, homeowners and renters and others interested in housing in the state. The agency has continued its use of Twitter and Facebook. SC Housing’s use of these innovative electronic tools and technologies has allowed it to operate more efficiently and communicate in a more dynamic and timely way. In November of 2017, SC Housing launched a new website designed to, hopefully, make finding information easier for South Carolinians as well as create less “clicks.”
- SC Housing will award funds for construction or to facilitate construction of new affordable rental housing units. HOME, NHTF, and other SC Housing administered funds in these projects directly

AP-75 Barriers to Affordable Housing

lower the cost of the unit and thereby make rental units more affordable. SC Housing will provide other funds (not HOME) for down payment and closing cost assistance and below market interest rate financing to make homeownership more affordable and financing simpler and more available.

- Authority staff will spend time meeting with Senators and Representatives on an ongoing basis to educate them on the various affordable housing programs the Authority administers as well as to review several annual reports with them: Accountability Report, Affordable Housing Statewide Impact Report, Investment Report, and HTF Annual Report. This interaction enables the Senators and Representatives to understand the need for, as well as the impact of, affordable housing in their areas, and this in turn helps them discuss the positives of affordable housing when their constituents call with NIMBY issues and concerns.

Discussion:

AP-85 Other Actions

AP-85 Other Actions – 91.320(j)

Introduction:

The Consolidated Plan regulations require the State to address other actions to meet specific initiatives identified by HUD. These actions are summarized below.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved housing and community development needs of the state is funding; and existing resources continue to shrink. Demand for assistance, on the other hand, is growing as a result of recent economic conditions and typically exceeds the supply of available resources. The number of lower income individuals, families, and neighborhoods in need, coupled with the complexity of issues they face is steadily increasing in both scale and cost. The combination of these factors places substantial new burdens on an already strained housing and community development delivery system.

Capacity and resource coordination are also significant obstacles. Infrastructure deficiencies are persistent impediments to the State's ability to address long-standing community needs. Insufficient expertise, funding, and planning plague a disproportionate number of South Carolina's rural areas. Capacity limitations as well as inadequate resource coordination are barriers to undertaking crucial quality of life improvements. Consequently, much needed new development or upgrades in housing, infrastructure, and community facilities are not made. Prolonged periods of disinvestment and decline have resulted in some economic and social decline in many communities across the state.

The State's strategy to overcome existing deficiencies in its housing and community development efforts is based on collaboration, education, outreach, and comprehensive planning. Consumers, providers, funders, policy makers, advocates and communities can benefit from increased communication, training and technical assistance to establish meaningful solutions to the housing and community development needs and improved quality of life among lower income populations.

A greater emphasis is being placed on collaboration among partners as the most effective means to reach community and economic development goals. South Carolina is poised to turn a corner in its economic structure, and utilizing our resources along with others will be the only way to make positive change. CDBG is making specific efforts to help make communities more economically competitive.

The CDBG program recognizes obstacles concerning funding and underserved needs. To address limited funding, the CDBG program requires that recipients generally provide a match for most types of projects and encourages leveraging of financial and other resources. This financial vested interest on the part of the recipient encourages the timely and successful completion of projects as well as the careful selection of projects that best meet the needs of the community.

AP-85 Other Actions

Actions planned to foster and maintain affordable housing

The primary resources for addressing affordable housing in South Carolina are administered by the SC Housing, which administers the HOME and NHTF Programs, along with the programs described below:

- South Carolina Housing Trust Fund - established in 1992 using funding from a dedicated portion of the deed stamp tax. Funding is available to eligible non-profit housing development sponsors in all 46 counties, are awarded on a quarterly basis and can be used to finance the development of affordable group homes for the disabled, emergency housing for battered women and their children, single room occupancy units for working homeless and disabled veterans, multifamily rental units low-income, individuals, families, the elderly, and etc., and owner-occupied rehabilitation for any homeowner that is at 50% or below the area median income for the county in which they live.
- Multifamily Tax Exempt Bond Program - provides permanent real estate financing for property being developed for multifamily rental use through the sale of tax-exempt revenue bonds. Financing is available to non-profit and for-profit sponsors, or developers, who agree to set aside: a) at least 20% of the units for households with annual gross incomes at or below 50% of the area median income, or b) 40% or more of the units for households whose annual gross income is at or below 60% of the area median.
- Low Income Housing Tax Credit Program - a federal program that provides an incentive to owners developing affordable multifamily rental housing. Allocations of credits are used to leverage public, private and other funds in order to keep rents affordable. Developments that may qualify for credits include new construction, acquisition with rehabilitation, and rehabilitation and adaptive re-use. Developers who are awarded tax credits must agree to keep apartments affordable and available to lower income tenants for at least 30 years. Annually, SC Housing establishes priorities and needs in its QAP, or Qualified Tax Credit Allocation Plan. Ten percent of the State's annual LIHTC allocation is reserved for the exclusive use of joint venture projects that involve the substantive participation of qualified non-profit organizations.
- Section 8 - State-administered and includes Housing Choice Vouchers, Moderate Rehabilitation, and Homeownership Vouchers. The Voucher Program provides rental assistance in the private rental market to very low income individuals and families in Cherokee, Clarendon, Colleton, Dillon, Dorchester, Fairfield, Kershaw, Lee, Lexington, Spartanburg and Williamsburg Counties.
- Neighborhood Stabilization Program (NSP) – NSP's purpose since 2008 has been to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. NSP provided grants to purchase foreclosed or abandoned properties and to rehabilitate, resell, or redevelop these properties in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. Any NSP program income remaining will be set-aside under SC Housing's Small Rental Development Program. Priority will be given to NSP property owners to redevelop NSP land-banked parcels with affordable housing. NSP has its own

AP-85 Other Actions

planning and reporting system so like CDBG-DR, NSP funding and proposed accomplishments are not reflected in this 2021 Action Plan.

Actions planned to foster and maintain affordable housing are continued in "Discussion" section below.

Actions planned to reduce lead-based paint hazards

The following are strategies and possible resources available to the State to combat the danger that lead based paint hazards present to children. Typically, Federal programs are limited in scope and are targeted to only certain population or housing sectors. Moreover, they often do not fully address testing children for elevated blood levels or abating lead from all housing, schools or childcare facilities. Attention should be focused first on units posing the greatest hazard and on strategies designed to meet the special needs of those populations feared most at risk. South Carolina's resources to reduce the lead-based paint (LBP) hazard include:

- Lead hazard abatement is an eligible activity under the HOME, Neighborhood Stabilization Program (NSP), Neighborhood Initiative Program (NIP), NHTF and CDBG programs for projects involving repair, rehabilitation, or demolition of housing. All programs provide guidance regarding required steps to evaluate, address and/or abate lead, safe work practices, and notification procedures.
- Lead hazard requirements/guidelines consist of written notification via brochure notifying tenants and potential homebuyers of dangers of lead-based paint poisoning. All beneficiaries must read and sign the documentation prior to occupying the unit.
- SC Housing's Low Income Housing Tax Credit, Homeownership, Mortgage Assistance and Housing Trust Fund Programs require compliance, disclosure and/or testing in accordance with federal requirements.
- Recipients of HOME, NHTF and CDBG funds are encouraged to identify additional sources of funding to assist with lead hazard activities related to projects where rehabilitation is not funded. Examples include HUD Lead Safe Homes and other grant programs and private sector resources that may be available.

The SC Department of Health and Environmental participates in the Environmental Health Public Tracking System (EHPT) of the US Centers for Disease Control and Prevention. To facilitate its participation, DHEC had to streamline its own lead database so that it could provide required EHPT data and incorporate data from the Adult Blood Lead Epidemiology and Surveillance Program.

Note that South Carolina law requires physicians to report conditions, including suspected lead poisoning, on the DHEC List of Reportable Conditions to their local public health department, and laboratories are required to report all blood lead values in children less than six years of age. As a result, DHEC now provides several data resources for the number and percent of children tested for lead by age group and children tested for lead with Elevated Blood Lead Levels (EBLL).

AP-85 Other Actions

The state will also continue to take the following actions in addressing lead-based paint hazards in pre-1978 housing:

- Provide information and guidance related to lead-based paint hazard reduction to recipients of CDBG, HOME, NSP, NIP and NHTF, including training as necessary.
- Continue to require notification of residents and owners of all houses receiving CDBG, HOME, NSP, NIP and NHTF assistance regarding the hazards of lead-based paint.
- Incorporate lead hazard reduction strategies, in accordance with HUD requirements, in all HUD assisted housing rehabilitation and provide technical assistance on an as needed basis to ensure compliance with program policies and procedures and HUD notification requirements.

Actions planned to reduce the number of poverty-level families

Poverty in South Carolina a challenge, despite continuous efforts to combat it and despite improvement over in the last five years in South Carolina, the region and the nation. According to the Census Bureau's Small Area Income and Poverty Estimates (SAIPE), in 2018 South Carolina had 4.9 million people for whom poverty status could be determined, including 15.2% below poverty. This compares with 13.1% for the nation as a whole, 10.7% in Virginia, and rates of 13.7% to 14.5% in Florida, North Carolina and Georgia. South Carolina ranks 10th highest in the nation, after states like Mississippi (19.8%), New Mexico (18.8%), Louisiana (18.7%), West Virginia (17.4%), Alabama and Arkansas (16.8%), Kentucky (16.7%), DC (16.1%) and Oklahoma (15.5%). Ten other states have poverty rates higher than the nation and comparable to South Carolina, including neighboring states.

South Carolina and Neighboring States 2018 Small Area Income and Poverty Estimates

State	2014	2015	2016	2017	2018
SC	17.9	16.8	15.3	15.4	15.2
TN	18.2	16.7	15.8	15.0	15.2
GA	18.4	17.2	16.1	15.1	14.5
NC	17.2	16.4	15.4	14.7	14.1
FL	16.6	15.8	14.8	14.1	13.7
US	15.5	14.7	14.0	13.4	13.1

South Carolina is tenth highest in the nation at 15.2% poverty, but 31 of the state's 46 counties have rates higher than the state. Two counties – Allendale (37.3%) and Dillon (32.1%) – have rates more than twice that of the state, and fifteen counties have poverty rates higher than 20% or higher. These are shown below.

AP-85 Other Actions

South Carolina Counties 2018 Small Area Income and Poverty Estimates

County	2018 Poverty Rate
Allendale County	37.3
Dillon County	32.1
Marlboro County	30.0
Lee County	28.1
Bamberg County	26.7
Clarendon County	26.4
Williamsburg County	26.0
Orangeburg County	25.9
Hampton County	25.8
Marion County	25.5
Fairfield County	23.7
Darlington County	23.5
Barnwell County	22.4
Chesterfield County	20.9
Union County	20.4

Addressing this issue falls within the purview of numerous state agencies, including the Department of Social Services, the Department of Employment and Workforce, the Department of Health and Human Services, the Department of Education, the Commission on Minority Affairs and the Department of Commerce. Each of these agencies has a mission and undertakes planning activities (such as TANF plans) which encompass one or more of the factors shown to cause poverty: insufficient education, lack of economic opportunity, health and social problems and lack of self-sufficiency. The key means with which a state can combat poverty in the short-term is to create economic opportunity and provide opportunities for working age adults to improve skill levels and successfully compete for new and better paying jobs as these opportunities become available. Over the longer term, K-12 education and programs to combat health and social problems and address disparities in access to services and support are also important. The latter, however, are beyond the scope of the agencies involved in this Consolidated Plan.

What is within the scope of the Consolidated Plan is the expansion of economic opportunity, by addressing issues which are obstacles to economic opportunity. More than \$60 million has been appropriated for Rural Development, to focus on issues and funding in the state's most rural and distressed areas. This funding will be managed, along with CDBG, by the Department of Commerce. Program planning and development is underway and expected to continue to during the 2021 Program Year. CDBG funds for 2021 will continue to be used to help achieve the economic opportunity objective by making funding available for projects that will help address low workforce skills, absence or inadequacy of basic public infrastructure and services needed to support economic growth, and downtown and commercial centers that lack vitality and are not conducive to small local business growth, residential growth or a large and thriving employer base. For those areas which can support business and industrial growth, CDBG funds can also be used, where appropriate and feasible, to help facilitate job creation by new or existing expanding businesses. The CDBG

AP-85 Other Actions

Program Description describes programs of CDBG funding that can assist with expanding economic opportunity and business development or job creation/retention for the 2021 Program Year.

Actions planned to develop institutional structure

The State's strategy to enhance its housing and community development institutional structure centers around improved education, outreach, comprehensive planning and coordination. Consumers, providers, financiers, policy makers, advocates and communities benefit from increased cross-sector communication (dialogue) and education in understanding that economic factors are inextricably linked with meaningful solutions to housing needs and improved quality of life among lower income populations.

Both public and private sector agencies, organizations and institutions contribute to the State's delivery infrastructure for affordable housing and community development. These agencies and organizations are important development partners in South Carolina. Some have established histories as partners with the State; many more are new and emerging collaborators. All are tremendously vital resources in South Carolina's continuing challenge to address the affordable housing and improved community and economic development needs of lower income households.

In terms of housing development in particular, coordination is facilitated by combining the administration of HOME and most other federal and state programs for housing in one agency: SC Housing. Community and economic development is the mission of the SC Department of Commerce, which manages CDBG as well as other state resources that can be used for these two purposes, notably including Appalachian Regional Commission funding and the State Rural Infrastructure Fund. The Secretary of the SC Department of Commerce also heads the board of the State Rural Infrastructure Authority. Finally, the SC Department of Commerce and Rural Infrastructure Authority routinely meet with other sources of infrastructure funding, such as the SC Department of Health and Environmental Control and USDA, to discuss projects, needs and priorities in an effort to better coordinate the delivery system.

Together, agencies and organizations in the state contribute significant financial and technical resources to benefit low and moderate income individuals and families of the State. These contributions help capitalize outreach, education and development initiatives. Private and local funds are leveraged with Federal and State funds in order to implement affordable housing and community development initiatives Statewide. Each entity, public or private, pass-through or direct provider, offers services to low income persons and is considered a critical component of South Carolina's housing and community development delivery system.

Actions planned to enhance coordination between public and private housing and social service agencies

The SC State Finance and Development Authority does not own or operate any public housing. However, private developers that receive Authority funds are encouraged to communicate with other housing providers within a project's community as part of the project development process.

AP-85 Other Actions

Discussion:

- SFHDA also administers SC Help aimed at maintaining homeownership and making it more affordable and sustainable by providing direct assistance to homeowners potentially facing foreclosure. This program is also winding down.
- Mortgage Revenue Bond Program - the State's primary tool for expanding homeownership opportunities for low and moderate income families in South Carolina. The sale of tax exempt bonds to investors provides the bulk of the funding available to qualified, first-time homebuyers. Banks and mortgage companies originate mortgage loans on the agency's behalf and offer them at reduced interest rates. This below market rate financing provides the edge needed to make homeownership affordable for many of the State's lower income residents. Maximum purchase price and borrower income limits apply and typically vary by county.

AP 90 Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	18,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	18,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

AP 90 Program Specific Requirements

HOME Investment Partnerships Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

No other forms of investment are anticipated being used.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

There are no plans to finance homeownership activities.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

There are no plans to finance homeownership activities.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

There are no plans to refinance debt.

AP 90 Program Specific Requirements

Emergency Solutions Grant Program Reference 91.320(k)(3)

1. Include written standards for providing ESG assistance (may include as attachment)

In order to receive ESG assistance, an individual or family must fit one of the HUD definitions of homeless, chronically homeless or at risk of homelessness. These definitions are included at the bottom of this section.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

All four CoC's have established a basic CES system. Right now State ESG staff, as well as a HUD representative, participate in the policy and procedures standards committee. Currently, highest ranking of VI-SPADAT + location and other various attributes will get an individual served first in CES.

3. Identify the process for making sub-awards and describe how the ESG allocation is available to private nonprofit organizations (including community and faith-based organizations).

Awards will be made through an application and scoring process. Applications received from agencies in one Continuum of Care region will be compared to other applications from other agencies within their continuum as opposed to all applications from all areas of the State. This was new beginning in 2018, at which time State ESG staff also began consulting with each continuum to help identify specific needs in each continuum.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Homeless participation is a requirement of the application. Failure to demonstrate this in an application means the application is incomplete and therefore not eligible.

5. Describe performance standards for evaluating ESG.

Subrecipients are evaluated based on planned expenditures vs actual expenditures. While this is the most important aspect, ESG staff also look at planned number of people served vs actual people served and take into account accurate and timely submission of all requested reports and information.

**AP 90 Program Specific Requirements
National Housing Trust Fund**

Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

Applications submitted by eligible recipients

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Eligible Recipient: An organization, agency, or other entity (including a public housing agency, a for profit or a nonprofit entity) that receives assistance as an owner or developer to carry out an affordable housing project. An eligible recipient must:

1. Make acceptable assurances to the Authority that it will comply with the requirements of all applicable federal and state housing programs during the entire period that begins upon selection of the recipient to receive funding, and ending upon the conclusion of all funded activities;
2. Demonstrate the ability and financial capacity to undertake, comply, and manage the eligible activity(ies);
3. Demonstrate its familiarity with the requirements of other federal, state, or local housing programs that may be used to ensure compliance with all applicable requirements and regulations of such programs; and
4. Have demonstrated experience and capacity to conduct an eligible activity(ies) as evidenced by its ability to own, construct, and manage and operate an affordable multifamily rental housing development.

AP 90 Program Specific Requirements National Housing Trust Fund

b. Describe the grantee’s application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Financial Criteria: Each Applicant must meet a minimum financial capacity standard based on the total number of rental units to be developed:

- a. 8 - 12 total units – Applicant must have a minimum net worth of \$1 million and a minimum of \$150,000 in unrestricted liquid assets.
- b. 13 - 16 total units – Applicant must have a minimum net worth of \$1.5 million and a minimum of \$200,000 in unrestricted liquid assets.

All potential recipients must provide audited financial statements. If individuals are required as financial guarantors, compiled financial statements will be accepted for those individuals. The Authority reserves the right to perform an independent verification of assets. A form will be provided by the Authority at a later date. Financial statements must include a balance sheet dated on or after September 30, 2016.

- 1. The Authority defines liquid assets as cash, cash equivalents, and investments held in the name of the entities and/or persons, including cash in bank accounts, money market funds, U.S. Treasury bills, and equities traded on the New York Stock Exchange or NASDAQ. Certain cash and investments will not be considered liquid assets, including, but not limited to: 1) stock held in the applicant’s own company or any closely held entity, 2) investments in retirement accounts, 3) cash or investments pledged as collateral for any liability, and 4) cash in property accounts including reserves.
- 2. All liquid assets must be identified in the submitted financial statement.
- 3. If no individual member of an applicant group meets the minimum financial requirements, then members may combine assets to meet the requirements by including a combining schedule in addition to their individual statements.
- 4. The Authority reserves the right to verify information in the financial statements and all financial capacity statements made by applicants, lenders, accountants, and others. If false statements are found to have been made at any point in time, all entities and/or persons associated with the application will be debarred from all Authority programs for three (3) years.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Selection criteria are described in detail in AP-30 Method of Distribution, National Housing Trust Fund Program.

d. Describe the grantee’s required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

AP 90 Program Specific Requirements National Housing Trust Fund

As described in the 2021-2025 South Carolina State Consolidated Plan for Housing and Community Development, there are no specified geographic priorities or regional targeting of funds as it pertains to HUD programs, with the exception of the HOPWA program. As such, NHTF will be available statewide to the highest ranked applications until all NHTF funds are exhausted. There will be a preference given to those counties in which SC Housing has not awarded HOME or NHTF funds in the last two years.

e. Describe the grantee’s required priority for funding based on the applicant’s ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

Eligible Applicants must have experience and demonstrate their experience in developing rental housing projects similar to the one(s) proposed. Previous development experience of Rental properties using at least one (1) governmental funding source: Owners (which include individual(s), corporation(s), nonprofit(s), for profit(s), Public Housing Authorities or units of local government) will receive points for the previous development of successful rental projects utilizing at least one governmental funding source. Previous development experience must be obtained through the successful completion of affordable housing utilizing CDBG, HOME, NHTF, SC HTF, FHLB, LIHTC, NSP Rental, etc. Experience gained as an owner of another entity may be included but not as an employee of another entity. Experience in successful rental projects means coordinating the development team from the planning, financing and construction of a project through receipt of Certificates of Occupancy (COs) and reaching stabilized occupancy. Applicant must have a current ownership interest in the previous projects. Applicants must complete the Applicant Experience Certification (Form M-34).

Previous development experience of Rental properties: Owners (which include individual(s), corporation(s), nonprofit(s), for-profit(s), Public Housing Authorities or units of local government) for the previous development of successful rental projects. Experience gained as an owner of another firm may be included but not as an employee of another firm. Experience in rental projects means coordinating the development team from the planning, financing and construction of a project through receipt of Certificates of Occupancy and reaching stabilized occupancy. Applicants must have ownership interest in the previous projects.

f. Describe the grantee’s required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter “N/A”.

This year, SC Housing is not including a preference for PBRA in those applications requesting NHTF, but is utilizing the SC HTF to assist in developing NHTF-assisted units so that there is no debt burden and projects

AP 90 Program Specific Requirements National Housing Trust Fund

can operate efficiency with sufficient cash flow and therefore, ensuring rents are affordable to extremely low-income families.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

This year, SC Housing is not asking Applicants to voluntarily take on a longer affordability period than the required 30-year period. SC Housing is actually trying to assist by ensuring all awarded applications are able to cash flow for the entire 30-year period which is a difficult task.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

South Carolina's priority housing needs as listed in the State's Consolidated plan are:

- Improve affordable housing opportunities statewide, particularly rental housing.
- Support of transitional and supportive housing facilities for people with disabilities, HIV/AIDS, and other special needs.
- Preservation of affordable housing.
- Identify additional sources for rental assistance.
- Homeless prevention and rapid re-housing.

Each application must address at least one of the above priority housing needs. For the prior 2016-2020 Con Plan, South Carolina's NHTF program was available to new construction affordable rental housing units only. Beginning in 2020, and for the current 2021-2025 Con Plan, rehabilitation standards are included as an attachment to this Action Plan. As such, all applications will meet the first listed priority; a. Improve affordable housing opportunities statewide, particularly rental housing. Depending on the variety of applications submitted, additional priority housing needs may also be addressed with the exception of item c. Preservation of affordable housing. It is anticipated that rehabilitation of affordable housing will be available through South Carolina's NHTF program next year and subsequent years.

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

All applications for NHTF will also receive SC HTF, which is a non-federal funding source administered by SC

AP 90 Program Specific Requirements National Housing Trust Fund

Housing. Using non-federal funding sources is such a priority that it has been made mandatory since 2018.

4. Does the grantee’s application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select “N/A”.

Yes

5. Does the grantee’s application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select “N/A”.

Yes

6. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee’s goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee’s maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME’s maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

SC Housing is adopting the HOME Investment Partnerships Program’s maximum per-unit subsidy limits for 2021 NHTF funding. The HOME per-unit subsidy limits are being elected for consistency as HOME funds are also used in the Authority’s Small Rental Development Program (SRDP). Currently there is only one published limit for SC. Based on our experience administering rental housing development there are no

AP 90 Program Specific Requirements National Housing Trust Fund

significant differences in costs that would require any geographic adjustment from the posted statewide limits. Adopting the existing HOME limits is allowed by HUD and cost data from 2019 SRDP applications as well as 2016, 2017 and 2018 HOME applications indicate the use of the HOME subsidy limits is appropriate for NHTF. The per-unit cap is not the only subsidy test SC Housing will use to allocate NHTF funds that are necessary for a project’s affordability and sustainability. Each application will be reviewed and analyzed for compliance with SC Housing’s underwriting criteria at initial submission and placed-in -service. Through the underwriting process SC Housing ensures that the level of subsidy provided by NHTF funds:

- Will not exceed the actual eligible development costs of the unit
- Are reasonable and necessary and in line with similar projects funded across the state
- Does not unduly enrich developers
- Does not exceed the amount necessary for the project to be successful for the duration of the affordability period.

NHTF per-unit subsidy limits will not exceed the HOME maximum per-unit subsidy limits listed below.

Bedrooms	Elevator-type Basic Limit*	HCP	HOME Maximum Per-Unit Subsidy Limit
0 BR	\$61,281	240%	\$147,074
1 BR	\$70,250	240%	\$168,600
2 BR	\$85,424	240%	\$205,018
3 BR	\$110,512	240%	\$265,229
4BR	\$121,307	240%	\$291,137

<https://www.hudexchange.info/resource/2315/home-per-unit-subsidy/>

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee’s description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; and Capital Needs Assessments (if applicable).

Yes. Please see the attachments to this Action Plan for SC Housing’s NHTF Rehabilitation Standards, initially submitted with the 2020 Annual Action Plan and approved by HUD.

**AP 90 Program Specific Requirements
National Housing Trust Fund**

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

N/A

12. Refinancing of Existing Debt. Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

N/A

AP 90 Program Specific Requirements HOPWA

HOPWA project sponsors are selected through a competitive grants request for applications (RFGA) process. The RFGAs are advertised on the DHEC website and in the South Carolina Business Opportunities (SCBO) newsletter in the fall preceding the March 31st end of the contract period.

All providers known by DHEC to be serving people living with HIV/AIDS are contacted regarding the release of the RFGA. Grass-roots faith based organizations and other community-based organizations are eligible to apply.

HOPWA RFGA Award Notification is posted on the DHEC website. Emails with the link to the Award Notification are sent to all applicants. After the dispute period, grant agreements are made with the awarded entity. These contracts typically run for 3 years.

DHEC distributes the funds to regional Ryan White Part B Service Providers, eligible non-profit organizations and/or local health departments that assist persons with HIV/AIDS.

HOPWA Goals are specifically addressed on AP-70 HOPWA Goals – 91.320(k)(4). They are also summarized below.

One year goals:

- Short-term rent, mortgage and utility assistance to prevent individual or family homelessness: 150
- Tenant-based rental assistance: 125
- Units provided in housing facilities that are being developed, leased or operated: 8

**South Carolina 2021-2025 Consolidated Plan
Attachment B – Consultation and Citizen Participation**

**South Carolina 2021-2025 Consolidated Plan
ATTACHMENT B
Consultation & Citizen Participation**

Describe Agencies, groups, organizations and others who participated in the process and describe the state’s consultations with housing, social service agencies and other entities

SC State Housing Finance & Development Authority – Consultation involved agencies involved in housing development and housing related services, public housing authorities, regional and planning organizations, and other state agencies. Consulted agencies included:

Housing

- Affordable Housing Coalition of SC
- Affordable Housing Institute, LLC
- Affordable Housing Options Unlimited, Inc
- Affordable Housing Resources
- Atlantic Housing
- Atlantic Housing Foundation
- Central South Carolina Habitat for Humanity
- Charleston County Housing and Redevelopment Author
- Charleston Habitat
- Charleston Habitat for Humanity
- Coastal Housing Advisors, LLC
- Columbia Housing Development Corporation
- Community Housing Partners
- Community Housing, Inc.
- Edisto Habitat for Humanity
- Emerald Housing Management
- Emerald Housing Management, LLC
- Episcopal Diocesan Housing, dba Canterbury House
- Florida Housing Finance Corporation
- Fort Mill Housing Services, Inc.
- Georgetown Housing
- Grand Strand Housing & CDC
- Greenville housing futures
- Greenville Housing Trust Fund
- Greenwood Area Habitat for Humanity
- Greystone Affordable Housing Initiatives LLC
- Habitat for Humanity Berkeley
- Habitat for Humanity Cherokee
- Habitat for Humanity East Cooper
- Habitat for Humanity for Spartanburg
- Habitat for Humanity Georgetown
- Habitat for Humanity Greenville
- Habitat for Humanity Greenville County
- Habitat for Humanity Greenwood
- Habitat for Humanity of Greenville County
- Habitat for Humanity of York County
- Hilton Head Regional Habitat for Humanity
- Housing Advocates of the Carolinas
- Housing and Community Development
- Housing and Development Software
- Housing Consultants Inc.
- Housing Management Resources, Inc.
- Housing on Merit
- Housing Trust Group
- IDP Housing
- Kentucky Housing Corp.
- Lowcountry Affordable Housing Coalition
- Lowcountry Habitat for Humanity
- Lowcountry Housing & Economic Development Foundation
- Lowcountry Housing Communities
- Lowcountry Housing Trust
- Manufactured Housing Institute of South Carolina
- Mercy Housing SE
- Meridian Housing LLC
- Millennia Housing Development
- Millennia Housing Development, Ltd.
- Mission First Housing Group
- National Housing Trust
- National Housing Trust Communities
- National Low Income Housing Coalition
- Neighborhood Housing Corporation of Greenville, Inc.
- Peachtree Housing Communities
- Pickens County Habitat
- Potters Home Restoration and Housing
- Potters Home Restoration and Housing Agency
- Santee Lynches Affordable Housing & CDC
- Santee-Lynches Affordable Housing
- Santee-Lynches Affordable Housing and CDC
- Sea Island Habitat for Humanity

**South Carolina 2021-2025 Consolidated Plan
Attachment B – Consultation and Citizen Participation**

- Sea Island Habitat for Humanity, Inc
- Sonoma Housing Advisors
- Southeastern Housing & Community Development
- Southeastern Housing Foundation
- The Housing Partnership
- Union Housing
- United Housing Assoc Inc.
- United Housing Associates, Inc.
- United Housing Connections
- Weaver Kirkland Housing
- Weaver Kirkland Housing, LLC
- Wendover Housing

Public Housing Authorities:

- Abbeville Housing Authority
- Aiken Housing Authority
- Beaufort Housing Authority
- Charleston County Housing Authority
- Chester County Housing Authority
- Columbia Housing Authority
- Darlington Housing Authority
- Easley Housing Authority
- Gaffney Housing Authority
- Greenville Housing Authority
- Greenwood Housing Authority
- Greer Housing Authority
- Housing Authority of Bennettsville
- Housing Authority of the City of Conway
- Housing Authority of Florence
- Housing Authority of Fort Mill
- Housing Authority of Hartsville
- Housing Authority of Myrtle Beach
- Housing Authority of Rock Hill
- Housing Authority of Sumter
- Housing Authority of the City of Charleston
- Kershaw County Housing Authority
- Kingstree Housing Authority
- Lake City Housing Authority
- Lancaster Housing Authority
- Marion Housing Authority
- Mullins Housing Authority
- Myrtle Beach Housing Authority
- North Charleston Housing Authority
- SC Regional Housing Authority No.1
- South Carolina Regional Housing Authority No. 3
- Spartanburg Housing Authority
- The Greenville Housing Authority
- The Housing Authority of the City of Spartanburg
- Woodruff Housing Authority

Services – Housing

- Agencies providing housing services include many of those listed under Housing, Public Housing Authorities, Services – Elderly Persons, Services – Fair Housing, Services – Persons with HIV/AIDs, Regional Organization, Planning Organization, and Other Government – State.

South Carolina Department of Commerce: – Consultation involved agencies other than those related to housing development, housing services, public housing authorities, homeless services and services for persons with HIV/AIDs. Consulted agencies included:

Services-Children

- SC Department of Social Services (SC DSS)
- SC Department of Children’s Advocacy
- SC Department of Juvenile Justice (SC DJJ)

**South Carolina 2021-2025 Consolidated Plan
Attachment B – Consultation and Citizen Participation**

Services-Elderly Persons

- SC Department on Aging
- Regional Councils of Government listed under Regional Organization

Services-Persons with Disabilities

- SC Department of Disabilities & Special Needs (DDSN)
- SC Department of Mental Health
- SC Department of Alcohol and Other Drug Abuse Services (DAODAS)
- SC Commission on the Blind (SCCB)
- SC Department of Vocational Rehab
- South Carolina Statewide Independent Living Council
- Regional Councils of Government listed under Regional Organization
-

Services-Victims of Domestic Violence

- Agencies listed under Services - Victims

Services-Health

- SC Department of Health and Environmental Control (SC DHEC)
- SC Department of Health and Human Services (DHHS)
- SC Department of Mental Health
- SC Department of Alcohol and Other Drug Abuse Services (DAODAS)
- SC Department of Disabilities & Special Needs (DDSN)
- Ryan White Care Providers listed under Services – Persons with HIV/AIDs
- SC Department of Veterans Affairs
- SC Hospital Association
- SC Primary Health Care Association

Services-Education

- SC Department of Education
- SC State Board for Technical and Comprehensive Education
- Regional Councils of Government listed under Regional Organization

Services-Employment

- SC Department of Employment and Workforce (SC DEW)
- South Carolina Department of Commerce

Service-Fair Housing

- SC Human Affairs Commission
- SC Department of Consumer Affairs

Services - Victims

- SC State Office of Victim Assistance
- SC Victim Assistance Network (SC VAN)
- ESG recipients providing shelter for victims of domestic violence
- SC Department of Corrections, Division of Victims Services

Services - Broadband Internet Service Providers

- Chesnee Telephone Co. / Chesnee Communications
- Comporium
- Farmer's Telephone Cooperative
- Frontier Communications
- Hargray Fiber
- Hargray Telephone Company
- Home Telecom

**South Carolina 2021-2025 Consolidated Plan
Attachment B – Consultation and Citizen Participation**

- Horry Telephone Cooperative
- Palmetto Rural Telephone Cooperative
- Piedmont Rural Telephone Cooperative
- Sandhill Telephone Cooperative
- Sega
- TDS Telecom
- Truvista
- WCTEL

Services - Narrowing the Digital Divide

- South Carolina Telecommunications and Broadband Association (SCTBA)
- SC Public Service Commission
- SC Office of Regulatory Staff
- SC Department of Commerce
- SC Cable Television Association
- Economic Development Partnership (Aiken & Edgefield County Alliance)
- Marlboro County Economic Development Partnership
- Northeastern Strategic Alliance
- Orangeburg County Development Commission
- Southern Carolina Economic Development Alliance
- Sumter Development Board
- Regional Councils of Government listed under Regional Organization
- Agencies listed above under Services – Broadband Internet Service Providers

Health Agency

- Agencies listed under Services – Health

Child Welfare Agency

- Agencies listed under Services – Children

Agency - Managing Flood Prone Areas

- SC Department of Natural Resources, Flood Mitigation Program
- SC Disaster Recovery Office
- US Army Corps of Engineers

Agency - Management of Public Land or Water Resources

- SC Department of Natural Resources - Hydrology (SC DNR)

Agency - Emergency Management

- SC Disaster Recovery Office

Other government - Federal

- US Department of Agriculture, Rural Development
- US Economic Development Administration
- US Army Corps of Engineers

Other government - State

- SC Department of Minority Affairs
- SC Disaster Recovery Office
- SC Department of Natural Resources
- SC Public Service Commission
- SC Office of Regulatory Staff
- SC Department of Commerce
- SC State Housing Finance & Development Corporation
- SC Department of Health and Environmental Control (SC DHEC)
- SC Office of Economic Opportunity
- SC State Office of Victim Assistance
- SC Victim Assistance Network (SC VAN)
- SC Department of Corrections
- SC Department of Juvenile Justice (SC DJJ)
- SC Human Affairs Commission

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- SC Department of Consumer Affairs
- SC Department of Social Services (SC DSS)
- SC Department of Children’s Advocacy
- SC Department of Veterans Affairs
- SC Department of Alcohol and Other Drug Abuse Services (DAODAS)
- SC Department of Disabilities & Special Needs (DDSN)
- SC Department of Mental Health
- SC Department of Veterans Affairs
- SC Department on Aging
- SC Department of Education
- SC State Board for Technical and Comprehensive Education
- SC Department of Employment and Workforce (SC DEW)
- Other State agencies listed under other sections

Other government - County

- Abbeville County
- Aiken County
- Allendale County
- Anderson County
- Bamberg County
- Barnwell County
- Beaufort County
- Berkeley County
- Calhoun County
- Cherokee County
- Chesterfield County
- Clarendon County
- Colleton County
- Darlington County
- Dillon County
- Dorchester County
- Edgefield County
- Fairfield County
- Florence County
- Georgetown County
- Greenwood County
- Hampton County
- Jasper County
- Kershaw County
- Lancaster County
- Laurens County
- Lee County
- Marion County
- Marlboro County
- McCormick County
- Newberry County
- Oconee County
- Orangeburg County
- Pickens County
- Saluda County
- Sumter County
- Williamsburg County
- York County

Other government - Local

- City of Abbeville
- City of Aiken
- City of Bamberg
- City of Barnwell
- City of Beaufort
- City of Belton
- City of Bennettsville
- City of Bishopville
- City of Camden
- City of Chesnee
- City of Chester
- City of Clemson
- City of Clinton
- City of Conway
- City of Darlington
- City of Denmark
- City of Dillon
- City of Easley
- City of Gaffney
- City of Georgetown
- City of Greenwood
- City of Hanahan
- City of Hardeeville
- City of Hartsville
- City of Inman
- City of Johnsonville
- City of Lake City
- City of Lancaster
- City of Landrum
- City of Laurens
- City of Liberty
- City of Loris
- City of Manning
- City of Marion
- City of Mullins
- City of New Ellenton
- City of Newberry
- City of North Augusta
- City of North Myrtle Beach
- City of Orangeburg
- City of Pickens
- City of Seneca
- City of Tega Cay
- City of Union
- City of Walhalla
- City of Walterboro
- City of Wellford
- City of Westminster
- City of Woodruff
- City of York
- Town of Allendale
- Town of Andrews
- Town of Aynor
- Town of Bethune
- Town of Blacksburg
- Town of Bluffton
- Town of Bowman
- Town of Branchville
- Town of Brunson
- Town of Burnettsville
- Town of Calhoun Falls
- Town of Campobello
- Town of Carlisle
- Town of Central
- Town of Cheraw
- Town of Chesterfield
- Town of Clio
- Town of Clover

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- Town of Cope
- Town of Cordova
- Town of Cottageville
- Town of Coward
- Town of Cowpens
- Town of Donalds
- Town of Due West
- Town of Edgefield
- Town of Edisto Beach
- Town of Ehrhardt
- Town of Elgin
- Town of Ellore
- Town of Estill
- Town of Eutawville
- Town of Fort Lawn
- Town of Fort Mill
- Town of Govan
- Town of Gray Court
- Town of Great Falls
- Town of Greeleyville
- Town of Harleyville
- Town of Heath Springs
- Town of Hemingway
- Town of Hickory Grove
- Town of Hodges
- Town of Iva
- Town of Jefferson
- Town of Jonesville
- Town of Kingstree
- Town of Lake View
- Town of Lamar
- Town of Lane
- Town of Latta
- Town of Lowndesville
- Town of Lowrys
- Town of Lyman
- Town of Lynchburg
- Town of McBee
- Town of McColl
- Town of McCormick
- Town of Nichols
- Town of Ninety Six
- Town of North
- Town of Olanta
- Town of Pacolet
- Town of Pageland
- Town of Pamplico
- Town of Parksville
- Town of Patrick
- Town of Pawleys Island
- Town of Paxville
- Town of Pelzer
- Town of Pendleton
- Town of Perry
- Town of Pinewood
- Town of Pomaria
- Town of Port Royal
- Town of Prosperity
- Town of Quinby
- Town of Reidville
- Town of Richburg
- Town of Ridge Spring
- Town of Ridgeland
- Town of Ridgeville
- Town of Ridgeway
- Town of Salem
- Town of Saluda
- Town of Scranton
- Town of Sellers
- Town of Sharon
- Town of Six Mile
- Town of Smyrna
- Town of Snelling
- Town of Springfield
- Town of St. Matthews
- Town of Stuckey
- Town of Summerton
- Town of Surfside Beach
- Town of Sycamore
- Town of Timmonsville
- Town of Trenton
- Town of Troy
- Town of Turbeville
- Town of Varnville
- Town of Wagener
- Town of Ware Shoals
- Town of West Pelzer
- Town of West Union
- Town of Whitmire
- Town of Williamston
- Town of Williston
- Town of Windsor
- Town of Winnsboro
- Town of Yemassee

Regional organization

- Appalachian Council of Governments
- BCD Council of Governments
- Catawba Council of Governments
- Central Midlands Council of Governments
- Lowcountry Council of Governments
- Lower Savannah Council of Governments
- Pee Dee Council of Governments
- Santee-Lynches Council of Governments
- Upper Savannah Council of Governments
- Waccamaw Regional Council of Governments Economic Development Partnership (Aiken & Edgefield County Alliance)
- Marlboro County Economic Development Partnership
- Northeastern Strategic Alliance
- Orangeburg County Development Commission
- Southern Carolina Economic Development Alliance

Planning organization

- Regional Councils of Government listed under Regional Organization

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Business Leaders

- SC Department of Commerce
- SC Chamber of Commerce
- SC Small Business Chamber of Commerce
- SC Division of Small and Minority Business Contracting and Certification
- SC Hispanic Chamber of Commerce
- Economic Development Partnership (Aiken & Edgefield County Alliance)
- Marlboro County Economic Development Partnership
- Northeastern Strategic Alliance
- Orangeburg County Development Commission
- Southern Carolina Economic Development Alliance
- Sumter Development Board
- Aiken Chamber of Commerce
- Anderson Chamber of Commerce
- Bamberg Chamber of Commerce
- Southern Palmetto Regional Chamber (Barnwell)
- Berkeley Chamber of Commerce
- Cherokee Chamber of Commerce
- Chester County Chamber of Commerce
- Chesterfield Chamber of Commerce
- Clarendon Chamber of Commerce
- Colleton Chamber of Commerce
- Conway Chamber of Commerce (Horry)
- Greater Darlington Chamber of Commerce
- Dillon County Chamber of Commerce
- Edgefield Chamber of Commerce
- Fairfield Chamber of Commerce
- Greater Florence Chamber of Commerce
- Georgetown Chamber of Commerce
- Greenwood Chamber of Commerce
- Hampton Chamber of Commerce
- Jasper County Chamber of Commerce
- Kershaw County Chamber of Commerce
- Lake City Chamber of Commerce
- Lancaster County Chamber of Commerce
- Laurens Chamber of Commerce
- Marion Chamber of Commerce
- Marlboro Chamber of Commerce
- McCormick Chamber of Commerce
- Newberry County Chamber of Commerce
- Oconee Chamber of Commerce
- Orangeburg Chamber of Commerce
- Greater Pickens Chamber of Commerce
- Summerville/Dorchester Chamber of Commerce
- Union County Chamber of Commerce
- York County Chamber of Commerce

Civic Leaders

- Agencies listed above under Other Government – County and Other Government - Local
- Regional Councils of Government listed under Regional Organization

Business and Civic Leaders

- Economic Development Partnership (Aiken & Edgefield County Alliance)
- Marlboro County Economic Development Partnership
- Northeastern Strategic Alliance
- Orangeburg County Development Commission
- Southern Carolina Economic Development Alliance
- Sumter Development Board
- Regional Councils of Government listed under Regional Organization
- Agencies listed above under Business Leaders

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South Carolina Department of Health and Environmental Control (DHEC)

Services-Persons with HIV/AIDS

- SC DHEC
- Ryan White Care Providers:
- AID Upstate
- Fort Mills
- Tandem Health
- The Cooperative Ministry
- USC Housing
- Upper Savannah Care
- Hope Health Orangeburg
- Care Team Plus
- Beaufort Jasper Hampton Comprehensive
- Piedmont Care
- Hope Health Florence
- DHEC Wateree
- Hope Health Aiken

South Carolina Office of Economic Opportunity:

Services-Homeless

- SC Office of Economic Opportunity
- Eastern Carolina Housing Organization (ECHO)
- Lowcountry Homeless Coalition
- Midlands Area Consortium for the Homeless (MACH)
- SC Upstate Continuum of Care
- SC Interagency Council on Homelessness
- SC Department of Alcohol and Other Drug Abuse Services (DAODAS)
- SC Department of Corrections
- SC Department of Education
- SC Department of Mental Health
- SC Department of Veterans Affairs
- SC Department of Health and Environmental Control
- SC Department of Social Services
- SC Healthy Connections Choices
- AnyLength Recovery
- Bethel UMC
- Cumber Center
- Family Services
- My Fellow Countrymen
- Ft. Lawn Community Center
- Family Promise Beaufort
- Family Promise Pickens
- Family Promise York
- Go Forth Recovery
- Hopeful Horizons
- Housing Development Corporation of Rock Hill
- Laurens County Safe Home
- Midlands Housing Alliance
- MIRCI
- New Directions
- One80Place
- Our Daily Rest
- PD CAP
- PD Co
- Safe Harbor
- Safe Home-rape Crisis Center
- Salvation Army Aiken
- Salvation Army Greenville
- Salvation Army Midlands
- SHARE
- Sistercare
- SPIHN
- Step x Step
- The Haven
- United Housing Connections
- United Way of Kershaw

Publicly Funded Institution/System of Care

- Health care facilities
 - SC Department of Health and Environmental Control
 - SC Department of Mental Health
 - SC Department of Social Services
 - SC Department of Veterans Affairs
 - SC Hospital Association
 - SC Primary Health Care Association
- Foster care or other youth facilities

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- SC Department of Children’s Advocacy
- SC Department of Social Services
- Youth facilities and corrections programs
 - SC Department of Children’s Advocacy
 - SC Department of Juvenile Justice (SC DJJ)
 - SC Department of Probation, Parole and Pardon Services

Regional organization

- Eastern Carolina Housing Organization (ECHO)
- Lowcountry Homeless Coalition
- Midlands Area Consortium for the Homeless (MACH)
- SC Upstate Continuum of Care