

Executive Summary

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

1. Introduction

Richland County is situated in the heart of the Midlands region of South Carolina. Bordered to the south and west by the Congaree and Saluda Rivers and the Wateree River in the southeast, the 772 square miles of Richland County include a combination of rural and urban areas. The county is home to the state capitol, Columbia, Congaree National Park, and the Fort Jackson U.S. Army installation. With over 400,000 residents, Richland County is the second most populous county in South Carolina, and its population continues to grow rapidly. Over half of Richland County residents live in unincorporated areas of the county.

Richland County became a federal entitlement program grantee in 2002. As an entitlement grantee, Richland County receives an annual share of federal Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds authorized under Title I of the Housing and Community Development Act of 1974, as amended. The Richland County Office of Community Development (RCCD) is responsible for administering CDBG and HOME grants for unincorporated areas of Richland County. According to its mission statement, RCCD seeks to “transform lives in partnership with the Richland County community through housing, education, and revitalization to make a difference one household at a time.”

The purpose of an Action Plan is to identify housing and community development needs and to develop specific goals and objectives to address those needs over the operating year of October 1, 2021 to September 30, 2022. The Action Plan enables the county to continue to receive federal housing and community development funds and, according to regulations CFR 91.200(a), must be submitted to the U.S. Department of Housing and Urban Development (HUD) no less than 45 days prior to the start of the grantee’s program year.

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.

Based on a detailed analysis of data describing community characteristics and housing market conditions, a survey of available community resources, and an extensive community participation process, the following were identified as priority needs for Richland County:

1. Rehabilitation of existing affordable owner-occupied housing units
2. Public improvements and infrastructure
3. Revivification of dilapidated and/or abandoned commercial and/or residential properties
4. Homeless/Continuum of Care (CoC) services that benefit adults, families with children, and other special needs homeless populations
5. Council-approved eligible master planned area improvements
6. Production of affordable housing units
7. Homeownership assistance
8. Collaboration with community partners to coordinate development activities
9. Public services
10. Economic Development

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

In partnership with other public, private, and non-profit housing providers and service agencies, Richland County has increased the available stock of affordable, safe and decent housing; helped ensure a suitable living environment for county residents; and contributed to expanding economic opportunities, especially for low- to moderate-income community members. Despite the progress made, housing and community development issues remain as pressing concerns for county residents. The present plan documents many challenges that have been addressed in previous Consolidated Plans and Consolidated Annual Performance and Evaluation Reports (CAPERs). The scale of these challenges far exceeds available resources, so progress is measured and incremental.

Richland County has consistently allocated funds to address the highest strategic plan priorities. The county has met all requirements as an entitlement grantee including administrative caps, minimum set aside requirements, and federal grant fund matching requirements. County policies and procedures comply with federal requirements to ensure that programs and activities benefit low- to moderate-income individuals and families and that community development projects appropriately identify and mitigate lead-based paint hazards.

The CAPER is due annually to HUD on December 30. This report will provide an assessment of progress towards meeting the one-year goals adopted.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Richland County Community Development actively promotes collaboration and coordination among the dozens of public, private, and non-profit organizations providing housing and non-housing community development services in the county and region. RCCD strives to maintain open communication with partner agencies and organizations as well as Richland County residents.

Citizen and stakeholder input were crucial to the identification of community development needs and priorities for this Consolidated Plan. RCCD solicited public and stakeholder input through the required public comment period and its virtual public hearing. The notice was posted on the County's website, in the County's Public Information Office Weekly Newsletter, through the County's Public Information Office Press Release, and with advertisement in The State and Columbia Star local newspapers. The notice was e-mailed to community leaders.

There will be a public hearing concerning the Annual Action Plan for Fiscal Year 2021-2022 regarding use of **Community Development Block Grant (CDBG)** funds totaling **\$1,646,221** and **HOME Investment Partnership (HOME)** funds totaling **\$744,108.00** that has been awarded to Richland County from the United States Department of Housing and Urban Development (HUD).

Citizens, non-profits and other community partners and stakeholders are invited to attend the public hearing to provide comments about the use of these federal funds during FY 2021.

Public comments will be received for a period of thirty (30) days concerning the Annual Action Plan. The comment period begins **Tuesday, June 29, 2021 and will conclude on Wednesday, July 28, 2021**. All comments received will be submitted to the US Department of Housing & Urban Development (HUD). By August 16, 2021, the plan will be submitted to HUD Columbia Field Office, 1835 Assembly Street, 13th Floor, Columbia, SC 29201.

Annual Action Plan

Outlines projects and activities planned with the intent to address the needs of low-to-moderate income persons and/or communities within Richland County. The full 2021/2022 Annual Action Plan is under draft currently.

Please assist by giving your input.

Comments may also be mailed or emailed to:

Richland County Government

Community Planning & Development Divison

2020 Hampton Street, PO BOX 192, Columbia SC 29204

Attention: Sara Scheirer, Grants Manager

Or email: scheirer.sara@richlandcountysc.gov

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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

N/A

7. Summary

The County's Five-Year Consolidated Plan was developed based on input from Richland County residents, community partners, and stakeholders as well as a thorough analysis of data available from reliable sources. Significant sources of data for this report include the 2011-2015 American Community Survey (ACS) estimates, 2010-2014 Comprehensive Housing Affordability Strategy (CHAS) data, the U.S. Bureau of Labor Statistics, the 2010 Census, the 2017 Richland County AFH, the National Survey on Drug Use and Health, the South Carolina Department of Health and Environmental Control, the South Carolina Department of Public Safety, the Homeless Management Information System (HMIS), Inventory Management System/PIH Information Center (IMS/PIC), and local data sources.

The 2017-2021 Consolidated Plan will guide the community development efforts of Richland County over the five years concluding on September 30, 2022. The strategy outlined in the plan is focused on decent, safe, and affordable housing, a suitable living environment, and economic opportunity. Adhering to this fundamental community development strategy will lay a secure foundation for growth and prosperity for all Richland County residents, one household at a time.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department/Agency
CDBG Administrator	RICHLAND COUNTY	Community Planning and Development
HOME Administrator	RICHLAND COUNTY	Community Planning and Development

Table 1 – Responsible Agencies

Narrative (optional)

Richland County Government Community Planning and Development Department, Directed by Sara Scheirer is responsible for administration of HUD grant programs. The management and program implementation is assigned to the Community Development Division.

Consolidated Plan Public Contact Information

Sara Scheirer

Richland County Community Planning and Development

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Columbia, SC 29204

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O: 803-576-2089

AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

Since 2002, Richland County has benefited from Entitlement Community and Participating Jurisdiction status through the U.S. Department of Housing and Urban Development (HUD). This status makes the county eligible to receive direct assistance from both the Community Development Block Grant (CDBG) and the HOME Investment Grant (HOME) programs. HUD requirements for receiving assistance through the CDBG and HOME programs is the preparation and adoption of a Consolidated Plan that describes the county's housing and community development needs, the adoption of Assessment of Fair Housing (AFH) and certification that we are affirmatively furthering fair housing (AFFH). This one-year plan also serves as the county's application for CDBG and HOME funding. It also includes information for the Community Development Block Grant Disaster Recovery (CDBG-DR) received by HUD as a direct entitlement as a result from the October 2015 flood event. The AFH has been incorporated into the consolidated plan and it details a five-year vision for addressing fair housing choice in the County.

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

Richland County works with public and assisted housing providers to increase the overall supply of affordable housing units in Richland County and to make independent living attainable for as many residents as possible. Richland County joined forces with the Columbia Housing Authority (CHA) to produce the 2017 -2021 AFH and within this document are eight goals to achieve. CHA and Richland County agree upon and will mutually work to achieve specific milestones in year three. We will continue to collaborate to establish a Fair Housing Advisory Committee that serves both agencies and we will focus on increasing the number of affordable housing units and provide education and outreach. Also the SC Human Affairs Commission, a FHAP agency, continues to be a responsible participant in the activities that target AFFH goals with-in this plan. In addition, Richland County has selected seven grantees to receive CDBG funds in support of their social service programs to address special housing needs in unincorporated areas of the county, including access to health care; homelessness; youth services; financial assistance, counseling and budget training; and rehabilitation of residential and counseling center for abused children and mothers.

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.

Many organizations in Richland County are working to meet the needs of individuals experiencing homelessness or who are at risk of experiencing homelessness. Dozens of these organizations coordinate their services through membership in the Midlands Area Consortium for the Homeless

(MACH). Richland County has a long history of involvement and collaboration with many partner organizations, including many listed in table two below. Taken together, the services provided in Richland County address a diverse spectrum of needs facing the homeless population. Richland County provides a number of programs and services which provide shelter for homeless and at-risk populations. Several efforts are underway to provide additional housing, emergency shelter, transitional housing, and other services. Richland County is a partner in the local Continuum of Care, the MACH, and has supported their efforts by providing CDBG funding. In FY 2020-2021, CDBG grants will support Cooperative Ministries to provide financial assistance to those who are struggling to make ends meet especially during this time of the health and financial crisis. Families will receive financial counseling and budget management training. Epworth Children's Home will be supported to support families with abused children by providing housing and counseling and young adults transitioning out of permanent shelter for youth, and the Girl Scouts Shine program which helps girls with issues of self-esteem and identity issues. Fifty-three public, private, non-profit and faith-based organizations offer services directed towards assisting the homeless, various homeless sub-populations, and homelessness prevention. Many of these are members of the MACH and many of these member agencies provided input that helped to identify fair housing issues and contributing factors that form the AFH. CHA is also a member of MACH and through this affiliation we frequently share critical data found in the AFH as well as issues and goals on a regular basis keeping the AFH and its goals relevant to the work of the CoC. Through membership in the MACH, Richland County is able to coordinate with partner organizations to ensure the diverse needs of homeless populations including families with children, veterans, and unaccompanied youth are addressed.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

Richland County does not receive Emergency Solutions Grant (ESG) funds. Organizations receiving CDBG funds through Richland County are evaluated through a monitoring process described in the 2020 Annual Action Plan and are expected to meet performance standards defined in their grant contracts. Since August 1, 2012, Richland County has transferred the administrative role of HMIS grants to the United Way of the Midlands. The county worked with the United Way of the Midlands to form a Midlands Housing Trust Fund (MHTF) program to assist with maintaining the affordability of housing for low- to moderate-income citizens by use of general County discretionary funds. Through these efforts, Richland County assists the MHTF to close the gap on affordable housing and other needs to end chronic homelessness in the Midlands. These efforts also provide gap financing and incentives to nonprofits and developers to create affordable housing for low-and moderate-income populations.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Midlands Area Consortium for the Homeless
	Agency/Group/Organization Type	Services-homeless Continuum of Care
	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from MACH was provided the draft information. Also member agencies of MACH and housing stakeholders also participated in AFH public hearings, focus groups and community outreach efforts.
2	Agency/Group/Organization	Homeless No More
	Agency/Group/Organization Type	Services-homeless
	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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft information and encouraged to submit comments. In addition, this transitional housing agency joined forces with the Family Shelter.
3	Agency/Group/Organization	The Comet/Columbia Regional Transit Authority
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Non Housing Community Development Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft document plan and encouraged to submit comments.
4	Agency/Group/Organization	Columbia Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CHA is a partner agency that works with Richland County for AFFH as a coordinated effort. CHA also works with the County in providing housing counseling source to its first time homebuyers program.
5	Agency/Group/Organization	SISTERCARE
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft document plan.
6	Agency/Group/Organization	United Way of Midlands
	Agency/Group/Organization Type	Continuum of Care
	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

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft document plan and encouraged to submit comments. Also as a stakeholder, the County sought the input of the United Way during the public input for the AFH.
7	Agency/Group/Organization	SANTEE-LYNCHES CDC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft of both the plan and AFH documents and encouraged to submit comments.
8	Agency/Group/Organization	COMMUNITY ASSISTANCE PROVIDER, INC.
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy Non-housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft document plan as well as the draft AFH document and encouraged to submit comments.
9	Agency/Group/Organization	Senior Resources Inc
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft document plan and encouraged to submit comments.
10	Agency/Group/Organization	Central Midlands Council of Governments
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Education Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft document plan and encouraged to participate in the public hearing and submit comments.

11	Agency/Group/Organization	City of Columbia
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-homeless Services-Employment Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft document plan and was encouraged to attend the public hearing and submit comments.
12	Agency/Group/Organization	Lexington County Community Development
	Agency/Group/Organization Type	Housing Services - Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Strategy Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft document plan and encouraged to participate in the public hearing and submit comments.
13	Agency/Group/Organization	South State Bank
	Agency/Group/Organization Type	Housing Business Leaders Community Reinvestment Act(CRA) Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft document plan.
14	Agency/Group/Organization	Alianza Latina
	Agency/Group/Organization Type	Housing PHA Services-Children Services-Persons with Disabilities Service-Fair Housing Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft document plan and the AFH document. Comments were sought from members of this list.

15	Agency/Group/Organization	Able SC
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Services-Education Services-Employment Service-Fair Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft plan and AFH documents.
16	Agency/Group/Organization	Epworth Children's Home
	Agency/Group/Organization Type	Housing Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft document plan.

Identify any Agency Types not consulted and provide rationale for not consulting

Richland County engaged a healthy mix of various community partners. The agency consultation during this Consolidated Plan was extensive and included focus groups, community meetings, and individual interviews. These various agencies and partners were supplied the document during the comment period. In addition, the Community Development Department consults with all these and other community partner throughout the entire year on projects, have joint meetings and collective joint ventures.

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 Way of the Midlands	On January 22, 2020 4,268 persons were counted as homelessness in South Carolina. The Point-in-Time(PIT) Count reflects that Horry County (807) had the highest county, followed by Richland County. Richland reported 743 homeless individuals, 589 individuals were unsheltered and other individuals were sheltered. https://www.uwmanualreport.org/homelessnesshttps://www.midlandshomeless.com/South Carolina InterAgency Council on Homelessnesshttps://877c5035-ac91-4bec-8fda-5772d288ea35.filesusr.com/ugd/8bd09e_996bb1a237234742abc87cf00c78cd16.pdf

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community				

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Richland County became an entitlement community in 2002. For FY2021 Richland County will receive from the U.S. Department of Housing and Urban Development (HUD) \$1,670,479 in CDBG funds and \$744,108 in HOME funds. Projects identified in the Action Plan will be implemented using these funds. Additional funding for the projects described in this Consolidated Plan will be available from income generated HOME program and investments. These include \$25,000 from loans to CHDOs and Affordable Housing Loans and from RCHAP application fees. Additional income may be generated using recapture provisions as outlined in the policies and procedures of the housing programs and CHDO contracts. These provisions ensure compliance with all relevant federal regulations. Resources anticipated for the remainder of the planning period are projections based on FY 2021 allocations.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,670,479	0	0	1,670,479	0	In 2021, formula grant allocations for FY 2021 were made available to grantees based on the 2020 budget enacted for HUD. The expected amount available for the remainder of the Consolidated Plan is a projection of funding over the next year based on formula allocations for FY 2021.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	744,108	25,000	0	769,108	0	In 2021, formula grant allocations for FY 2021 were made available to grantees based on the 2020 budget enacted for HUD. The expected amount available for the remainder of the Consolidated Plan is a projection of funding over the next year based on formula allocations for FY 2021.
Other	public - federal	Admin and Planning Economic Development Public Services	0	0	0	0	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Other	public - federal	Admin and Planning Homeowner rehab Multifamily rental rehab Public Improvements Other	0	0	0	0	0	
Other	public - local	Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	186,027	0	0	186,027	0	HOME Match funds from Richland County

Table 5 - Expected Resources – Priority Table

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

RCCD will use a combination of public and private funding to implement its affordable housing, minor housing rehabilitation, infrastructure, public service, and homelessness activities described in this Action Plan. The county will provide funds equal to 25 percent of HOME entitlement awards.

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

N/A

Discussion

Richland County anticipates receiving federal funding over the next year from two HUD programs: the Community Development Block Grant program (CDBG) and HOME Investment Partnership program (HOME). These funds will be used to fund projects which advance the goals identified in the last year of this five-year strategic plan. Projects carried out using these federal funds over the next year will leverage additional funds for from state and local government as well as private funding sources.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Owner-occupied housing rehabilitation	2017	2021	Affordable Housing	County-wide	Rehabilitation of existing affordable housing	CDBG: \$120,000 HOME: \$558,082	Homeowner Housing Rehabilitated: 18 Household Housing Unit
2	Homebuyer program	2017	2021	Affordable Housing	County-wide	Acquisition of existing affordable housing units	HOME: \$186,027	Direct Financial Assistance to Homebuyers: 20 Households Assisted
3	Public facilities and infrastructure	2017	2021		Olympia	Public improvements and infrastructure	CDBG: \$715,813	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 350 Households Assisted
4	Economic Development	2017	2021	CDBG-CV	County-wide	Collaboration with community partners	CDBG: \$250,000	Businesses assisted: 25 Businesses Assisted
5	Administration	2017	2021	Administration	County-wide		CDBG: \$334,095 HOME: \$74,410	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public services	2017	2021	Public Service	County-wide	Public services	CDBG: \$250,571	Other: 5000 Other
7	Affordable rental housing	2017	2021	Affordable Housing		Production of new affordable housing units	HOME: \$111,616	Rental units rehabilitated: 1 Household Housing Unit
8	AFH Goal: Educate individuals about fair housing	2017	2021	Fair Housing		AFH: Lack of understanding of fair housing law AFH: Lending discrimination AFH: NIMBYism AFH: Location and type of affordable housing AFH: Access to financial services AFH: Discriminatory action in the marketplace AFH: Disproportionate housing problems		Other: 500 Other
10	AFH Goal: Expand fair housing outreach/enforcement	2017	2021	Fair Housing		AFH: Lack of understanding of fair housing law		Other: 5000 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	AFH Goal: Create partnerships for development	2017	2021	Affordable Housing Public Housing Homeless Non-Housing Community Development Fair Housing	County-wide	Production of new affordable housing units Acquisition of existing affordable housing units		Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Owner-occupied housing rehabilitation
	Goal Description	For FY2021 the County will continue to provide rehabilitation and rebuilds of owner occupied homes for LMI residents of Richland County through our Operation One Touch and Richland Rebuilds.
2	Goal Name	Homebuyer program
	Goal Description	The County will provide deferred forgivable loans of \$8000 for existing construction and \$10,000 for new construction for up to 20 first time LMI homebuyers to purchase homes in Richland County over the next year.
3	Goal Name	Public facilities and infrastructure
	Goal Description	Sewer System Rehabilitation in Lower Richland

4	Goal Name	Economic Development
	Goal Description	Assistance will be provided to small businesses in the form of competitive Seed Money Grants and training workshops/events.
5	Goal Name	Administration
	Goal Description	
6	Goal Name	Public services
	Goal Description	Competitive applications will be accepted and awarded with the primary objective being to develop sustainable communities for persons of low- and moderate-income (LMI), thereby improving the housing, quality of life, and economic conditions of Richland County. HUD defines LMI as household income that is less than 80% of area median income.
7	Goal Name	Affordable rental housing
	Goal Description	A minimum of 15 percent of HOME funds are to be allocated to CHDOs for the development of affordable rental housing. Eligible activities include new construction or acquisition and rehabilitation of existing units for rental in the county master planned areas. Preference is given to those areas where 50 percent or more of households earn less than the area median income. Over the next year, a minimum of 1 affordable rental units will be added to the housing stock in Richland County.
8	Goal Name	AFH Goal: Educate individuals about fair housing
	Goal Description	Richland County will partner with the Columbia Housing Authority to maximize the number of very-low income, low-income and moderate-income households that will receive fair housing education by 500 residents. Richland County will also host quarterly workshops, seminars, and/or training opportunities targeting a variety of audiences including those that may require language translation.
10	Goal Name	AFH Goal: Expand fair housing outreach/enforcement
	Goal Description	During National Fair Housing Month, Community Development will host a media campaign with materials to include print products, brochures, posters, social media marketing, and television and radio PSAs.

11	Goal Name	AFH Goal: Create partnerships for development
	Goal Description	Increase leveraged amount with other funding sources and expand partnerships beyond CHDO. By the end of FY21, create advisory committee of housing professionals to include builders, realtors, and developers to encourage investments in Richland County in an effort to reach the goal of creating conversation, advocacy, and development of new affordable housing.

Projects

AP-35 Projects – 91.220(d)

Introduction

Below is a summary of projects that have been chosen to address the County's priority needs. Specific activities are detailed within the individual projects below.

Projects

#	Project Name
1	Infrastructure and Public Facilities
2	Public Services
3	Planning and Administration
4	HOME Program Administration
5	Richland County Homeowners Assistance Program (RCHAP)
6	Community Housing Development Organization
7	Owner Occupied Housing Rehabilitation
8	Owner Occupied Housing Rebuild
9	Economic Development

Table 7 - Project Information

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

Allocation priorities for the FY2021 annual action plan are:

1. Homeownership Assistance
2. Public Facilities and Infrastructure
3. Economic Development
4. Production of Affordable Housing Units
5. Owner Occupied Housing Rehabilitation
6. Owner Occupied Housing Rebuild
7. Economic Development
8. Educating Individuals about Fair Housing
9. Expanding Fair Housing Outreach/Enforcement
10. Creating Partnerships for Development Activities

These priorities were selected on the basis of the assessment of housing needs and housing market analysis responses obtained through the public engagement process conducted for the 2017-2021 Consolidated Plan. Key findings include:

1. Insufficient affordable housing available for low- and very-low income residents.
2. Insufficient services for homeless and other special needs populations
3. Unsafe and blighted housing and commercial areas throughout the county.
4. Inadequate roads and other infrastructure
5. Need to strengthen collaboration among community development partners and service providers

Public service projects will be selected on the basis of a competitive application process. Other funding priorities include support for small businesses and fair housing outreach and education. HOME funds are distributed among programs for housing rehabilitation, homeowner assistance and CHDO new construction/rehabilitation of affordable housing. These strategies for expanding the affordable housing stock are consistent with the priorities of county residents reached through public participation process for the 2017-2021 Consolidated Plan.

The primary obstacle to addressing underserved needs is budgetary. The action plan allocates federal funds strategically to leverage local and state funds for the greatest impact but housing and public service needs far exceed available funds.

AP-38 Project Summary
Project Summary Information

1	Project Name	Infrastructure and Public Facilities
	Target Area	
	Goals Supported	Public facilities and infrastructure
	Needs Addressed	Public improvements and infrastructure
	Funding	CDBG: \$715,813
	Description	This project will support the development of adequate public facilities and improvements including but not limited to: sewer, streets, sidewalks, water, parks, playgrounds, and facilities for persons with special needs.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Quail Creek - Hopkins
	Planned Activities	Quail Creek Sewer Line Rehabilitation
2	Project Name	Public Services
	Target Area	County-wide
	Goals Supported	Public services
	Needs Addressed	Public services
	Funding	CDBG: \$250,571
	Description	
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Countywide
	Planned Activities	Public Service Grants
3	Project Name	Planning and Administration
	Target Area	County-wide
	Goals Supported	Administration

	Needs Addressed	
	Funding	CDBG: \$334,095
	Description	Funds used for the administration of the CDBG Program
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	2020 Hampton St, Columbia, SC 29202
	Planned Activities	Administration of CDBG programs
4	Project Name	HOME Program Administration
	Target Area	County-wide
	Goals Supported	Administration
	Needs Addressed	
	Funding	HOME: \$74,410
	Description	Funds used to administer the HOME program.
	Target Date	9/30/2023
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	2020 Hampton St, Columbia, SC 29202
	Planned Activities	Administration of HOME programs and projects
5	Project Name	Richland County Homeowners Assistance Program (RCHAP)
	Target Area	County-wide
	Goals Supported	Homebuyer program
	Needs Addressed	Homeless/CoC needs
	Funding	HOME: \$186,027
	Description	Provide down payment and closing cost assistance to LMI first time homebuyers.
	Target Date	9/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	Approximately 20 LMI families will benefit from housing down payment/closing cost assistance.
	Location Description	Countywide
	Planned Activities	
6	Project Name	Community Housing Development Organization
	Target Area	
	Goals Supported	Affordable rental housing
	Needs Addressed	Production of new affordable housing units
	Funding	HOME: \$111,616
	Description	Funding allocated to CHDOs to be used for eligible development activities that promote affordable housing activities that are owned, developed, or sponsored by CHDOs. HUD has established criteria to certify CHDOs to assist Community Development in accomplishing the goals and objectives of the HOME program.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	1 LMI family
	Location Description	
	Planned Activities	
7	Project Name	Owner Occupied Housing Rehabilitation
	Target Area	County-wide
	Goals Supported	Owner-occupied housing rehabilitation
	Needs Addressed	Rehabilitation of existing affordable housing
	Funding	CDBG: \$120,000 HOME: \$198,082
	Description	The owner occupied housing rehabilitation program will assist low-moderate income families, disabled, elderly, and veteran homeowners with qualifying repairs to their primary residence. This will assist approximately 16 homeowners. Program guidelines allow for repairs of one home repair item up to \$25,000.

	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	These funds will assist approximately 16 home owners.
	Location Description	Countywide
	Planned Activities	Operation One Touch Program
8	Project Name	Owner Occupied Housing Rebuild
	Target Area	County-wide
	Goals Supported	Owner-occupied housing rehabilitation
	Needs Addressed	Rehabilitation of existing affordable housing
	Funding	HOME: \$360,000
	Description	Re-construction of minimum of 2 owner occupied homes that are deemed beyond repair.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	2 LMI families
	Location Description	Countywide
9	Planned Activities	Richland Rebuilds Program
	Project Name	Economic Development
	Target Area	County-wide
	Goals Supported	Economic Development
	Needs Addressed	Collaboration with community partners
	Funding	CDBG: \$250,000
	Description	Partnering with the Office of Small Business Opportunity to provide grants and training opportunities to small businesses located within Richland County.
	Target Date	9/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	24 LMI families
	Location Description	Countywide
	Planned Activities	SEED Grants for Small Businesses Training for Small Business

AP-50 Geographic Distribution – 91.220(f)

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

The strategic plan for this period incorporates the 2017 AFH. The AFH preceded the Consolidated Plan and was conducted through a number of sources. Community outreach and education was inclusive of a community-wide survey, public focus groups, public meetings and hearings. The AFH goals found within AP. Over 70 percent of CDBG funding is to be used for projects will benefit low-to-moderate-income (LMI) persons. CDBG funds will support projects county-wide targeting master planned areas and revivification strategy areas where decrepitude is adversely affecting the vitality of areas where there is a high concentrations of affordable housing. Master planned areas include: Broad River Heights, Crane Creek, Candlewood, Trenholm Acres/New Castle, Southeast Richland, Lower Richland and Decker International Corridor/Greater Woodfield Park. Several of these target areas are 51% or greater LMI and 2 or more are both LMI and also contain areas of slum and blight. FY 21-22 CDBG funds allocated to install, replace over 33,000 linear feet of water/sewer line which is crumbling and decaying with cure line and will serve approximately 1,300 families. Within the AAP HOME funds are allocated to projects and programs which benefit low-to-moderate income families by preserving and creating existing and additional affordable housing units and by providing direct assistance to families and individuals working towards homeownership. Funds earmarked to assist the elderly rebuild their home that is beyond repair. A minimum of 15 percent of HOME funds set aside for use by community housing development organizations (CHDOs). The activities of CHDOs are geographically focused in and around neighborhood master planned areas. These will likely be rental projects that include acquisition of existing housing units, rehabilitation and/or new construction built with features to allow seniors to age in place. However, CHDOs have the option to provide homeownership opportunities. HOME funds will also be used for the Richland County Homeownership Assistance Program (RCHAP) to provide down-payment assistance (DPA) and to support owner occupied rehabilitation (HR). These programs will benefit low-income residents throughout the county, however, historical precedent suggests the majority of DPA recipients will be from County Council district 9 (zip codes 29223 and 29229.)

Geographic Distribution

Target Area	Percentage of Funds
CRANE CREEK	
Trenholm Acres/New Castle	2
Broadriver Heights Neighborhood	
Broad River Cooridor	

Target Area	Percentage of Funds
Southeast Richland Neighborhoods	
Decker Boulevard / Woodfield Park	
Candlewood	
Spring Hill	
Lower Richland	45
Olympia	
County-wide	53

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The county consulted with housing, health and business professionals as well as resident communities for review and comment of geographic data provided by HUD. Consideration of the qualitative data presented in the AFFH Tool was considered when selecting projects for FY 2021-2022. Specifically the activities that address blight in targeted communities is supported by data that points to specific areas of poverty and area where the quality of life for LMI is impacted. The water/sewer line installation/expansion in Lower Richland is a quality of life issue which must be addressed by the County and the Central South Carolina Habitat for Humanity Dentsville Neighborhood Redevelopment in Trenholm Acres/Newcastle is an area selected in order to eradicate and prevent blight and slum which is impacting the vitality of the community and the quality of life for neighboring residential areas. Lower Richland and The Trenholm Acres/Newcastle areas are target areas because they represent areas of interest for Community Housing Development Organizations (CHDOs) partnered with Richland County and are Master Planned Areas. All other funds will be distributed throughout the unincorporated areas of Richland County.

Discussion

RCCD operates in partnership with the City of Columbia and the Columbia Housing Authority (CHA) to ensure an efficient and equitable distribution of available resources. To the extent possible, efforts from the City of Columbia are focused on areas within the City of Columbia, CHA are focused on areas county-wide, while efforts by Richland County Community Development are focused on unincorporated areas of the county.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During FY2021 Richland County will continue to address the affordable housing needs as outlined in the Consolidated Plan and within the Assessment of Fair Housing (AFH). The AFH goals to create affordable housing opportunities in integrated mixed income neighborhoods to lesson segregation and to create partnerships with public and private entities that will enable the development of accessible and affordable housing will be impacted this year. Efforts by RCCD will include housing programs administered by the county and financial support provided by the county to local housing developers and service providers. The following tables provide one year goals for the numbers of households to be assisted through these efforts.

The county plans to award both HOME and CDBG. HOME/CR is allocated funds to non-profit housing developers for the creation of rental and homeownership units in master planned areas and other funds are allocated to rebuild LMI owner occupied homes that have deteriorated beyond repair. CDBG funds will focus on minor repairs to owner occupied single family units county-wide as well as two rebuilds.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	41
Special-Needs	0
Total	41

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	40
Acquisition of Existing Units	0
Total	41

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The county will use HOME funds to develop and preserve affordable housing units. These funds will be invested through partnerships with nonprofit housing developers and through the Operation One Touch, Richland Rebuilds, and Richland County Homeownership Assistance Program (RCHAP), which provides down payment and closing cost assistance to qualified first-time buyers. Applicants for RCHAP

funds must attend an orientation seminar and are accepted on a first-come-first-serve basis.

AP-60 Public Housing – 91.220(h)

Introduction

Public housing units in Richland County are managed by the Columbia Housing Authority (CHA). The housing authority manages more than 2,200 public housing units, 15 of which are located in unincorporated areas of Richland County and 3,646 Section 8 vouchers in the City of Columbia and Richland County. RCCD provides support to CHA through homebuyer assistance (25 new homeowners in FY2021).

The waiting list for housing at CHA is currently closed, and demand far exceeds the supply of public housing units. In August 2014, CHA was required by HUD to change the number of units specified for elderly residents, decreasing the amount of elderly units from over 500 to 256. This has created a great need for affordable housing for elderly residents in Richland County.

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

Work is ongoing for the construction of 24 new affordable housing units, including a minimum of eight HOME-supported units at the Shakespeare Crossing development. Funding remaining from previous years will be used for the completion of work planned for FY2021. HOME funds also support new construction and rehabilitation by CHDOs. The number of units has not yet been determined as RCCD is working to issue the solicitation for CHDO's, however the goal is to bring on additional rental and homeownership units. Richland County wants non-profit developers to propose multi-family development to increase the production of units and variety in unit mix and unit type in order to meet the needs of homeless and rent-burdened families in the County.

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

The CHA Resident Executive Council (REC) provides residents with the opportunity to become involved in housing authority policy making. The REC is made up of representatives from each CHA public housing community, and members are elected by their peers based on participation in local Community Clubs. The REC meets on the last Monday of each month and attracted more than 150 attendees in 2017 surpassing their capacity. Richland County will work to increase the capacity to serve more by seeking other resources that provide like services in FY 2021-2022.

Richland County will also continue to provide twelve hours of housing counseling classes to CHA residents through the RCHAP program. Classes will cover home buying, budget and credit, and home and yard maintenance.

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

N/A

Discussion

RCCD and CHA completed a joint AFH and by doing so enhanced the level of collaboration and support of one another. Richland County supports public housing by increasing the number of units by funding new construction and rehabilitation of affordable housing units. The CHA provides opportunity for resident engagement through the monthly meetings of the resident executive council. Richland County provides educational programming to CHA residents in the form of job training and housing counseling. Through the CHA and Richland County partnership in the 2017-2021 Assessment of Fair Housing we will work closely by forming a Fair Housing Alliance to maximize our efforts to accomplish the goals of the AFH to include education and outreach and the creation of affordable housing units in areas of low concentration of poverty.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

According to the 2020 South Carolina State of Homelessness Report, Richland County had 105 unsheltered homeless individuals and 638 sheltered making the total 743. Of those, 75 were identified as homeless veterans and 193 were identified as chronically homeless. Due to Covid-19, no Homeless PIT (Point In Time) Count was done in the Midlands area in January 2021. 2020 data is the most recent and up to date information available.

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

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

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

The individual needs of homeless persons in Richland County are largely determined by the Midlands Area Consortium for the Homeless (MACH), the CoC coordinating organization that works to provide homeless services throughout Richland County. MACH is a coalition of over 50 organizations and individuals representing Richland County and 13 other counties in central South Carolina. Homeless service providers track the needs of individuals experiencing homelessness through the Homeless Information Management System (HMIS) maintained by the United Way of the Midlands. The needs of individuals experiencing homelessness are assessed through an intake interview when individuals enter the CoC by accessing services provided by a member organization. Street outreach teams also reach out to individuals experiencing homelessness to assess their needs and help them to connect with the CoC. In addition to individual level needs assessment, MACH partners each year with the South Carolina Coalition for the Homeless to conduct a Point in Time (PIT) count of the number of people experiencing homelessness on a given night. This includes an inventory of the number of people sheltered in homeless services as well as a street count of the number of people unsheltered. In FY 2021, Richland County will continue to partner with the MACH to assess the individual needs of homeless persons.

Addressing the emergency shelter and transitional housing needs of homeless persons

According to the 2020 South Carolina State of Homelessness Report, Richland County had 105 unsheltered homeless individuals and 638 sheltered making the total 743. Of those, 75 were identified as homeless veterans and 193 were identified as chronically homeless. The County of Richland, along with our non-profit partners will continue to dedicate funding and support the expansion and creation of emergency shelter and transitional housing. We also continue to provide funding to shelter to allow for the continuation or implementation of programs to address the needs of the homeless population.

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

Richland County plans to continue to provide CDBG funding to non-profits to carry out programs that include a residential and counseling program for abused children and their mothers, emergency shelter for men, and other areas of needs. Richland County will continue to partner with MACH for consulting the needs of the homeless population.

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.

Individuals with severe mental health challenges often require transitional or permanent supportive housing including ongoing treatment, social services and housing assistance to recover and live independently. According to the 2015 National Survey on Drug Use and Health sponsored by Substance Abuse and Mental Health Services Administration (SAMHSA), an agency in the U.S. Department of Health and Human Services (DHHS), an estimated 18.1 percent or 43,521 Richland County residents suffer from a mental illness while an estimated four percent suffer severe mental illness.

During the public participation process, focus group participants noted that a disproportionate number of the mental health institutions and correctional facilities in the state of South Carolina are concentrated in or near Richland County. Five of the eight South Carolina Department of Mental Health inpatient facilities are located in Richland County. Individuals who are discharged from these facilities are in need of housing and services, which are not sufficiently available.

For FY2021 Richland County will provide continue to provide funding to non-profits to provide programs such as dental and optical care to homeless individuals to prevent unnecessary visits to emergency rooms and programs that address mental health and substance abuse needs. In addition, Richland County partners with the CHA to provide job training and housing counseling to low-income and extremely low-income residents of public housing.

One 2015 study from the University of South Carolina looked at homelessness in Richland County from 2004 to 2015 and determined that most homeless families experience only one brief crisis, lasting an average of 54 days. The study concluded that the county needs much more affordable housing. Richland

County is allocating funding to projects aimed directly at expanding the affordable housing stock in FY2021.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The market analysis conducted for this Consolidated Plan identifies the following barriers to affordable housing:

1. Lack of statute to address inclusionary zoning.
2. Restrictions on accessory dwellings.
3. A limited number of zoning districts that allows the location of new mobile home parks make it difficult to locate a new mobile home park in the county.
4. Subdivision Regulations that require all roads in new developments to be paved and constructed to county standards, rather than offering alternatives for dirt roads in smaller subdivisions.
5. Subdivision Regulations that require all new subdivisions of 50 lots or more to provide sidewalks and landscaping, items which add additional development costs that are passed on to purchasers.
6. A substantial increase in building permit fees was adopted in 2005 to bring fees in line with neighboring jurisdictions. These increases result in increased building costs for developers and homebuyers.
7. Increases in the water meter tap fee for a single family home, and the nearly doubling of the sewer tap fee have directly contributed to rising housing costs in the county.

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

The 2017 Assessment of Fair Housing (AFH) conducted for Richland County found that the availability of housing accessible to a variety of income levels and protected classed may be limited by zoning and other local policies that limit the production of affordable units. The report concluded that a review of local land use policies may positively impact the placement and access of publicly supported and affordable housing. To carry out this review and to monitor new developments with the land use policy, Richland County plans to create a fair housing development advisory committee.

Discussion:

Richland County adopted a Comprehensive Plan that encourages the creation of housing choices for all household types, sizes and incomes. The strategy is to target master planned areas for development and to implement Revivify Richland to effectively address the barriers to affordable housing. While the housing inventory is increasing in Richland County, including the Capitol City of Columbia, building codes and zoning all imposing, continue to limit development options for residents that are economically

vulnerable. Efforts to eliminate barriers will also include coordination with Columbia Housing Authority, state and local partners to support laws that back affordable housing development and encourage local governments to leverage funding and other resources that will increase the number of housing opportunities.

AP-85 Other Actions – 91.220(k)

Introduction:

In addition to addressing affordable housing, public housing, and the homeless community, Richland County plans to use CDBG and HOME funds for a variety of other actions such as: the removal of slum and blight conditions, improvements to commercial corridor in a master planned area and improvement of living conditions in a LMI neighborhood.

Actions planned to address obstacles to meeting underserved needs

The county completed an AFH in 2017 to analyze disproportionate needs in the community and set specific goals for the coming year to address these needs. Obstacles to addressing underserved needs include:

- Steering in real estate
- Discriminatory terms and conditions in Rental
- Failure to make reasonable accommodations
- Limited supply of affordable housing
- High denial rates for racial and ethnic minorities
- Prospective discriminatory practices and policies
- NIMBYism
- Perpetual creation of segregated neighborhoods
- Limited supply of affordable housing
- Disparities in access to opportunity
- Denial of available housing in the rental markets
- Discriminatory refusal to rent
- Disproportionate housing problems

Actions planned for the coming year include:

1. Educate individuals about the Fair Housing Act of 1968
2. Create an affordable housing advisory committee to address issues of fair housing
3. Form partnerships with public and private entities that will enable the development of accessible and affordable housing
4. Provide financial literacy education
5. Create affordable housing opportunities in integrated and mixed-income neighborhoods
6. Promote equitable access to credit and home lending by marketing to 100% of the lending institutions in Richland County and promoting awareness of fair housing laws
7. Increase complaint rate for discrimination in rental housing toward protected class groups
8. Reduce housing segregation and discrimination through aggressive education, enforcement, and collaboration with fair housing agencies and by being more selective in sites for development.

Actions planned to foster and maintain affordable housing

In FY 2021-2022, Richland County plans to provide funds in HOME funds for the rehabilitation of affordable housing units and rebuild owner occupied housing units that have been determined as beyond repair. Richland County allocated funds to provide new homeowners with differed forgivable loans through the RCHAP program. The HOME funds will be set aside for the development of new rental and/or home ownership properties by CHDOs. The county also plans to spend CDBG funds on HOME project delivery costs.

The county will continue to use the FY 2017-2021 allocation of \$30,770,000 in CDBG-DR funds to help with housing rehabilitation, infrastructure improvements, and economic development for residents in areas affected by the October 2015 flood.

Actions planned to reduce lead-based paint hazards

The county housing program manager is trained in lead inspection, risk assessment, and safe work practices. The county also contracts with a certified lead inspector and risk assessor for all required lead hazard evaluations and lead clearance testing activities. Assistance has also been offered to small and minority contractors to obtain Environmental Protection Agency (EPA) abatement training for accreditation. The county distributes and maintains all required documentation related to lead-based paint hazards for homes built before 1978 and distributes lead-based paint information at all county sponsored events. Lead-based paint mitigation efforts have diminished in recent years due to budgetary constraints and a reduction in the number of housing units undergoing rehabilitation. Most units rehabilitated in recent years have been found by certified inspectors to have no lead-based paint hazards. Those found to have lead-based paint hazards are controlled using acceptable HUD/EPA protocol through an approach called “identify and control lead-based paint hazards.” This protocol will continue to be implemented for all applicable projects undertaken by the county over in FY 2020-2021.

Actions planned to reduce the number of poverty-level families

RCCD is the division responsible for the county anti-poverty strategy. The goals, priorities, programs, and policies described in this strategic plan are aimed at reducing the number of families living at or below the poverty level in Richland County. The components of the anti-poverty strategy fall into three broad categories: housing affordability, economic growth, and direct services. RCCD collaborates with a diverse coalition of public agencies, private, and non-profit organizations in order to advance anti-poverty goals relating to these areas. Notable collaborators include the Central South Carolina Alliance, the Richland County Economic Development Department, CHA, and the Central Midlands Regional Transportation Authority. Actions planned for FY 2021-2022 to include funding for minor homeowner repair needs and construction and rehabilitation of new affordable rental units by CHDOs to be offered to low- or very low-income residents with subsidized rents. In addition, grants will be provided to homeless service providers offering transitional housing services intended to help individuals and families with housing

stability.

Actions planned to develop institutional structure

RCCD works closely with community collaborators, federal and state agencies, non-profit organizations, private companies in the formulation and implementation of its Consolidated Plan. These partnerships strengthen the planning process and ensure successful implementation of the Plan. Each partner plays a critical role in the process and brings a unique expertise and perspective, helping strengthen the institutional structure in Richland County. Representatives from RCCD will continue to collaborate with neighborhood associations, local nonprofit organizations, housing developers, the MACH, and state and federal agencies. RCCD will work to foster collaboration and make connections between developers, planners, The Comet bus system and service providers to ensure economic development projects and transit service expansion takes into account the needs of all residents. Richland County will also continue to pursue opportunities to collaborate with neighboring jurisdictions on community development and affordable housing concerns.

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

Richland County will combine CDBG and HOME resources with assistance from private developers to develop more affordable housing units in the county. HOME funds are allocated to CHDO rehabilitation and construction projects with program delivery costs covered by CDBG funds.

Discussion:

RCCD has planned actions to educate residents about fair housing laws, create affordable housing opportunities in integrated communities, promote equitable access to credit, and reduce discrimination and segregation. Richland County will create a fair housing advisory committee to review and monitor land use and development policies to help remove barriers to meeting the affordable housing needs in the county. Richland County will continue to assess and mitigate lead-based paint hazards for all relevant projects in compliance with HUD/EPA protocol. Richland County will provide funds to CHDOs to rehabilitate, construct, and offer housing units to low and very-low income residents at subsidized rates. Richland County will provide transitional housing support for individuals and families experiencing homelessness through grants to two CoC member organizations. These projects are intended to reduce the number of families living in poverty in the county. Richland County continues to partner on projects with a diverse range of organizations and institutions on issues of affordable housing and community development. Specifically, the RCCD will work to foster the integration of transportation, housing, and economic development planning to ensure residents have better access to jobs and services throughout the county.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

In FY2021 Richland County will receive \$1,670,479 in CDBG funds and \$744,108 in HOME funds. RCCD administers these CDBG and HOME funds to eligible projects and programs that benefit and serve LMI persons. Activities planned for FY 2021: CDBG grant awards totaling \$250,071 will be divided among approximately 8 public services. Economic Development Grants to Small Businesses totalling \$250,000 will be used to assist approximately 24 business, Entitlement total for Housing-based rehabilitation/acquisition/new homebuyer and minor improvement projects will be \$991,538 and \$700,000 will be for the rehabilitation of water/sewer line in Lower Richland area. The remainder of these two HUD grants will be used by staff for management and implementation of both HOME and CDBG funds.

Under CDBG-DR, two rounds of funding totaling \$30,770,000 have been fully executed under grant agreements. A robust 60% of the first \$23.5M will be targeted to Richland County's unmet need for housing-related programs and a healthy balance to infrastructure, business and planning/administration. With the \$7.254M (2nd allocation), 95% of the funding will be used for housing. Richland County has also been allocated an additional \$21,864,000 for mitigation efforts.

The County has an existing CDBG-DR Action Plan and this along with other information can be found at <http://www.richlandcountysc.gov/Flood-Recovery>. The County also has a proposed CDBG-MIT Action Plan and this along with other information can be found at <http://www.richlandcountysc.gov/Mitigation>.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(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 | 0 |
| 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 |

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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:	0

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.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

As required by HOME regulations, Richland County will match the HOME grant with county funds in the amount of \$186,027. The county will also continue to solicit donations and leverage funds with existing and new partners. Additional funding includes program income of \$25,000 from loans to CHDOs and Affordable Housing Loans and from RCHAP application fees.

Fair Return on Investment

Richland County's definition of fair return on investment is defined as what a homebuyer can expect back on their return if they sell their unit during the period of required affordability as referenced within their agreement. The fair return is calculated upon the objective standard for Richland County as the percentage of change in median sales prices for housing units within the median statistical area over or during the period of ownership. This calculation basis includes the original investment by the homebuyer with the addition of specific types of upgrades or additions that will add value to the property. These types of upgrades include tangible, structural improvements to the interior or exterior of the home that would remain with the home during and after a sale. These additional homebuyer-financed improvements are not financed by Richland County. A reasonable range of low-income buyers during the point of resale would be low income buyers as defined 50%-79% current area median income. During depressed or declining market seasons (such as a time of "seller's market"), a loss of investment does constitute a fair return

Richland County has also previously invested in a multi-phased, multi-family housing development under construction by Community Assistance Provider, Inc. This project has additional state HOME Investment partnership funding and funding from the State Housing Trust Fund and Midlands Housing Trust Fund.

HOME funding in Richland County is awarded through an RFP process and can be used for acquisition, rehabilitation, new construction, and gap financing. Pre-development loans are also available to cover project costs necessary to determine project feasibility (including cost of initial study, legal fees, environmental reviews, architectural fees, engineering fees, options to acquire property, site control, and tile clearance). All HOME awards are subject to the provisions of the HOME Investment Partnership Program authorized under Title II of the Cranston-Gonzales National Housing Act.

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:

Recapture Provisions

To ensure affordability Richland County will impose recapture provisions when using HOME funds for assisting homebuyers, homeowners and CHDOs. Richland exercises its ability to utilize the recapture provision to ensure all or a portion of the County's HOME investments will be recouped in the event the household fails to adhere to the terms of the HOME agreement for the duration of the period of affordability. The Recapture activity exists for (a) Down Payment Assistance (RCHAP); (b) the Housing Rehabilitation program (Operation One Touch/Richland Rebuild); and (c) Community Housing Development Organizations (CHDO).

HOME funds are granted to participants of RCHAP and Homeowner Rehabilitation programs in the form of forgivable loans. The loan remains in place for five (5 years) and triggered only if the owner sells, leases, or refinances the property prior to the end of the Period of Affordability. Recapture provisions will ensure Richland County recoups all or a portion of the HOME investments. The investment will be recouped from sales proceeds if the property is sold, in a leasing or refinancing situation, Richland County and the homeowner will determine how/when the payoff is completed. The recapture provision is discussed during the RCHAP Participant Orientation; Housing Counseling Sessions and is enforced by the Richland County Promissory Note signed by the homebuyer and a deed of trust is recorded with the County.

Another instance where HOME funds may be recaptured is when a CHDO fails to meet all conditions of the loan agreement and as a result, the loan is terminated prior to project completion. The CHDO is then required to repay the amount of the investment utilized back to the County. The County and CHDO will determine how to proceed and upon the initial sell of the unit, the HOME funds owed will be recaptured from sales proceeds. Richland County can structure its recapture provisions based on its program design and market conditions which the HOME investment is recaptured as described in paragraph 24 CFR 92.25 (a)(5)(ii)(A)(5) of the HOME regulations.

See Item (4) for RCHAP provisions and discussion for HR provisions.

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:

Community Housing Development Organizations (CHDO)/ New Construction

Richland County Community Development will provide HOME-subsidy to CHDOs which respond to is solicitation for affordable housing units. The Request for Proposals (RFP) is looking for affordable units to be located in the master planned target areas of the unincorporated areas of the County and for the non-profit developers to consider unit types other than single family detached or semi-detached.

HOME Funding is awarded through an RFP process and can be used for acquisition, rehabilitation, new construction and gap financing. Pre-development loans are also available to cover project costs necessary to determine project feasibility (including cost of initial study, legal fees, environmental reviews, and architectural fees, engineering fees, options to acquire property, site control and clearance). All HOME awards are subject to the provisions of HOME Investment Partnership Program authorized under Title II of the Cranston-Gonzalez National Housing Act.

All affordable housing units developed by non-profits and CHDO's are subject to sales restrictions, occupancy requirements and resale obligations. These provisions apply to homeownership and rental units where HOME subsidy is used regardless of the amount of the award and without regard to the type of award received. For all homeownership units, housing must have an initial purchase price not to exceed 95 percent of the median purchase price for the area; be the primary residence for the income-qualifying family at the time of purchase; and is subject to resale to an income eligible family, The initial occupancy requirement for both rental and homeownership units is total household income of 60 percent and below area median income.

The period of time where these provisions apply is referred to as the Period of Affordability. The Period of Affordability for resale requirements is determined by the amount of subsidy invested in a housing unit (HOME rule 24 CFR 92.254(a)(5)(i)) and will be included in the Affordability Covenant. For a specific period of time (see table below) a unit if sold must be sold to another family that qualifies as low-income who will use the property as their primary residence. The original homebuyer must receive a fair return on the initial investment; and the property must be sold at a price that is affordable. The CHDO, prior to closing which will detail the resale terms that include housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and use as principle residence. The resale requirement must also ensure the price at

resale provides the original HOME-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement) and ensure the housing will remain affordable to a reasonable range of low-income homebuyers. The document will be recorded with the 1st mortgage in the County's Register of Deeds office.

Affordability Period for Rental Projects

Rehabilitation or Acquisition of Existing Housing

<\$15,000 5 years

\$15,000 - \$40,000 10 years

>\$40,000 15 years

Refinance of Rehabilitation Project Any dollar amount 15 years

New Construction or Acquisition of New Housing Any dollar amount 20 years

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:

Richland County has no plans to refinance debt using HOME funds in FY 2021.

Down Payment Assistance (RCHAP)

The Richland County Homeownership Assistance Program (RCHAP) may provide up to \$8,000 toward the purchase of an existing home, and \$10,000 toward the purchase of a newly constructed home in down payment and closing cost assistance for those who qualify.

A five (5) year Forgivable Loan agreement is used as the mechanism for a recapture provision. With this agreement the HOME assistance is forgiven over a five year period as long as the homeowner continues to own and live in the assisted unit as their primary place of residence for the five year period of affordability. If the homeowner does not live within this unit and sells the property within this five year period, the funds are recaptured as a rate of 20 percent diminishing sliding scale per year. For example, if the housing unit sells at year three of this five year period, the homebuyer would owe back 60 percent of the subsidy (see chart in discussion).

The housing unit must continue to be the principle residence of the homebuyer. If the borrower does not maintain principle residency in the property for at least five years from the date of closing, Richland County will recapture all or a portion of the HOME assistance to the homebuyer. Failure to

maintain the original terms of the mortgage will result in recapture of the grant. The recaptured amount of the grant is on a discounted basis determined by the amount of time the homeowner occupied the home as the primary residence, which will be determined by the affordability period outlined below. All of the program provisions are captured in the Promissory Note which is signed by the purchaser at settlement. A copy of this document is held in Community Development, Richland County Office of Financial Management and the homeowner receives a copy of all signed closing documents.

In the case of sale; RCHAP will require repayment of funds to be distributed from the net proceeds of the sale of the property as the holder of the lien in second position. A change in the mortgage is triggered by refinancing, selling, or renting the home within the period of affordability.

Occupancy (up to) - Repayment Amount

1 yr - 100%

2 yrs - 80%

3 yrs - 60%

4 yrs - 40%

5 yrs - 20%

Over 5 yrs - 0%

Richland County will provide funding for a variety of affordable housing and community development projects in FY2021 using CDBG and HOME funds. All CDBG funded projects are expected to benefit low-to moderate-income persons. Appropriate measures are in place to ensure that units supported by

HOME funds will remain affordable. Richland County does not receive funding under the ESG or HOPWA programs.

Operation One Touch (OOT Program)

For the Operation One Touch Program, HUD regulations do not require a period of affordability, however, the County self-imposes a ten to fifteen year affordability period and a Deferred Forgivable Loan agreement as the mechanism for a recapture provision. The HOME assistance is forgiven on a prorated basis over a ten to fifteen year period as long as the homeowner continues to own and live in the assisted unit as their primary place of residence for the county's self-imposed ten to fifteen year periods of affordability.

All Richland County loans for homeowner housing rehabilitation will be made based on the applicant's household income verification and their ability to repay the loan and outlined below.

Low Interest Bearing Loans – Non-elderly and non-disabled households with incomes from 60 percent to 80 percent of the area median income may qualify for a 2 percent loan with a ten to fifteen year payback period.

Zero Interest Loans – Non-elderly and non-disabled households with incomes less than 60 percent of the area median income may qualify for a zero percent loan with a ten to fifteen year payback period.

Deferred Forgivable Loans – Households with an elderly head of household (62 years) or households with a disabled member may qualify for a 10 year zero interest deferred forgivable loan. This type loan would be forgiven on a pro-rata basis over the term of the loan provided that the person receiving the loan continues to own and occupy the home as their principle place of residence.

Grants – Pre-1978 houses will require evaluation for Lead-based Paint (LBP) hazards. If any are found, LBP hazard reduction must take place. The cost for this LBP hazard evaluation and reduction will be provided to the owner in the form of a grant with no deferment period or payback required.

Subordination of HR Mortgages – It is Richland County's policy not to subordinate to subsequent mortgage loans except when the CD staff determines that it is in the best interest of the homeowner and/or county to do so and it is approved by the CD Director.

In Case of Death – if homeowner who received assistance under the homeowner rehabilitation program dies before the term of the loan expires, a family member may assume the loan if that family member assume legal ownership of the property and moves into or continues to reside in the property as their primary place of residence. If the estate is sold, then the remaining balance of the loan will become due to Richland County. The amount to be recaptured is limited to the net proceeds available from the sale of the house.

