

Executive Summary

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

1. Introduction

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

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

The purpose of a Action Plan is to identify housing and community development needs and to develop specific goals and objectives to address those needs over the operating year of October 1, 2018 to September 30, 2019. The Action Plan enables the county to continue to receive federal housing and community development funds and, according to regulations CFR 91.200(a), must be submitted to the U.S. Department of Housing and Urban Development (HUD) no less than 45 days prior to the start of the grantee’s program year.

This Action Plan consists of six (6) major areas to include : Consultation; Expected Resources; Annual Goals and Objectives; Project Summary; Affordable Housing; and Program Specific Requirements.

2. Summarize the objectives and outcomes identified in the Plan

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

1. **Summary of the objectives and outcomes identified in the Plan Needs Assessment**

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

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

In order to address these priorities, the county will set the following goals for the next year:

- **Provide funds for owner-occupied 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.
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- **Production of Affordable Housing Units and Community Partner Collaboration:** The creation of a mixed-income units in the Edisto Court Area to include up to 8 single-family residential units of affordable housing with up to 20 other units of market-rate housing.
- **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 up to 25 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 the homeless.

- **Provide funds for public facilities and infrastructure improvements:** Ensure the successful completion of ongoing infrastructure projects including but not limited to: sewer projects; park design; infrastructure for the new Shakespeare Crossing affordable housing development, and other community spaces.
- **Provide assistance to homeless and other special needs populations:** Partner organizations and service providers within Richland County to address the needs of homeless and non-homeless special needs populations including: victims of domestic violence; families with children experiencing homelessness; unaccompanied youth, veterans, and ex-offenders.
- **CDBG and HOME Administration**

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.

3. Evaluation of past performance

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

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

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

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

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

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

Citizen and stakeholder input were crucial to the identification of community development needs and priorities for this Consolidated Plan. RCCD solicited public and stakeholder input through the required public comment period and its public hearing. The public comment period began on Friday, July 13, 2018 and concluded Tuesday, August 14th. The notice was posted on the County's website along with advertisement in The State local newspaper (see attached) .

In addition, the ad and draft was sent to representatives of other local municipalities, public agencies, non-profit service providers, and elected officials.

The public hearing was promoted on the county's website (www.richlandcountysc.gov) as well as posted within public access buildings to include Richland County Government.

5. Summary of public comments

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

The public hearing was held on July 30th. Two persons attended.

Once the noted information with the AAP publicized ad was shared, a copy of the draft plan was made available along with the FY 18-19 CDBG and HOME Budgets Projects were covered. One participant noted they represented a number of private and public organizations including the county libraries. They noted they would like to see more broadband access, especially in the rural areas. He finds many students sitting in their parking lots just use the Wi-Fi to complete homework assignments. Would like to see the County assist in providing more hot spots. This could also assist in employment application issues. Finally would like to note the libraries are a harbor for mental health and homeless folks that are dual-diagnosed.

The other participant represented youth and non-profit. Asked what is a CHDO? Community Housing Development Organization. Also noted that their organization works with foster care system youth who

are aging out of the system. They are working to secure preventative measures as there are 800 youth in the Richland/Lexington County area that could benefit. More support systems are needed to avoid perpetuating the same family cycle. In addition, more "wrap-around" supportive services to help with decent, safe and sanitary housing

Overall, the two attendees were from a local non-profit and a local private lender. The remarks are listed within this document. Overall, remarks covered the need for public-private partnerships; as well as the need for more CRA-related activities.

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

N/A

7. Summary

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

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

The FY 18-19 Action Plan is continuation of the FY 2017-2021 and governs Year 2 of the 5 year period.

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	
CDBG Administrator	RICHLAND COUNTY	
HOME Administrator	RICHLAND COUNTY	

Table 1 – Responsible Agencies

Narrative (optional)

Consolidated Plan Public Contact Information

Valeria D. Davis

Richland County Community Development

2020 Hampton Street, Suite 3063B

Columbia, SC 29204

Davis.Valeria@RichlandCountySC.gov

O: 803-576-2063

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. A HUD requirement for receiving assistance through the CDBG and HOME programs is the preparation and adoption of a Consolidated Plan that describes the county's housing and community development needs. 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.

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

Richland County works with public and assisted housing providers to increase the overall supply of affordable housing units in Richland County to make independent living attainable for as many residents as possible. 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. Also the SC Human Affairs Commission, a FHAP agency, continues to be a responsible participant in the activities that target AFFH goals with-in this plan.

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

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

(MACH). Richland County has a long history of involvement and collaboration with many partner organizations, including many listed in table two below. Taken together, the services provided in Richland County address a diverse spectrum of needs facing the homeless population.

Richland County provides a number of programs and services which provide shelter for homeless and at-risk populations. Several efforts are underway to provide additional housing, emergency shelter, transitional housing, and other services. Richland County is a partner in the local Continuum of Care, the MACH, and provides CDBG funding for transitional housing. In FY 2018-2019, CDBG grants will support the transitional facility --Homeless No more-- as well as the Epworth Children's Home and Girl Scouts of America/Richland County for this purpose.

Fifty three public, private, non-profit and faith-based organizations offer services directed towards assisting the homeless, various homeless sub-populations, and homelessness prevention. Many of these are members of the MACH. Through membership in the MACH, Richland County is able to coordinate with partner organizations to ensure the diverse needs of homeless populations including families with children, veterans, and unaccompanied youth are addressed.

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

Richland County does not receive Emergency Solutions Grant (ESG) funds. Organizations receiving CDBG funds through Richland County are evaluated through a monitoring process described in the 2018 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.
2	Agency/Group/Organization	Homeless No More
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft information. In addition, this transitional housing agency joined forces with the Family Shelter. Finally, Richland County will be funding this shelter with CDBG funds in FY 18-19
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.
4	Agency/Group/Organization	Columbia Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	CHA is a partner agency that works with Richland County for AFFH as a coordinated effort. CHA also works with the County in providing housing counseling source to its first time homebuyers program.
5	Agency/Group/Organization	SISTERCARE
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	A representative was provided the draft document plan.
6	Agency/Group/Organization	UNITED WAY OF 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.

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 document plan.
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 plan.
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.
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. A representative attended the public hearing and provide remarks.

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.
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 document plan.

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. A representative attended the public hearing and provide remarks.

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	United Way of the Midlands	2017 PIT Count reflects Richland and 13 other counties have 1,200 homeless persons. Richland has over 500 or more 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 17-18 Action Plan. They also held a public comment period from July 13, 2018 to August 13, 2018. The public hearing was held on Monday, July 30, 2018. The public comment period and the public hearing was publicized on the County's website and within The State Newspaper.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				<p>Once the noted information with the AAP publicized ad was shared, a copy of the draft plan was made available along with the FY 18-19 CDBG and HOME Budgets Projects were covered. One participant noted they represented a number of private and public organizations including the county</p>	<p>Annual Action Plan 2018</p>	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Newspaper Ad	Countywide Richland County	Ad was placed in The State Newspaper. See Item 1 for response.	Ad produced review of AAP.	N/A	
3	Internet Outreach	Countywide Richland County	Ad was placed on the County's Community Development webpage. See Item 1 for response.	See Item 1 for response.	N/A	http://www.richlandcountysc.gov/Government/Departments/Community-Development

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Richland County became an entitlement community in 2002. For FY 2018-2019 Richland County will receive from the U.S. Department of Housing and Urban Development (HUD) \$1,495,368 in CDBG funds, \$722,033 in HOME funds and \$30,770,000 in CDBG-DR 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 \$141,700 from loans to CHDOs and Affordable Housing Loans and \$3,300 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 2018-2019 allocations. In addition there is \$560,000 in Prior Year CDBG Funds for 2 projects.

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: \$		

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,495,368	0	560,000	2,055,368	5,322,372	In 2018, formula grant allocations for FY 2018-2019 were made available to grantees based on the 2018 budget enacted for HUD. The expected amount available for the remainder of the Consolidated Plan is a projection of funding over the next four years based on formula allocations for FY 2017-2018.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	722,033	145,000	0	867,033	2,624,972	On June 14, 2017, formula grant allocations for FY 2017-2018 were made available to grantees based on the 2017 budget enacted for HUD. The expected amount available for the remainder of the Consolidated Plan is a projection of funding over the next four years based on formula allocations for FY 2017-2018.

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 - local	Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership	162,457	0	0	162,457	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

RCDD will use a combination of public and private funding to implement its affordable housing, housing rehabilitation, infrastructure, public service, and homelessness activities described in this Consolidated 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 24 new affordable housing units (including six HOME assisted units) at the Shakespeare Crossing development. Grant awards to Homeless No More and Epworth Children’s Home supplement private donations from individuals and faith-based organizations. 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.

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 five 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 four years will leverage additional funds for from state and local government as well as private funding sources.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Owner-occupied housing rehabilitation	2017	2021	Affordable Housing	County-wide	Rehabilitation of existing affordable housing	CDBG: \$700,000 HOME: \$250,000 HOME Match: \$102,485	Homeowner Housing Rehabilitated: 2 Household Housing Unit
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: \$149,830 Entitlement: \$611,000 HOME Match: \$102,487	Rental units constructed: 8 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Revivification and neighborhood master planning	2017	2021	Affordable Housing Non-Housing Community Development	CRANE CREEK Trenholm Acres/New Castle Broadriver Heights Neighborhood Broad River Cooridor Southeast Richland Neighborhoods Decker Boulevard / Woodfield Park Candlewood Spring Hill Lower Richland Olympia County-wide	Rehabilitation of existing affordable housing	CDBG: \$521,990	Brownfield acres remediated: 47000 Acre Buildings Demolished: 20 Buildings Other: 1 Other
4	Homebuyer program	2017	2021	Affordable Housing	County-wide	Acquisition of existing affordable housing units	CDBG: \$0 HOME: \$250,000 HOME Match: \$102,485	Direct Financial Assistance to Homebuyers: 35 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Provide assistance to homeless/other special needs	2017	2021	Homeless Non-Homeless Special Needs	County-wide	Homeless/CoC needs Public services	CDBG: \$224,305	Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds Other: 15 Other
6	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: 20 Other
7	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: \$350,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1 Households Assisted Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	AFH Goal: Provide financial literacy education	2017	2021	Homeless Fair Housing	County-wide	AFH: Lending discrimination	Entitlement: \$1	Other: 500 Other
10	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
13	AFH Goal: Expand fair housing outreach/enforcement	2017	2021	Fair Housing	County-wide	AFH: Disproportionate housing problems	Entitlement: \$5,000	Other: 2 Other
14	Disaster Recovery	2017	2021	Disaster Recovery	County-wide	Rehabilitation of existing affordable housing Public improvements and infrastructure Revivification of dilapidated/abandoned properties Collaboration with community partners Public services	Entitlement: \$30,770,000	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	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: NIMBYism AFH: Location and type of affordable housing AFH: Access to financial services AFH: Discriminatory action in the marketplace AFH: Disproportionate housing problems	CDBG: \$299,073 HOME: \$72,203	
					Annual Action Plan 2018		31	

Table 6 – Goals Summary

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 ____ elderly and special needs homeowners in the maintenance and rehabilitation of their homes.</p> <p>New programs will include Richland Rolls (paintbrush program); Operation One Touch (minor rehabilitation); Richland Rebuilds (major reconstruction) are all applicable to this goal. HOME program delivery costs covered by CDBG funds are also included.</p> <p>Prior year funds (\$261K) for Shakespeare Crossing - Instructure and \$350K for HOMES for Hope (Acquistion and Soft Costs).</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, up to 12 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> <p>The funds</p>
3	Goal Name	Revivification and neighborhood master planning
	Goal Description	<p>Countywide efforts to restore and revitalize or demolish dilapidated housing and commercial real properties as well as targeted efforts in county–approved neighborhood master planning areas for housing, infrastructure and commercial revitalization.</p>

4	Goal Name	Homebuyer program
	Goal Description	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.
5	Goal Name	Provide assistance to homeless/other special needs
	Goal Description	Richland County will partner with organizations and service providers to address the needs of homeless and non-homeless special needs populations including: victims of domestic violence; families with children experiencing homelessness; unaccompanied youth, veterans, and ex-offenders. During FY 18-19, CDBG funds will go towards Epworth Children's Home for unaccompanied youth and homeless needs towards Homeless No More.
6	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.
7	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. In FY 18-19 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).
8	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 18-19, Richland County will refer 500 residents to receive homebuyer education and credit counseling offered by the Columbia Housing Authority.

10	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. FY 2018-2019 two CHDOs will create up to 4 units of affordable rental housing and Richland County will partner with the City of Columbia and leverage funding for the development of multi-family housing.
13	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 one (1) fair housing session for the County's Ombudsmen Department.

14	Goal Name	Disaster Recovery
	Goal Description	<p>According to the CDBG-DR Initial Action Plan the community’s overarching hazard mitigation goals provide the foundation for identifying and implementing appropriate recovery programs. Goals presented were developed to reflect community values, existing conditions, identified damages, and vulnerabilities. Richland County established the following goals to guide development of the CDBG-DR Action Plan:</p> <ol style="list-style-type: none"> 1. Address the unique recovery needs and challenges of all residents of Richland County so that no one “falls through the cracks.” 2. Provide safe housing for all residents. 3. Achieve a comprehensive understanding of the root causes of flooding in Richland County. 4. Position the county to better prepare for, respond to, and minimize impacts of future flood events. 5. Ensure continuity of operations and the provision of essential services before, during, and after a disaster or hazardous event. 6. Provide tailored solutions that are most appropriate for urban, rural, and all areas of the county. 7. Achieve post-flood economic revitalization and long-term economic health. 8. Address restoration of critical infrastructure. This includes schools but is not limited to schools. 9. Ensure the Action Plan goals are consistent with other adopted planning documents. 10. Provide accountability through financial oversight.
16	Goal Name	Administration
	Goal Description	The county will administer the CDBG and HOME federal programs.

Projects

AP-35 Projects – 91.220(d)

Introduction

There are total of 16 projects in Richland County for which CDBG and HOME funds will be used for FY 2018-2019. 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 will allocate \$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. The County was awarded an additional \$21M in CDBG-DR Funds (Round 3-Mitigation) but currently the federal register has not been released to complete the new Action Plan.

Projects

#	Project Name
1	Homeless No More (Transitional Housing)
2	Epworth Children Home
3	Girl Scouts of America
4	Gills Creek Water Quality Improvement
5	Atlas Road Community Park
6	Unsafe Housing Removal
7	Richland County Rolls
8	Operation One Touch
9	HOME Project Delivery Costs
10	CDBG Administration
11	Richland County Homeownership Assistance Program (RCHAP)
12	CHDO (Community Housing Development Organization)
13	Richland Rebuilds
14	HOME Administration
15	Shakespeare Crossing - Phase 3 (Infrastructure) Carryover Funds
16	Homes For Hope/South Edisto Project

Table 7 - Project Information

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

needs

Allocation priorities for the FY 2018-2019 annual action plan are:

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

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

1. Insufficient affordable housing available for low- and very-low income residents.
2. Insufficient services for homeless and other special needs populations
3. Unsafe and blighted housing and commercial areas throughout the county.
4. Inadequate roads and other infrastructure

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.

AP-38 Project Summary
Project Summary Information

1	Project Name	Homeless No More (Transitional Housing)
	Target Area	County-wide
	Goals Supported	Provide assistance to homeless/other special needs
	Needs Addressed	Public services
	Funding	CDBG: \$99,652
	Description	To provide operational funds that will assist up to 45 persons with transitional housing
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Up to 8 Homeless families with Transitional Housing
	Location Description	County-wide
	Planned Activities	Provide operational funds that will assist up to 8 persons with transitional housing
2	Project Name	Epworth Children Home
	Target Area	County-wide
	Goals Supported	Provide assistance to homeless/other special needs
	Needs Addressed	Public services
	Funding	CDBG: \$99,653
	Description	Youth assisted that may age out of foster care
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Up to 35 youth
	Location Description	2911 Millwood Ave Columbia SC
	Planned Activities	Up to 35 youth assisted
3	Project Name	Girl Scouts of America
	Target Area	County-wide
	Goals Supported	Provide assistance to homeless/other special needs
	Needs Addressed	Public services
	Funding	CDBG: \$25,000

	Description	To assist the GSA with young females who are LMI to becoming girl scouts
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Provide funds for up to 35 youth
	Location Description	
	Planned Activities	Provide funds for up to 35 youth to become girl scouts
4	Project Name	Gills Creek Water Quality Improvement
	Target Area	County-wide
	Goals Supported	Revivification and neighborhood master planning
	Needs Addressed	Public improvements and infrastructure
	Funding	CDBG: \$100,000
	Description	Design and other A&E soft costs associated with the 319 Water Quality Grant for Gills Creek Watershed Grant.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Property covers 47,000 acre watershed. Impacts City and County
	Location Description	Gills Creek Area - District 6
	Planned Activities	CDBG funds will assist in the leveraging of a 319 Watershed Quality Grant (\$386K); \$250K City of Columbia Match and \$20K from RC Soil and Water.
5	Project Name	Atlas Road Community Park
	Target Area	Lower Richland
	Goals Supported	Revivification and neighborhood master planning
	Needs Addressed	Eligible Master Planned Areas improvements
	Funding	CDBG: \$100,000
	Description	Soft costs for design, survey and other associated costs for active park in District 10 area (Rural)
	Target Date	9/30/2019

	Estimate the number and type of families that will benefit from the proposed activities	Up to 500 families will benefit as an end user
	Location Description	Joe Fraizer and Smith Streets ; District 10; Atlas Road Community
	Planned Activities	Park design and surveying of parcels
6	Project Name	Unsafe Housing Removal
	Target Area	County-wide
	Goals Supported	Revivification and neighborhood master planning
	Needs Addressed	Revivification of dilapidated/abandoned properties
	Funding	CDBG: \$321,990
	Description	Demolition and clearance removal of an abandoned mobile home park consisting of xxx number
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Up to 50 units demolished and removed from a LMA area
	Location Description	CT 118.03 Located 2311 Percival Road
	Planned Activities	Demolition and clearance of up to 50 units
7	Project Name	Richland County Rolls
	Target Area	County-wide
	Goals Supported	Owner-occupied housing rehabilitation
	Needs Addressed	Rehabilitation of existing affordable housing
	Funding	CDBG: \$80,000
	Description	Up to ___ elderly, disabled and low income families through application will be assisted with exterior paint for their homes.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Up to 15 households
	Location Description	Countywide

	Planned Activities	Up to 15 households will benefit
8	Project Name	Operation One Touch
	Target Area	County-wide
	Goals Supported	Owner-occupied housing rehabilitation
	Needs Addressed	Rehabilitation of existing affordable housing
	Funding	CDBG: \$270,000
	Description	
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Up to 20 Households will be assisted.
	Location Description	Countywide
	Planned Activities	Up to 20 Households will be assisted with minor rehab activity
9	Project Name	HOME Project Delivery Costs
	Target Area	County-wide
	Goals Supported	Owner-occupied housing rehabilitation Affordable rental housing Homebuyer program
	Needs Addressed	Rehabilitation of existing affordable housing Production of new affordable housing units
	Funding	CDBG: \$100,000
	Description	Direct delivery of services benefiting housing programs and services, including but not limited to housing inspections for impact housing units (LMI)
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Up to 50 families but will be counted under other activities
	Location Description	
	Planned Activities	Up to 50 families but will be counted under other activities
10	Project Name	CDBG Administration
	Target Area	County-wide

	Goals Supported	Administration
	Needs Addressed	
	Funding	CDBG: \$299,073
	Description	Administrative Costs
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Managment of CDBG Programs
11	Project Name	Richland County Homeownership Assistance Program (RCHAP)
	Target Area	County-wide
	Goals Supported	Homebuyer program
	Needs Addressed	Acquisition of existing affordable housing units
	Funding	HOME: \$250,000 Entitlement: \$48,333 HOME Match: \$54,152
	Description	Down Payment Assistance
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	25
	Location Description	
	Planned Activities	Down Payment Assistance
12	Project Name	CHDO (Community Housing Development Organization)
	Target Area	Trenholm Acres/New Castle Candlewood Lower Richland
	Goals Supported	Affordable rental housing Revivification and neighborhood master planning

	Needs Addressed	Rehabilitation of existing affordable housing Eligible Master Planned Areas improvements Acquisition of existing affordable housing units
	Funding	HOME: \$149,830 Entitlement: \$48,334 HOME Match: \$54,153
	Description	Non Profits who work on rehab and/or new housing
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Up to 4 Households
	Location Description	Countywide and/or Master Planned Areas
	Planned Activities	Rehab or Acquisiton of Housing for rental and/or homeownership
13	Project Name	Richland Rebuilds
	Target Area	County-wide
	Goals Supported	Owner-occupied housing rehabilitation
	Needs Addressed	Rehabilitation of existing affordable housing Revivification of dilapidated/abandoned properties Eligible Master Planned Areas improvements
	Funding	HOME: \$250,000 Entitlement: \$48,333 HOME Match: \$52,152
	Description	Reconstruction of housing that has fallen into major disrepair
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Up to 3 homes for eligible applicants
	Location Description	Countywide
	Planned Activities	Up to 3 homes will be reconstructed
14	Project Name	HOME Administration
	Target Area	
	Goals Supported	Administration

	Needs Addressed	
	Funding	HOME: \$72,203
	Description	Administration
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	HOME Program Management
15	Project Name	Shakespeare Crossing - Phase 3 (Infrastructure) Carryover Funds
	Target Area	Trenholm Acres/New Castle
	Goals Supported	Affordable rental housing
	Needs Addressed	Public improvements and infrastructure
	Funding	Entitlement: \$210,000
	Description	Infrastructure improvements for a 20 plus affordable housing project
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	up to 20 affordable housing units will be provided infrastructure improvement assistance
	Location Description	
	Planned Activities	Infrastruture improvements
16	Project Name	Homes For Hope/South Edisto Project
	Target Area	County-wide
	Goals Supported	Affordable rental housing
	Needs Addressed	Revivification of dilapidated/abandoned properties Production of new affordable housing units
	Funding	Entitlement: \$350,000
	Description	A collaborative effort of City and County for
	Target Date	9/30/2019

	Estimate the number and type of families that will benefit from the proposed activities	Mixed Income Single Detached Housing Units of 24 units of which will be for 80% and below LMI
	Location Description	Edisto Court, Edisto Research Park, Adjacent to Rosewood Hills Community (A CHA Planned Development)
	Planned Activities	Acquisition and other soft costs for units that are for mixed use housing

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 with this AP. Over 70 percent of CDBG funding 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 decreptitude 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 two or more are both LMI and also contain areas of slum and blight. FY 18-19 CDBG funds are allocated for stabilization activities such as demolition of abandoned unsafe houses and commercial buildings as well as clearing of debris, grubbing and and creating green space. CDBG funds are also allocated to provide gap financing for a public/private partnership to develop affordable housing within a City of Columbia strategy area. Within the AAP HOME funds are allocated to projects and programs benefiting low-income persons and/or areas that are determined moderate and below. 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 and Broad River Heights. These will 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. 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 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 1

County Council District 5 is in mid-western Richland County inside the City of Columbia. Transitional housing offered by Homeless No More on 2400 Waites Road is located in this district but provides services for individuals experiencing homelessness throughout the county.

Projects 4

Gills Creek Water Quality Improvement is a public improvement project that is located in SE Richland

County and spans Council Districts 6 and 10. This project supports the goals of the Revivifacation Program and it is located in a master planned area.

Project 5

The Atlas Road Community Park is located in Lower Richland Council District 10. This area is residential but is characterized as rural/industrial. Public recreation is limited as this community is a food desert and has limited access to necessary commuity services.

Project 6

Unsafe housing removal is a county-wide program that includes targeting specific locations. However a vacant mobile home park is targeted for spot slum and blight removal. It is located in Council District 8 and is in close proximity to Greater Woodfield Park area northeast of the City of Columbia and is bordered by southeast Lower Richland area.

The remaining projects are located across all of Richland County.

Geographic Distribution

Target Area	Percentage of Funds
CRANE CREEK	0
Trenholm Acres/New Castle	6
Broadriver Heights Neighborhood	7
Broad River Cooridor	0
Southeast Richland Neighborhoods	2
Decker Boulevard / Woodfield Park	12
Candlewood	0
Spring Hill	0
Lower Richland	7
Olympia	0
County-wide	66

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The county consulted with housing, health and business professionals as well as resident communities for review and comment of geographic data provided by HUD. Consideration of the qualatative data presented in the AFFH Tool was considered when selecting projects for FY 2018-2019. As noted, Six projects planned by Richland County for FY 2018-2019 are located in specific geographic areas. The Percival Road mobile home park removal was chosen because it is slum and blight in an area that is 51% moderate income and it is impacting the vitality of the community and quality of life for neighboring

residential areas. The Greater Woodfield Park and SE Lower Richland areas are target areas because they represent areas of interest for Community Housing Development Organizations (CHDOs) partnered with Richland County. County Council District 5 is a target areas because it is primarily an inner-city area and is the main focus for transitional housing services offered through the St. Lawrence Place facility operated by Homeless No More. All other funds will be distributed throughout the unincorporated areas of Richland County.

Discussion

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

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During 2018-2019 Richland County will continue to address the affordable housing needs as outlined in the Consolidated Plan and within the Assessment of Fair Housing. 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 \$149,830 to non-profit housing developers for the creation of rental units in master planned areas and \$250,000 is allocated to rebuild owner occupied homes for LMI households. CDBG funds is committed to several projects to include \$350,000 to Homes of Hope residential housing development; \$271,990 is allocated to demolish unsafe housing in target areas under Revivfy Richland Program and \$300,000 is allocated for minor repairs to owner occupied single family units county-wide.

One Year Goals for the Number of Households to be Supported	
Homeless	45
Non-Homeless	35
Special-Needs	50
Total	130

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	21
Rehab of Existing Units	13
Acquisition of Existing Units	2
Total	36

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 will also support homeless residents through transitional housing administered by Homeless No More and Epworth Childrens Home. In FY 2018-2019, the county plans to provide \$224,305 in CBDG funding to assist 45 homeless persons through these services.

The County completed a request for proposals and through this competitive process two proposals will be funded this year: one for acquisition rehabilitation in an area of low LMI concentration and the other is a new construction rental unit designed for disabled.

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 job training (35 participants FY 2017-18) and 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

Work is ongoing for the construction of 24 new affordable housing units, including a minimum of eight HOME-supported units at the Shakespeare Crossing development. Funding remaining from previous years will be used for the completion of work planned for FY 2018-2019. HOME funds also support new construction and rehabilitation by CHDOs. Two new rental units are expected to be added through this program in FY 2018-2019. Richland County also plans to enter a public/private partnership to subsidize the creation of a mixed-income development comprised of 1 duplex and 18 single-family homes for 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 2018-2019.

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

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

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

Introduction

According to the 2017 Point-in-Time (PIT) report from the Midlands Area Consortium for the Homeless (MACH), there were an estimated 1200 individuals reported as experiencing homelessness. Of these, 893 were sheltered and 307 were unsheltered. Twenty-one percent are families with children, 78.2 percent are adults and 0.5 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), the CoC coordinating organization that works to provide homeless services throughout Richland County. MACH is a coalition of over 50 organizations and individuals representing Richland County and 13 other counties in central South Carolina. Homeless service providers track the needs of individuals experiencing homelessness through the Homeless Information Management System (HMIS) maintained by the United Way of the Midlands. The needs of individuals experiencing homelessness are assessed through an intake interview when individuals enter the CoC by accessing services provided by a member organization. Street outreach teams also reach out to individuals experiencing homelessness to assess their needs and help them to connect with the CoC. In addition to individual level needs assessment, MACH partners each year with the South Carolina Coalition for the Homeless to conduct a Point in Time (PIT) count of the number of people experiencing homeless 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 2018-2019 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 has allocated \$75,000 in CDBG funding to Homeless No More for FY 2018-2019. Homeless No More is a homeless service provider that administers transitional housing through St. Lawrence Place, located on 2400 Waites Road in the City of Columbia. Homeless No More provides 30 two-bedroom units to qualifying families in need of emergency assistance. Families in the Homeless No More program pay subsidized rent and receive assistance with case management and life skill classes. Each family must complete an assessment every three months to track its development through the program.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Richland County plans to provide \$125,000 in CDBG funding to the Epworth Children's Home, a residential program for unaccompanied youth. The Epworth home is located on 2900 Millwood Avenue in the City of Columbia and serves around 165 children ages 4 to 18. The allocation for FY 2018-2019 will serve 35 unaccompanied youth.

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

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

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

For FY 2018-2019, Richland County will provide two grants totaling \$199,000 to homeless service providers. In addition, Richland County partners with the CHA to provide job training and housing counseling to low-income and extremely low-income residents of public housing.

One 2015 study from the University of South Carolina looked at homelessness in Richland County from 2004 to 2015 and determined that most homeless families experience only one brief crisis, lasting an average of 54 days. The study concluded that the county needs much more affordable housing. Richland County will dedicate over \$300,000 to projects aimed directly at expanding the affordable housing stock in FY 2018-2019.

Discussion

An estimated 779 individuals were experiencing homelessness in Richland County as of the 2017 PIT count. The needs of these individuals are assessed as they are contacted by street outreach teams or as they access services offered by CoC member organizations. In FY 2018-2019, RCDD will provide \$199,000 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 and projects aimed at directly increasing the affordable housing stock. RCDD hopes that such actions will reduce the homeless population in Richland County in FY 2018-2019.

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

Introduction:

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

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

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

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

Discussion:

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

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

AP-85 Other Actions – 91.220(k)

Introduction:

In addition to addressing affordable housing, public housing, and the homeless community, Richland County plans to use CDBG and HOME funds for a variety of other actions.

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 accommodation
- Limited Supply of Affordable Housing
- High denial rates for racial and ethnic minorities
- Prospective discriminatory practices and policies
- NIMBYism
- Segregated neighborhoods
- Limited Supply of Affordable Housing
- Disparities in Access to Opportunity
- Denial of available housing in the rental markets
- Discriminatory refusal to rent
- Disproportionate housing problems

Actions planned for the coming year include:

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

Actions planned to foster and maintain affordable housing

In FY 2017-2018, Richland County plans to provide \$174,795 in HOME funds for the rehabilitation of up to eight affordable housing units. Richland County will provide an estimated 20 new homeowners with differed forgivable loans through the RCHAP program using \$250,000 in HOME funds. \$180,000 in HOME funds will be set aside for the development of new rental properties by CHDOs. The county also plans to spend \$125,000 in CDBG funds on HOME project delivery costs. The county plans to use the FY 2017-18 allocation of \$30,770,000 in CDBG-DR funds to help with housing rehabilitation, infrastructure improvements, and economic development for residents in areas affected by the October 2015 flood.

Actions planned to reduce lead-based paint hazards

The county housing program manager is trained in lead inspection, risk assessment, and safe work practices. The county also contracts with a certified lead inspector and risk assessor for all required lead hazard evaluations and lead clearance testing activities. Assistance has also been offered to small and minority contractors to obtain Environmental Protection Agency (EPA) abatement training for accreditation. The county distributes and maintains all required documentation related to lead-based paint hazards for homes built before 1978 and distributes lead-based paint information at all county sponsored events. Lead-based paint mitigation efforts have diminished in recent years due to budgetary constraints and a reduction in the number of housing units undergoing rehabilitation. Most units rehabilitated in recent years have been found by certified inspectors to have no lead-based paint hazards. Those found to have lead-based paint hazards are controlled using acceptable HUD/EPA protocol through an approach called “identify and control lead-based paint hazards.” This protocol will continue to be implemented for all applicable projects undertaken by the county over in FY 2017-2018.

Actions planned to reduce the number of poverty-level families

RCCD is the agency 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 2017-2018 include funding for homeowner rehabilitation (\$174,795) and construction and rehabilitation of new affordable rental units by CHDOs to be offered to low- or very low-income residents with subsidized rents. In addition, \$199,588 in grants will be provided to homeless service providers offering transitional housing services intended to help individuals and families with housing stability.

Actions planned to develop institutional structure

RCCD works closely with community partners, 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 partner 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. \$180,000 in HOME funds will be allocated to CHDO rehabilitation and construction projects with program delivery costs covered by CDBG funds. In FY 2017-2018, the county will provide \$99,588 in CDBG funds to Epworth Children's Home, a social service agency that provides housing and services for families with children and unaccompanied youth to ensure housing stability and contribute to academic achievement and independence. Richland County will provide \$100,000 to Homeless No More 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 meeting the affordable housing needs in the county. Richland County will continue to assess and mitigate lead-based paint hazards for all relevant projects in compliance with HUD/EPA protocol. Richland County will provide funds to CHDOs to rehabilitate and construct and offer housing units to low and very-low income residents at subsidized rates. Richland County will provide transitional housing support for individuals and families experiencing homelessness through grants to two CoC member organizations. These projects are intended to reduce the number of families living in poverty in the county. Richland County continues to partner with a diverse range of organizations and institutions on issues of affordable housing and community development. Specifically, the RCCD will work to foster the integration of transportation, housing, and economic development planning to ensure residents have better access to jobs and services throughout the county.

Program Specific Requirements

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

Introduction:

In FY 2018-2019 Richland County will receive \$1,495,368 in CDBG funds, \$722,033 in HOME funds, and \$30,770,000 in CDBG-DR funds. RCDD administers these CDBG and HOME funds to eligible projects and programs that benefit and serve LMI persons. Activities planned for FY 2018-2019: CDBG grant awards totaling \$224,305 will be divided among 3 public services. Entitlement total for Housing-based rehabilitation/acquisition/new homebuyer and minor improvement projects will be \$1,099,830 and \$321,990 will be for the demolition of unsafe residential structures. A total of \$100,000 will be allocated to the design and soft cost for Atlas Road Community Park in Council District 10. For the Gills Creek Water Quality \$100,000 will be used towards the improvement of water quality, conservation of natural resources, and minimization. The remainder of these two HUD grants will be used by staff for management and implementation of both HOME and CDBG funds .

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

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

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 that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(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 \$162,457 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, 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 can expect back on their return if they sell their unit during the period of required affordability as referenced within their agreement. The fair return is calculated upon the objective standard for Richland County as the percentage of change in median sales prices for housing units within the median statistical area over or during the period of ownership. This calculation basis includes the original

investment by the homebuyer with the addition of specific types of upgrades or additions that will add value to the property. These types of upgrades include tangible, structural improvements to the interior or exterior of the home that would remain with the home during and after a sale. These additional homebuyer-financed improvements are not financed by Richland County. A reasonable range of low-income buyers during the point of resale would be low income buyers as defined 50%-79% current area median income. During depressed or declining market seasons (such as a time of “seller’s market”), a loss of investment does constitute a fair return.

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 can structure its recapture provisions based on its program design and market conditions, the period of affordability is the basis upon 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 that include housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and use as principle residence. The resale requirement must also ensure the price at resale provides the original HOME-

assisted owner a fair return on investment (including the homeowner's investment and any capital improvement) and ensure the housing will remain affordable to a reasonable range of low-income homebuyers. The 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 County's Register of Deeds office.

See 4. for RCHAP provisions and discussion for HR provisions.

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

Community Housing Development Organizations (CHDO)/ New Construction

Richland County Community Development will provide HOME-subsidy to two CHDOs: Santee Lynches Housing and Community Development Corporation and South Carolina Uplift Community Outreach for the to develop affordable rental housing in Broadriver Heights and Trenholm Acres. Both are master planned target areas in unincorporated areas of the County. Additional funds have been provided in FY 2018-19.

HOME Funding is awarded through an RFP process and can be used for acquisition, rehabilitation, new construction and gap financing. Pre-development loans are also available to cover project costs necessary to determine project feasibility (including cost of initial study, legal fees, environmental reviews, architectural fees, engineering fees, engagement of a development team, 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 affordable.

Affordability Period for Rental Projects

Rehabilitation or Acquisition of Existing Housing

<\$15,000	5 years
\$15,000 - \$40,000	10 years

>\$40,000 15 years

Refinance of Rehabilitation Project Any dollar amount 15 years

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

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

Richland County has no plans to refinance debt using HOME funds in FY 2018-2019

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 period as long as the homeowner continues to own and live in the assisted unit as their primary place of residence for the five year period of affordability. If the homeowner does not live within this unit and sells the property within this five year period, the funds are recaptured as a rate of 20 percent diminishing sliding scale per year. For example, if the housing unit sells at year three of this five year period, the homebuyer would owe back 60 percent of the subsidy (see chart in discussion).

The housing unit must continue to be the principle residence of the homebuyer. If the borrower does not maintain principle residency in the property for at least five years from the date of closing, Richland County will recapture all or a portion of the HOME assistance to the homebuyer. Failure to maintain the original terms of the mortgage will result in recapture of the grant. In the case of sale; RCHAP will require repayment of funds to be distributed from the net proceeds of the sale of the property as the holder of the lien in second position. A change in the mortgage is triggered by refinancing, selling, or renting the home within the period of affordability. The recaptured amount of the grant is on a pro-rata basis determined by the amount of time the homeowner has owned and occupied the house and will be measured by the affordability period outlined below.

Occupancy (up to) - Repayment Amount

1 yr - 100%

2 yrs - 80%

3 yrs - 60%

4 yrs - 40%

5 yrs - 20%

Over 5 yrs - 0%

Richland County will provide funding for a variety of affordable housing and community development projects in FY 2018-2019 using CDBG and HOME funds. All CDBG funded projects are expected to benefit low- to moderate-income persons. Appropriate measures are in place to ensure that units supported by HOME funds will remain affordable. Richland County does not receive funding under the ESG or HOPWA programs. CDBG-DR requirements are addressed in the approved CDBG-DR Initial Action Plan available through the Richland County website

Owner-Occupied Rehabilitation (HR Program)

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

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

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

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

Deferred Forgivable Loans – Households with an elderly head of household (62 years) or households with a disabled member may qualify for a 10 year zero interest deferred forgivable loan. This type loan

would be forgiven on a pro-rata basis over the term of the loan provided that the person receiving the loan continues to own and occupy the home as their principle place of residence.

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

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

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

Attachments

Grantee Unique Appendices


Grantee SF-424's and Certification(s)

OMB Number: 4040-0034
 Expiration Date: 12/31/2019

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision		
* If Revision, select appropriate letter(s): <input type="text"/>		
* Other (Specify): <input type="text"/>		
* 3. Date Received:		4. Applicant Identifier:
<input type="text"/>		M-18-UC450208
5a. Federal Entity Identifier:		5b. Federal Award Identifier:
<input type="text"/>		<input type="text"/>
State Use Only:		
6. Date Received by State:	7. State Application Identifier:	
<input type="text"/>	<input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: Richland County Government		
* b. Employer/Taxpayer Identification Number (EIN/TIN): 57-6000388		* c. Organizational DUNS: 0737068830000
d. Address:		
* Street1:	2020 Hampton Street	
Street2:	Suite 3065B	
* City:	Columbia	
County/Parish:	Richland	
* State:	SC: South Carolina	
Province:	<input type="text"/>	
* Country:	USA: UNITED STATES	
* Zip / Postal Code:	29204	
e. Organizational Unit:		
Department Name: Community Development		Division Name: Richland County
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: Ms.	* First Name: Valeria	
Middle Name:	<input type="text"/>	
* Last Name: Davis		
Suffix:	<input type="text"/>	
Title: Community Development Division Leader		
Organizational Affiliation: Richland County Government		
* Telephone Number: 803-576-2063	Fax Number: <input type="text"/>	
* Email: Davis.Valeria@richlandcountysc.gov		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="3: County Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="US Department of Housing and Urban Development"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.229"/> CFDA Title: <input type="text" value="HOME Investment Partnership Program"/>	
* 12. Funding Opportunity Number: <input type="text"/> * Title: <input type="text"/>	
13. Competition Identification Number: <input type="text"/> Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="First Time home buyer, Community Housing Development Organizations, Administration"/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

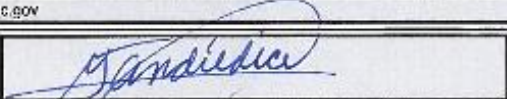
Richland County Attorney's Office
Sandra Judice 8/14/18
 Approved as to LEGAL form ONLY
 NO Opinion Rendered As To Content

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="SC-002"/>	* b. Program/Project: <input type="text" value="SC-002"/>
Attach an additional list of Program/Project Congressional Districts if needed	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="10/1/2018"/>	* b. End Date: <input type="text" value="9/30/2019"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="722,033.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text" value="162,457.43"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text" value="145,000.00"/>
* g. TOTAL	<input type="text"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Dr."/>	* First Name: <input type="text" value="Sandra"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Judice"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Assistant County Administrator"/>	
* Telephone Number: <input type="text" value="803-576-2050"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="judice.sandra@richlandcountysc.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="8/15/18"/>

Application for Federal Assistance SF-424		
* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
<input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	<input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	<input type="text"/> <input type="text"/>
* 3. Date Received:	4. Applicant Identifier:	
<input type="text"/>	B-18-UC-45-3005	
5a. Federal Entity Identifier:	5b. Federal Award Identifier:	
<input type="text"/>	<input type="text"/>	
State Use Only:		
6. Date Received by State:	7. State Application Identifier:	
<input type="text"/>	<input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: RICHLAND COUNTY GOVERNMENT		
* b. Employer/Taxpayer Identification Number (EIN/TIN):	* c. Organizational DUNS:	
57-6000398	0737098830000	
d. Address:		
* Street1:	2020 Hampton Street	
Street2:	Suite 3063B	
* City:	Columbia	
County/Parish:	Richland	
* State:	SC: South Carolina	
Province:	<input type="text"/>	
* Country:	USA: UNITED STATES	
* Zip / Postal Code:	29204	
e. Organizational Unit:		
Department Name:	Division Name:	
Community Development	Richland County	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix:	* First Name:	
Ms.	Valeria	
Middle Name:	<input type="text"/>	
* Last Name:	Davis	
Suffix:	<input type="text"/>	
Title: Community Development Division Leader		
Organizational Affiliation:		
Richland County Government		
* Telephone Number:	Fax Number:	
803-576-2063	803-576-2062	
* Email: Davis.Valeria@richlandcountysc.gov		

Application for Federal Assistance SF-424	
<p>* 9. Type of Applicant 1: Select Applicant Type:</p> <p>B. County Government</p> <p>Type of Applicant 2: Select Applicant Type:</p> <p>Type of Applicant 3: Select Applicant Type:</p> <p>* Other (specify):</p>	
<p>* 10. Name of Federal Agency:</p> <p>US Department of Housing and Urban Development</p>	
<p>11. Catalog of Federal Domestic Assistance Number:</p> <p>14.218</p> <p>CFDA Title:</p> <p>Community Development Block Grants/Entitlement Grants</p>	
<p>* 12. Funding Opportunity Number:</p> <p>Title:</p>	
<p>13. Competition Identification Number:</p> <p>Title:</p>	
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <p>Add Attachment Delete Attachment View Attachment</p>	
<p>* 15. Descriptive Title of Applicant's Project:</p> <p>Neighborhood Revitalization, Housing, Homeless Services, Public Services, Operation One Touch, Planning and Administration</p>	
<p>Attach supporting documents as specified in agency instructions.</p> <p>Add Attachments Delete Attachments View Attachments</p>	

Richland County Attorney's Office
Sandra Yudice 8/15/18
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Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="SC-002"/>	* b. Program/Project: <input type="text" value="SC-002"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="10/1/2018"/>	* b. End Date: <input type="text" value="9/30/2019"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="1,485,368.00"/>
* b. Applicant	<input type="text" value="0.00"/>
* c. State	<input type="text" value="0.00"/>
* d. Local	<input type="text" value="0.00"/>
* e. Other	<input type="text" value="0.00"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/> .	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Prefix: <input type="text" value="Dr."/>	* First Name: <input type="text" value="Sandra"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="Yudice"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="Assistant County Administrator"/>	
* Telephone Number: <input type="text" value="803-576-2050"/>	Fax Number: <input type="text"/>
* Email: <input type="text" value="Yudice.Sandra@richlandcountysc.gov"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="8/15/18"/>

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

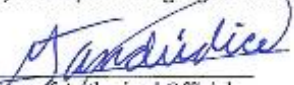
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-L.L.L. "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.


Signature of Authorized Official

8-15-18
Date

Sandra Yudis, Ph.D
Assistant County
Administrator

Assistant County Administrator
Title


Richland County Attorney's Office
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8/14/18

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2018 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

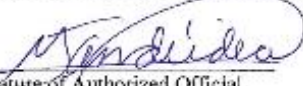
Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws – The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.



Signature of Authorized Official 8/15/18
Date
Sandra Yodanis, Ph.D.
Assistant County
Administrator

Title


Richland County Attorney's Office
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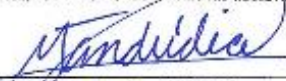
Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance – If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering – Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature of Authorized Official
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Assistant County
Administrator

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