



FY20-21

Abstract

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Executive Summary

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

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 is a vibrant community with several acclaimed educational institutions, award-winning hospital systems, the South Carolina State Museum, Fort Jackson Army Installation, a cutting-edge urban scene in downtown Columbia and a plethora of recreational resources nestled between its many rivers and lakes.

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.”

On December 20, 2019, Public Law 116-94 authorized FY2020 funding for the Community Planning and Development’s (CPD) formula programs administered by the U.S. Department of Housing and Urban Development (HUD). Richland County is prepared to receive the following HUD allocations:

Community Development Block Grant (CDBG)	\$1,614,975
HOME Investment Partnerships (HOME)	\$ 754,220

The Fiscal Year 2021 Annual Action Plan (AAP) is Richland County's planning document for the above allocations. Following is an overview of each program, for more information please go to www.HUDEXchange.info.

- **The Community Development Block Grant (CDBG) program** is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; 42 U.S.C.-530.1et.seq. CDBG is RCCD's oldest and most flexible funding resource designed to revitalize communities. CDBG funds, may be used for the following eligible activities: economic development, housing assistance, and investments in public facilities and infrastructure and public service activities. The Section 108 Loan Guarantee (Section 108) program provides jurisdictions with the capacity to leverage the annual CDBG grant allocation to access low-cost, flexible financing for economic development, housing, public facility and infrastructure projects. The regulations governing CDBG and Section 108 may be found in 24 CFR 570 of the Federal Register.
- **The HOME Investment Partnerships (HOME) program** is authorized under Title II of the Cranston-Gonzalez National Affordable Housing Act and is a primary source of federal dollars for RCCD to create affordable housing. HOME funds may be used to develop, construct and or rehabilitate affordable housing, and HOME funds may be used to provide residents with financial assistance to purchase or lease a home in Richland County. The regulations governing HOME may be found in 24 CFR 92 of the Federal Register.

1. Summary of 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.

Richland County is required to use HUD's Performance Outcome Measurement System, which enables HUD to collect and aggregate standardized performance data on federally funded entitlement activities from all grantees nationwide. This information is presented to Congress on the effectiveness of formula entitlement programs in meeting HUD's strategic objectives. The RCCD is required by federal law to use housing and community development grant funds primarily to benefit low and moderate income persons per the following HUD objectives:

- **Provide decent housing:** Activities focused on housing programs where the purpose of the activity meets individual, family, or community needs and not programs where housing is an element of larger community revitalization effort;
- **Establish and maintain a suitable living environment:** Activities designed to benefit families, individuals, and communities by addressing their living environment; and

- **Create economic opportunities:** Activities related to economic development, commercial revitalization or job creation.

These objectives are combined with three performance outcome categories:

- **Accessibility/availability:** Activities which create services, infrastructure, public services, public facilities, housing or shelter available or accessible to low-and-moderate income persons, including persons with disabilities.
- **Affordability:** Activities which create affordability in a variety of ways for the lives of low-and-moderate income persons. Activities may include the creation or preservation of affordable housing, basic infrastructure hook ups, or supportive services such as transportation to and from employment/training/education or daycare.
- **Sustainability:** Projects with activities focused on improving communities or neighborhoods which increase the livability by providing a direct benefit to persons of low-and-moderate income households or by removing/eliminating slums/blighted areas through multiple activities or services which sustain communities or neighborhoods.

2. Evaluation of past performance

- In FY 2020 RCCD designated funding for the following activities using CDBG funds: funds were distributed to local Community Based Organizations (CBOs) to address the needs of homeless and non-homeless special needs populations including families with children experiencing homelessness and unaccompanied youth; leveraged CDBG funds with Community Housing Development Organizations (CHDOs) and through intergovernmental partnerships to create affordable housing units in racially diverse areas and where there is a low concentration of poverty. RCCD designated CDBG funds to provide recreation services to Lower Richland, an area without recreational facilities.
- In FY2020, RCCD designated funding for the following activities using HOME Funds: funds were designated to support Owner-occupied housing rehabilitation; first-time Homebuyer Program and to support repairs of homes of elderly, disabled and veteran homeowners. HOME funds were distributed to local CBOs to address the needs of homeless and non-homeless special needs populations including families with children experiencing homelessness and unaccompanied youth; and leveraged HOME funds with CDBG funds through CHDOs and intergovernmental partners to create affordable housing units in racially diverse areas where there is a low concentration of poverty.

A commitment of RCCD resources is often the catalyst used by community-based organizations (CBOs) as the basis for their fundraising efforts and leveraging private dollars for even greater impact. With the endorsement and financial commitment of the RCCD, organizations are strengthened in their ability to obtain donations from the community, foundation, and the private section. Additionally, RCCD funds are often used as “gap financing” to support important

efforts after an organization's fundraising capacity has reached its limits. Annual performance projects funded and entitlement resources expended are located, in the Consolidated Annual Performance Evaluation Report (CAPER).

Additional information on past performance may be found in the Executive Summary of the Consolidated Plan and the CAPER.

3. Summary of Citizen Participation and Consultation Process RCCD

Summary from citizen participation section of plan.

RCCD 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 with Richland County residents.

Citizen and stakeholder input is critical to the identification of community development needs and priorities for this Consolidated Plan. During this time of COVID-19 and social distancing, RCCD complied with the State, local and CDC-guidelines regarding social distancing and gatherings/meetings. RCCD solicited public and stakeholder input through the required public comment period and public hearing. The public comment period began on Thursday August 13th and concluded Thursday August 20th, 2020. The notice was posted on the County's website, within the County Administration Building along with an advertisement in the local newspaper *The State*. The public hearing was a Zoom Meeting facilitated by RCCD on August 13th from 5:00 pm – 7:00 pm.

In addition, the advertisement and draft of the Annual Action Plan was promoted on the county's website (www.richlandcountysc.gov) and posted within public access buildings which include Richland County Government.

5. Summary of public comment

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

The public hearing was held on August 13, 2020. _____ persons participated on the Zoom Webinar.

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

7. Summary

Richland County's Five-Year Consolidated Plan was developed based on input from the residents, community partners and stakeholders of the county. RCCD also used available data from reliable sources including 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/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 31, 2021. The strategy outlined in the plan is focused on decent, safe, healthy and affordable housing with economic opportunity. This strategy will provide a baseline for growth and opportunity for all residents of Richland County.

The FY20-21 Annual Action Plan is a continuation of the FY 2017-2021 and governs the 5th and final year of the Consolidated Plan.

Priority Needs for Richland County, based on housing market conditions, extensive community engagement, and a survey of available community resources were identified as:

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

In order to address these priorities, the county will set the following goals for the Fiscal Year:

- **Provide funds for owner-occupied minor housing rehabilitation:** Rehabilitate and stabilize the existing affordable housing stock in unincorporated Richland County by assisting elderly and special needs homeowners via rehabilitation of their homes.
- **Provide funds for owner-occupied housing rebuilds:** Rebuild an existing residential unit in unincorporated Richland County and stabilize households of an elderly or special needs that may be facing homelessness.
- **Develop affordable housing:** 15% of HOME funds are set aside for Community Housing Development Organizations (CHDOs) to build or rehabilitate and acquire existing units in the county master planned areas to produce rental and homeownership opportunities for low- to moderate-income households.
- **Provide deferred forgivable loans for first-time homebuyers:** Provide deferred forgivable loans of up to \$10,000 to 20 first time homebuyers in unincorporated Richland County over the next year.
- **Provide funds for essential public services:** Assist with the improvement and expansion of public services including youth services and transitional housing for unaccompanied youth intended to benefit homeless and special needs households.
- **Provide funds for public facilities and infrastructure improvements:** Ensure the successful completion of ongoing infrastructure projects including but not limited to: park construction; construction of community center for Shakespeare Crossing affordable

housing development, Broad River Road commercial facade improvements and other community spaces.

Additional goals set in the 2017 Assessment of Fair Housing (AFH) are also included in the Consolidated Plan to ensure clarity and consistency in tracking progress on all housing and community development goals over the next year.

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- **CDBG and HOME Administration**

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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
Lead Agency	RICHLAND COUNTY	COMMUNITY PLANNING AND DEVELOPMENT
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 Clayton Voignier, is the lead agency responsible for the preparation and implementation of the five-year Consolidated Plan and respective Annual Action Plans. In addition to the administration of HUD grant programs. The management and program implementation is assigned to the Community Development Division.

Consolidated Plan Public Contact Information

Lauren Hunter

Richland County Community Development

2020 Hampton Street, Suite 3063B

Columbia, SC 29204

Hunter.Lauren@richlandcountysc.gov

O: 803-576-1335

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 which describes the county's housing and community development needs, the adoption of Assessment of Fair Housing (AFH) and certification the county is 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 and assist residents with attaining independent living. 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 agreed 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 which target AFFH goals within this plan. In addition Richland County has selected two 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, mental health, and social services. The County is also working to enhance coordination between housing providers, developers and the COMET bus system to ensure residents have convenient access to health care and other essential services.

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 including a number of programs and services which provide shelter for the 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. On July 7, 2020, the agency issued a Notice of Funding Availability for FY 20-21 Public Service Entitlement funds. The application period closed on August 8, 2020 and 19 applications were received. The applications will be evaluated and the most responsive will be recommended to the Richland County Council for approval.

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 2019 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	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, Inc.
	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 was encouraged to attend the public hearing. 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 was invited to attend the public hearing and 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 working on AFFH issues with Richland County is a coordinated effort. CHA also works with the County to provide housing counseling resources CHA's 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 THE 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. 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 AFFORDABLE HOUSING & 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.
8	Agency/Group/Organization	Community Assistance Provider
	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 as well as the draft AFH document.

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.
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.

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.
12	Agency/Group/Organization	Lexington County Community Development
	Agency/Group/Organization Type	Housing Services - Housing Other government - Local
	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.
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 Services - Housing 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-serve.

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. A representative attended the public hearing and provided remarks.
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 holistic mix of 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 partners 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	2019 PIT Count reflects Richland and 13 other counties have 1,215 homeless persons. Richland has approximately 923 homeless which reflects a disproportionate rate to the other counties within the MACH
See Table 3	See Attached	Goals were listed within Table

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**

The County reached out during the consultation phase of the FY 20-21 Annual Action Plan and a public comment period from August 13, 2020 to August 20, 2020 and the public hearing was held on Thursday, August 13, 2020 at 5:00 pm. The public comment period and the public hearing was publicized on the County's website, posted within the County Administration Building and within The State Newspaper.

Additionally partner agencies were notified and encouraged to attend or submit comments.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response at Attendance	Summary of Comments Received	Summary of Comments not Accepted and Reasons	URL (if applicable)
1	Public Hearing	Minorities; Non-Speaking English (Specify Language): Spanish; Persons with Disabilities; Non-targeted/broad Community; Residents of Public and Assisted Housing; Lending Institutions;				
2.	Newspaper Ads	Countywide – Richland County				
3.	Internet Outreach	Countywide- Richland County				

Table 4 – Citizen Participation Outreach

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Expected Resources

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

Introduction

Richland County became an entitlement community in 2002. For FY 2020-2021 Richland County will receive from the U.S. Department of Housing and Urban Development (HUD) \$1,628,500 in CDBG funds and \$754,220 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 programs and investments. These include \$179,071 from loans to CHDOs and Affordable Housing Loans and \$1,250 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 2020--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– HUD (Federal)	Acquisition, Planning Economic Development, Housing, Public Improvements, Public Services, and Administration	1,628,500	0		1,628,500	1,628,500	In 2020, formula grant allocations for FY 2020-2021 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 20-21.
HOME	Public HUD (Federal) - federal	Acquisition, Homebuyer Down payment Assistance, Homeowner Rehab, Multifamily Rental (New Construction), Multifamily Rental (Rehab), New Construction For Sale Residential TBRA	754,220	25,000		1,032,580	1,948,392	In 2020 formula grant allocations for FY 2020-2021 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 2020-21.

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	Multifamily rental new construction Multifamily rental rehab New construction for ownership	0	0	0	0	0	
Other	Public – Richland County (local)	Homebuyer Down-payment Assistance, Homeowner Rehab, Multifamily Rental (New Construction) Multifamily Rental (Rehab), New construction For Sale Residential	188,555	0	0	188,555	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 less 10 percent administrative expenditures in HOME Match for projects administered by RCCD with HOME funds. Additional funds leveraged from joint partnerships with the South Carolina State Housing Finance and Development Authority and Community Assistance Provider, Inc. will be used for the construction of _____. A total of \$3.08M in CDBG, HOME and associated sources will address a number

of needs listed within. A total of \$30M in CDBG-DR will address the needs of housing, business and infrastructure within Richland County.

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

The county owns no land or property relevant to the goals of this Consolidated Plan.

Discussion

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

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Annual Goals and Objectives

AP-21 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 or reconstruction of existing affordable housing	CDBG:\$360,000 HOME: \$225,000 HOME Match: \$188,555	Homeowner Housing Rehabilitated: 4 Homeowner reconstruction: 2
2	Affordable rental housing	2017	2021	Affordable Housing	County-wide	Production of new affordable housing units Acquisition of existing affordable housing units	CDBG: \$0 HOME: \$250,000 Entitlement: HOME Match:	Affordable Rental units constructed: 2 Affordable Rental units rehabilitated: 2
3	Homebuyer program	2017	2021	Affordable Housing	County-wide	Acquisition of existing affordable housing units	CDBG: \$0 HOME: \$200,000 HOME Match: \$25,000	Direct Financial Assistance to Homebuyers: 25 Households Assisted
4	Provide assistance to homeless/other special needs	2017	2021	Homeless Non-Homeless Special Needs	County-wide	Homeless/CoC needs Public services	CDBG:\$244,275	Overnight/Emergency Shelter/Transitional Housing Beds added: Beds Other: TBD

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	AFH Goal: Educate individuals about fair housing	2017	2021	Fair Housing	County-wide	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	Entitlement: \$1	Other: 500 Other
6	AFH Goal: Create partnerships for development	2017	2021	Affordable Housing Public Housing Homeless Non-Housing Community Development Fair Housing	County-wide	Rehabilitation of existing affordable housing Production of new affordable housing units Collaboration with community partners	Entitlement:	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1 Households Assisted Other: 1 Other
7	AFH Goal: Provide financial literacy education	2017	2021	Homeless Fair Housing	County-wide	AFH: Lending discrimination	Entitlement: \$1	Other: 500 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	AFH Goal: Create affordability in diverse areas	2017	2021	Affordable Housing Fair Housing	County-wide	AFH: Location and type of affordable housing	Entitlement: \$1	Rental units rehabilitated: 4 Household Housing Unit
9	AFH Goal: Expand fair housing outreach/enforcement	2017	2021	Fair Housing	County-wide	AFH: Disproportionate housing problems	Entitlement:	Other: 2 Other

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10	Administration	2017	2021	Administration	County-wide	Rehabilitation of existing affordable housing Public improvements and infrastructure Revivification of dilapidated/abandoned properties Homeless/CoC needs Eligible Master Planned Areas improvements Production of new affordable housing units Rental assistance Collaboration with community partners Public services Acquisition of existing affordable housing units AFH: Lack of understanding of fair housing law AFH: Lending discrimination AFH: NIMBY-ism AFH: Location and type of affordable housing AFH: Access to financial services	CDBG: \$325,700 HOME: \$75,422	
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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
						AFH: Discriminatory action in the marketplace AFH: Disproportionate housing problems		
11	Public facilities and infrastructure	2017	2021	Non-Housing Community Development	Lower Richland	Public Improvement and Infrastructure	CDBG: \$700,000	33,000 Linear Ft of Water/Sewer Line Installation and Replacement

Table 6 – Goals Summary

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Goal Descriptions

1	Goal Name	Owner-occupied housing rehabilitation
	Goal Description	<p>Rehabilitate and stabilize the existing affordable housing stock in unincorporated Richland County by assisting up to _4_ elderly and special needs homeowners in the maintenance and rehabilitation of their homes.</p> <p>Existing programs such as Operation One Touch (minor rehabilitation) and Richland Rebuilds (major reconstruction) are all applicable to this goal. HOME program delivery costs covered by CDBG funds are also included.</p>
2	Goal Name	Affordable rental housing
	Goal Description	<p>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 next year, up to 6 affordable rental units will be added to the housing stock in unincorporated areas of Richland County in this way. This is also a goal from the 2017 Assessment of Fair Housing.</p>
3	Goal Name	Homebuyer program
	Goal Description	<p>The county will provide deferred forgivable loans of up to \$10,000 to up to 25 first time homebuyers to purchase homes in unincorporated Richland County over the next year.</p>
4	Goal Name	Provide assistance to homeless/other special needs
	Goal Description	<p>Richland County will partner with organizations and service providers to address the needs of homeless and non-homeless special needs populations including: families with children experiencing homelessness and unaccompanied youth,</p> <p>In FY 20-21CDBG funds will go towards</p>

5	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 and seminars and training opportunities targeting a variety of audiences including those that may require language translation.
6	Goal Name	AFH Goal: Create partnerships for development
	Goal Description	Increase leveraged amount with other funding sources and expand partnerships beyond CHDO. In Years 2-5, 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 1000 units of affordable housing within 5 years. Prior Year funds will be contracted for affordable housing in a joint partnership with City of Columbia in the Edisto Court Area near Rosewood Hills (CHA Project).
7	Goal Name	AFH Goal: Provide financial literacy education
	Goal Description	In Years 1-5, Richland County will provide financial literacy education to 2,500 residents through homebuyer education and credit counseling offered by the Columbia Housing Authority. For FY 20-21-, Richland County will refer 500 residents to receive homebuyer education and credit counseling to County online course, NACA and that offered by the Columbia Housing Authority.
8	Goal Name	AFH Goal: Create affordability in diverse areas
	Goal Description	Leverage CDBG and HOME funds with CHDOs and through intergovernmental partnership to create affordable housing units in racially diverse areas and where there is a low concentration of poverty. FY20-21 funding will be provided for CHDOs to continue to create up to 4 units of affordable rental housing.
09	Goal Name	AFH Goal: Expand fair housing outreach/enforcement
	Goal Description	Richland County will improve program documents that will address fair housing for the public use to include Spanish translation. The County will also host one (1) fair housing session for the County's Ombudsmen Department.

10	Goal Name	Administration
	Goal Description	The county will administer the CDBG and HOME federal programs.
11	Goal Name	Public facilities and infrastructure
	Goal Description	Sewer Pipes Installation Project will coincide with the current SE Sewer/Water Expansion Project in Lower Richland. There are approximately 1300 residential units in the subdivisions with approximately 33,506 linear feet of sewer lines. These clay sewer pipes will be installed with cure in place pipe.

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Projects

AP-35 Projects – 91.220(d)

Introduction

There is a of 6 projects in Richland County for which CDBG and HOME funds will be used for FY 2019-2020. The projects address a variety of concerns including housing for unaccompanied youth, business facade improvement, and housing rehabilitation.

In addition to the projects listed below, the county has allocated \$30,770,000 in CDBG-DR funding from 2017 to 2022 for housing rehabilitation and mitigation assistance to households significantly impacted by the October 2015 flood. This will include rehabilitation for single family owner- and renter-occupied units, public infrastructure improvements, and economic development. To read the complete needs assessment detailing the damage sustained and the analysis conducted to determine funding priorities, please refer to the county's CDBG-DR Action Plan. Please see <http://www.richlandcountysc.gov/Flood-Recovery> for additional information regarding the CDBG-DR Program and its most recent updates.

Projects

#	Project Name
1	Operation One Touch
2	Richland Rebuilds
3	CHDO-Community Housing Development Organization
4	Richland County Down-Payment & Closing Cost (RCHAP)
5	Public Service (CoC)
6-9	AFH Committee
10	CDBG/HOME Administration
11	SE Sewer/Water Line Installation/Expansion

Table 7 - Project Information

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

Allocation priorities for the FY 20-21 annual action plan are:

Rehabilitation of existing affordable owner-occupied housing units

1. Public improvements and infrastructure
2. Homeless/Continuum of Care (CoC) services that benefit unaccompanied youth and other special needs homeless populations
Council-approved eligible master planned area improvements
6. Production of affordable housing units
5. Homeownership assistance
3. Collaboration with community partners to coordinate development activities
4. Public services

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:

9. Insufficient affordable housing available for low- and very-low income residents.
10. Insufficient services for homeless and other special needs populations
11. Unsafe and blighted housing and commercial areas throughout the county.
12. Inadequate roads and other infrastructure

Public service projects were selected on the basis of a competitive application process. Other funding priorities include support for ongoing revitalization efforts in neighborhood master planning areas and a county-wide revivification strategy adopted this year. 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.

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AP-38 Project Summary

Project Summary Information

1	Project Name	Operation One Touch
	Target Area	County-wide
	Goals Supported	Owner-occupied housing rehabilitation
	Needs Addressed	Rehabilitation of existing affordable housing
	Funding	CDBG: \$225,000
	Description	Minor rehabilitation activities for owner occupied housing units. The highest priority for household repair will be addressed for \$14,999 or less.
	Target Date	8/31/2021
	Estimate # of and types of families Served	Up to 4 LMI households will be assisted with repair of a major household function.
	Location	Countywide
	Planned Activities	
2	Project Name	Richland Rebuilds
	Target Area	County-wide
	Goals Supported	Provide assistance to homeless/other special needs
	Needs Addressed	Production of new affordable housing units
	Funding	CDBG: \$360,000

	Description	Re-construction of owner-occupied single family home that is beyond repair.
	Target Date	8/31/2021
3	Project Name	Public Service Entitlement Grants
	Target Area	County-wide
	Goals Supported	Provide assistance to homeless/other special needs
	Needs Addressed	Public services
	Funding	CDBG: 264,472
	Description	Assist youth that have aged out of foster care; assist “at-risk” youth with COVID-19; Revitalization of a Planned Neighborhood
	Target Date	8/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	Countywide
	Planned Activities	
	Planned Activities	
4	Project Name	Richland County Down Payment & Closing Cost (RCHAP)
	Target Area	County-wide
	Goals Supported	Homebuyer program
	Needs Addressed	Acquisition of existing affordable housing units
	Funding	HOME: \$200,000 HOME Match: \$25,0000
	Description	Provide down payment and closing cost to first time home buyers.

	Target Date	8/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	Twenty-five 25households will be assisted.
	Location Description	County-wide.
	Planned Activities	
5	Project Name	CHDO- Community Housing Development Organization
	Target Area	County-wide
	Goals Supported	Affordable rental and homeownership housing units
	Needs Addressed	Rehabilitation of existing affordable housing
	Funding	HOME Funds: \$250,000 HOME Match: \$188.555
	Description	Non-profit housing developers will create affordable rental or home ownership units; new construction or acquisition/rehabilitation of existing units.
	Target Date	8/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	4 new construction and 2 rehabilitation
	Location Description	
	Planned Activities	
6	Project Name	CDBG/HOME Administration
	Target Area	
	Goals Supported	Administration
	Needs Addressed	

	Funding	CDBG: \$325,700/ HOME: 75,422
	Description	
	Target Date	8/31/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	8/31/2021
7	Project Name	Public Infrastructure
	Target Area	Lower Richland
	Goals Supported	Provide for public facilities and infrastructure
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$700,000
	Description	Water/Sewer line replacement/installation of 33,000 linear feet of clay pipes in SE area or Lower Richland.
	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	1300 Households
	Location Description	Lower (SE) Richland County
	Planned Activities	Sewer Pipes Installation Project will coincide with the current SE Sewer/Water Expansion Project in Lower Richland. There are approximately 1300 residential units in the subdivisions with approximately 33,506 linear feet of sewer lines. These clay sewer pipes will be installed with cure in place pipe.

14	Project Name	Public Infrastructure
	Target Area	Lower Richland
	Goals Supported	Provide for public facilities and infrastructure
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$700,000
	Description	
	Target Date	8/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	1300 Households
	Location Description	Lower (SE) Richland County
	Planned Activities	Sewer Pipes Installation Project will coincide with the current SE Sewer/Water Expansion Project in Lower Richland. There are approximately 1300 residential units in the subdivisions with approximately 33,506 linear feet of sewer lines. These clay sewer pipes will be installed with cure in place pipe.

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 are found within AP. Over 70 percent of CDBG funding is to be used for projects that will benefit low-to-moderate-income (LMI) persons. CDBG funds will support projects county-wide targeting master planned areas and revivification strategy areas where blight is adversely affecting the vitality of areas where there is a high concentrations of affordable housing. Master planned areas include the neighborhoods 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 20-21CDBG funds are allocated to replace over 33,000 linear feet of clay water/sewer line which is crumbling and decaying with cure line and will serve approximately 1300 families. Within the AAP HOME funds are allocated to projects and programs benefiting low-income persons and/or areas that are determined moderate and below. Funds are earmarked to assist the elderly rebuild their home that is beyond repair. A minimum of 15 percent of HOME funds will be set aside for use by community housing development organizations (CHDOs). The activities of CHDOs will be geographically focused in and around neighborhood master planned areas including Trenholm Acres/New Castle, Crane Creek and Greater Woodfield. These will likely be rental projects that include acquisition of existing housing units, rehabilitation and/or a new construction of a single Smart Home built with features that allow for seniors to age in place. However, CHDOs have the option to provide homeownership opportunities as well. 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 that the majority of DPA recipients will be from County Council district 9 (zip

codes 29223 and 29229.)

Three projects described within this annual plan are located in specific geographic areas:

Project # __11__

The water/sewer pipe expansion and installation is located in Council District 10 southeast of downtown Columbia in Lower Richland.

The remaining projects are located throughout Richland County.

Geographic Distribution

Target Area	Percentage of Funds (TBD)
CRANE CREEK	
Trenholm Acres/New Castle	
Broadriver Heights Neighborhood	
Broad River Corridor	
Southeast Richland Neighborhoods	
Decker Boulevard / Woodfield Park	
Candlewood	
Spring Hill	
Lower Richland	
Olympia	
County-wide	

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. The projects selected for the FY20-21 plan were selected by using the Needs Assessment conducted for the FY 2017-2021 Consolidated Plan with the AFFH tool. Both of these tools identified specific needs which the selected activities will address in targeted neighborhoods with blight, poverty and poor quality of life for LMI families. Lower Richland and The Greater Woodfield Park areas are target areas because they represent areas of interest for Community Housing Development Organizations (CHDOs) partnered with Richland County. 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 every extent possible the resources from the City of Columbia are focused on areas within the City limits; CHA resources are focused on areas county-wide; and resources of Richland County Community Development are focused the county as well as the unincorporated areas of the county.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During FY 20-21 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 reduce segregation and to create partnerships with public and private entities to 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 in the amount of \$250,000 to non-profit housing developers for the creation of rental and homeownership units in master planned areas and \$360,000 is allocated to rebuild LMI owner occupied homes that have deteriorated beyond repair. CDBG funds of \$225,000 is allocated for minor repairs to owner occupied single family units county-wide.

One Year Goals for the Number of Households to be Supported (TBD)	
Homeless	
Non-Homeless	
Special-Needs	
Total	

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	2
Rehab of Existing Units	4
Acquisition of Existing Units	25
Total	31

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 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.

The county issued a Notice of Funding Availability for Public Service Grants through the ZOOM Application website on July 7, 2020 and received nineteen (19) applications by the closing date on August 7, 2020. Applications are requesting funds to provide a variety of eligible services including: rehabilitated housing for homeless youth, assisting “at-risk” youth during COVID-19; healthy eating, transit pass programs, children independent living centers, adult and youth homelessness services and housing, and revitalization of planned neighborhoods. In FY 20-21, the county plans to provide \$244,275 in CBDG funding for Public Service Entitlement Grants.

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 (22 new homeowners in FY 2018-2019).

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

Funding remaining from previous years will be used for the completion of work planned for FY 20-21. HOME funds also support new construction and rehabilitation by CHDOs. Six units are expected to be added through this program in FY 20-21. Richland County also plans to enter public/private partnership to subsidize the creation of a mixed-income development comprised of both rental and homeownership.

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 2019-20. -.

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

Not applicable. CHA is not designated as troubled.

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.

The independent living program @ Epworth Children's Home is the only program of its kind in the state of SC, and is focused on helping older youth, 17-25 transition successfully into the adult world. The transition is a major factor in helping to prevent homelessness and other undesirable living conditions.

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

Introduction

According to the 2019 Point-in-Time (PIT) report from the Midlands Area Consortium for the Homeless (MACH), there is an estimated 1215 individuals report as experiencing homelessness. Of these, 923 were sheltered and 292 were unsheltered. Twelve (12%) percent are families with children, eighty-two (82%) percent are adults and seven (7%) percent were unaccompanied children.

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

The individual needs of homeless persons in Richland County are largely determined by the Midlands Area Consortium for the Homeless (MACH), which is the CoC coordinating organization providing 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 20-21 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

Richland County will allocate CDBG in the amount of \$244,275 to grantees through the Public Service grants awarded in September 2020. Program.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans, veterans with families, and unaccompanied youth) transition to permanent housing and independent living by reducing the period of time individuals and families experience homelessness, facilitating access to affordable housing units, and preventing recently

housed individuals and families from becoming homeless again.

Richland County plans to provide an allocation of CDBG funding to be determined in September 2020 in response to the Public Service NOFA issued July 7, 2020. .

Helping low and extremely low-income individuals and families avoid homelessness, and those who are g discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, corrections programs and institutions); or, receiving assistance from public or private agencies addressing 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 (4%) suffer severe mental illness.

During the public participation process, focus group participants noted a disproportionate number of 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 FY 20-21, Richland County looks to fund homeless service providers from the Public Service Entitlements grants which are to be awarded in September 2020. . In addition, Richland County partners with the CHA will 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 most homeless families experience one brief crisis, lasting an average of 54 days. The study concluded the county needs more affordable housing.

Richland County will dedicate over \$275,000 to projects aimed directly at expanding the affordable housing stock in FY 20-21. .

Discussion

An estimated 923 individuals are experiencing homelessness in Richland County as of the 2019 PIT count. In FY 20-21, RCCD will provide \$244,275 in funds to support transitional housing services for individuals experiencing homelessness, including families with children and unaccompanied youth. Other actions include educational activities in partnership with the CHA to support individuals who may be at risk of experiencing homelessness for projects aimed at directly increasing the affordable housing stock. RCCD and its partners will continue working to reduce the homeless population in Richland County in FY 20-21.

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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:

13. Lack of statute to address inclusionary zoning.
14. Restrictions on accessory dwellings.
15. 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.
16. 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.
17. 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.
18. 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.
19. 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 the availability of housing accessible to a variety of income levels and protected classes may be limited by zoning and other local policies which limit the production of affordable units. The report concluded t a review of local land use policies may positively impact the placement and access of publicly supported, 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 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 include coordination with the Columbia Housing Authority, state and local partners to support laws which support affordable housing development and encourage local governments to leverage funding and other resources to increase the number of housing opportunities.

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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
- NIMBY-ism
- 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:

20. Educate individuals about the 1968 Civil Rights Act and fair housing law

21. Create FH advisory committee
22. Form partnerships with public and private entities that will enable the development of accessible and affordable housing
23. Provide financial literacy education
24. Create affordable housing opportunities in integrated and mixed-income neighborhoods
25. 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
26. Increase complaint rate for discrimination in rental housing toward protected class groups
27. 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 20-21, Richland County plans to provide \$225,000 in HOME funds for the rehabilitation of up to twenty-four affordable housing units and another \$360,000 to rebuild owner occupied housing units that have been determined as beyond repair. Richland County allocated \$188,555 to provide an estimated 35 new homeowners with differed forgivable loans through the RCHAP program. Using \$200,000 in HOME funds. \$250,000 in HOME funds will be set aside for the development of new rental and/or homeownership properties by CHDOs. The county also plans to spend \$120,000 in CDBG funds on HOME project delivery costs.

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 20-21.

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 20-21 to include funding for minor homeowner repair needs (\$220,778) and construction and rehabilitation of new affordable rental units by CHDOs to be offered to low- or very low-income regents.

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. \$250,000 in HOME funds are allocated to CHDO rehabilitation and construction projects with program delivery costs covered by CDBG funds. In FY 20-21-2020, the county will provide up to \$244,275 in Public Service grants to provide social service agency(s) which may provide housing and services for families with children and unaccompanied youth to ensure housing stability and contribute to academic achievement and independence. Richland County in its review of Public Service grant application look to provide funding towards services for

transitional housing to enhance the CoC in the county.

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 providing 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 rents... 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.

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Program Specific Requirements

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

Introduction:

In FY 20-21 Richland County will receive \$1,628,500 in CDBG funds and \$754,220 in HOME funds. RCDD administers these CDBG and HOME funds to eligible projects and programs that benefit and serve LMI persons. Activities planned for FY 20-21: CDBG grant awards totaling \$ 244,275 will be divided among 4 public services. Entitlement total for Housing-based rehabilitation/acquisition/new homebuyer and minor improvement projects will be \$684,225 and \$885,422 will be for the revitalization in master planned areas and infrastructure improvements. A total of \$700,000 will be allocated to the installation of a sewer line in Lower Richland County located in Council District 10. The remainder of these two HUD grants will be used by staff for management and implementation of both HOME and CDBG funds.

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 |
| 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 used for activities to benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine a minimum overall benefit of 70% of CDBG funds were used to benefit persons of low and moderate income. Specify the years covered in 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 \$188,555. The county will also continue to solicit donations and leverage funds with existing and new partners.

Richland County has also 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, and engagement of a development team, 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.

Fair Return on Investment

Richland County's definition of fair return on investment is defined as what a homebuyer may expect as return on investment on the sale of their unit during the required affordability period 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 improvements which added value to the property. Types of improvements include tangible, structural improvements to the interior or exterior of the home which remain with the home during and after a sale. The 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 are defined as 50%-79% of the current Area Median Income (AMI) for Richland County. During depressed or declining market seasons a loss of investment does constitute a fair return.

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:

Resale and Recapture Provisions

To ensure affordability Richland County will impose either resale or recapture provisions when using HOME funds for assisting homebuyers, homeowners and/or CHDO projects. Richland exercises the option to use both recapture and resale provisions to ensure all or a portion of the County's HOME investments will be recouped in the event the household or entity fails to adhere to the terms of the HOME agreement for the duration of the period of affordability. The provision of resale versus recapture is dependent upon the activity: Recapture activity exists for (a) Down Payment Assistance (RCHAP); (b) CHDO projects that are terminated prior to completion or (c) the Housing Rehabilitation program. Resale provision is used only for CHDO homeownership projects. And while neither resale nor recapture, when CHDO's have rental based activity, the county reserves the right to collect proceeds or allow the CHDO to retain the funds.

HOME funds are granted to participants of RCHAP and Homeowner Rehabilitation programs in the form of deferred forgivable grants. Recapture provisions will ensure Richland County recoups all or a portion of its HOME investments based upon occupancy as principle

residence through an affordability period. Another instance where HOME funds will be recaptured is when a CHDO fails to meet all conditions of a contract and as a result, the contract is terminated prior to project completion. The CHDO is then required to repay the full investment back to the County. While Richland County may structure its recapture provisions based on its program design and market conditions, the period of affordability is the basis which the HOME investment is recaptured as described in paragraph 24 CFR 92.25 (a)(5)(ii)(A)(5) of the HOME regulations.

Resale provisions are exercised for CHDO homeownership activities only. These provisions ensure that housing developed with HOME funding remains affordable to LMI families through a 15-20 year period of affordability. Housing is purchased and occupied as principle residence by an LMI household. The CHDO executes an instrument (restrictive covenants or a 2nd mortgage) prior to closing which will detail the resale terms the unit must be made available for subsequent purchase only to a household which qualifies as low-income and will use the property as its primary 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 improvements) and will remain affordable to a reasonable range of low-income homebuyers. The period of affordability is based on the total amount of HOME funds invested in an activity. The document will be filed with the 1st mortgage in the Richland County Register of Deeds Office.

See 4. RCHAP Program requirements and recapture for HR subordination 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 issued a Request for Proposals for CHDOs to respond. In FY'20-21 RCCD allocated \$250, 0000 of HOME Funds for rental rehabilitation and new construction.

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 studies, legal fees, environmental reviews, architectural fees, engineering fees, and engagement of a development team or consultants, 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 principle 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)) 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

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affordable.

Affordability Period for Rental Projects

Rehabilitation of Acquisition of Existing Housing

Amount of Loan	Affordability Period
<\$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 20-21

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 Deferred Forgivable Loan agreement is used as the mechanism for a recapture provision. With this agreement the HOME

assistance is forgiven over a five year affordability period as long as the homeowner continues to own and live in the assisted unit as their primary place of residence. If the homeowner does not live within this unit and sells or leases the property within this five year period, the funds are recaptured at a rate of 20 percent on a diminishing sliding scale each 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. 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 (refinance, sale or foreclosure) may trigger recapture should they occur within the period of affordability. The homeowner entering into a lease agreement may also trigger recapture. The recaptured amount of the loan is on a pro-rata basis determined by the amount of time the homeowner has owned and occupied the property and is measured by the affordability period outlined below.

Occupancy (Years)	Repayment (%)
1 years	100%
2 years	80%
3 Years	60%
4 Years	40%
5 Years	20%
Over 5 years	0%

Richland County will provide funding for a variety of affordable housing and community development projects in FY '20-21 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 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 (10) to fifteen (15) 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 of income and their ability to repay the loan as 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 lead is detected then 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 requirement.

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

In Case of Death – if homeowner who received assistance under the homeowner rehabilitation program dies prior to the loan expiration date, a family member may assume the loan if the family member assumes legal ownership of the property and the property becomes the primary residence of the family member. 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.

Attachments

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Citizen Participation Comments

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