

**RICHLAND COUNTY
AFFORDABLE HOUSING AD HOC COMMITTEE
AGENDA**



TUESDAY MAY 20, 2025

4:00 PM

COUNCIL CHAMBERS

Richland County Council 2024-2025



Derrek Pugh
District 2
Vice Chair



Jason Branham
District 1



Gretchen D. Barron
District 7



Tyra Little
District 3



Paul Livingston
District 4



Allison Terracio
District 5



Don Weaver
District 6



Tish Dozier Alleyne
District 8



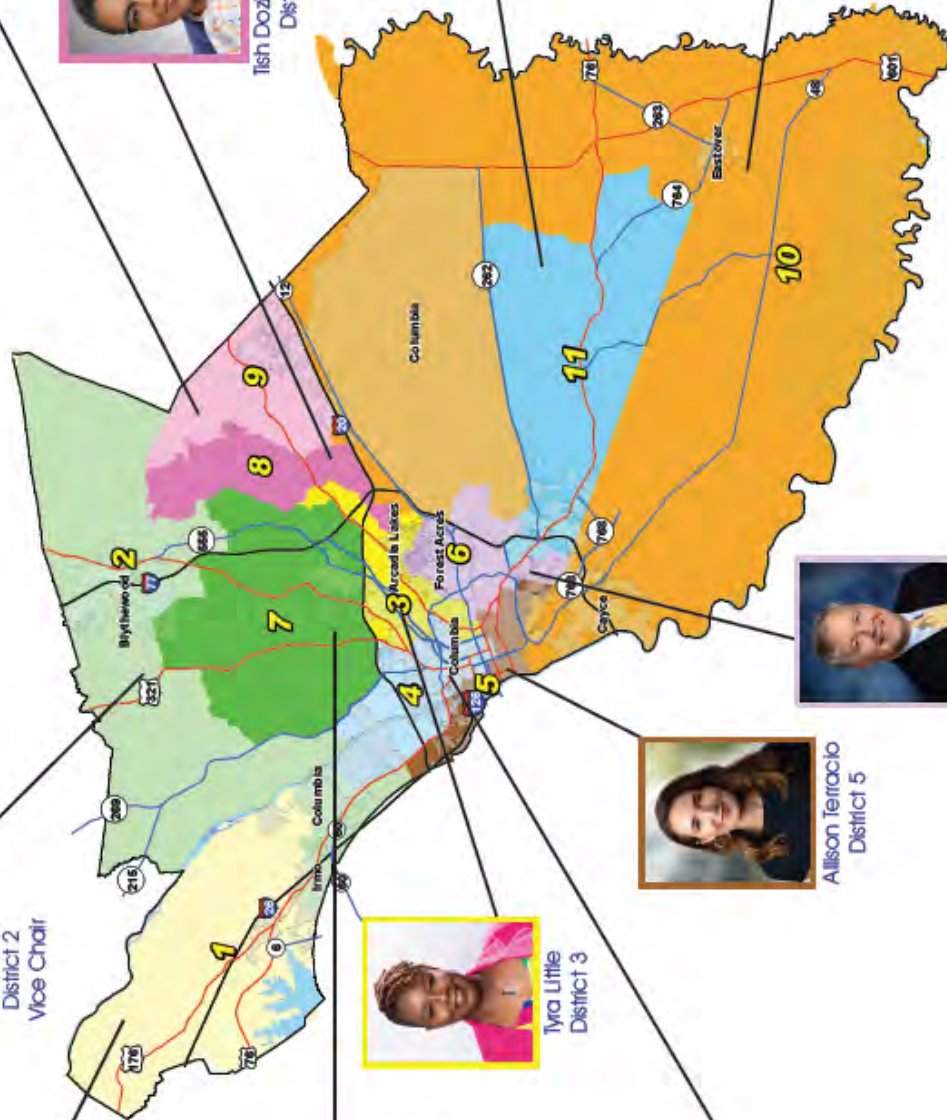
Chaikisse Newton
District 11



Cheryl D. English
District 10



Jessica Mackley
District 9
Chair





Richland County
Affordable Housing Ad Hoc Committee
AGENDA

May 20, 2025 - 4:00 PM
 2020 Hampton Street, Columbia, SC 29204

The Honorable Allison Terracio, Chair	The Honorable Don Weaver	The Honorable Gretchen Barron	The Honorable Tish Dozier Alleyne	The Honorable Jesica Mackey
County Council District 5	County Council District 6	County Council District 7	County Council District 8	County Council District 9

1. **Call to Order** The Honorable Allison Terracio
 - a. Roll Call
2. **Approval of Minutes:** The Honorable Allison Terracio
 - a. May 6, 2025 **[PAGES 5-7]**
3. **Adoption of Agenda** The Honorable Allison Terracio
4. **Items for Information** The Honorable Allison Terracio
 - a. Government & Community Outreach - Community Development Division Updates **[PAGES 8-12]**
 1. Richland County Homeownership Assistance (RCHAP)
 2. \$3M Notice of Funding Availability for Affordable Housing Projects
 3. Operation One Touch (OOT) Update
5. **Items for Discussion/Action** The Honorable Allison Terracio
 - a. "... direct the County Administrator to create a Request for Qualifications (RFQ) to award up to \$4M for affordable housing, focusing on the priorities of down payment programs and giving priority to teachers and first responders, buy-down programs, and rehabilitating existing units." **[PAGES 13-15]**

6. Adjournment

The Honorable Allison Terracio



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Richland County Council
Affordable Housing Ad Hoc Committee Meeting
MINUTES
May 6, 2025 – 2:00 PM
Council Chambers
2020 Hampton Street, Columbia, SC 29204

COUNCIL MEMBERS PRESENT: Allison Terracio, Chair; Don Weaver, Gretchen Barron (arrived at 2:02 PM), Tish Dozier Alleyne, and Jesica Mackey (online)

OTHERS PRESENT: Councilwoman Newton (online), Councilman Paul Livingston, Anette Kirylo, Patrick Wright, Angela Weathersby, Kyle Holsclaw, Jackie Hancock, Aric Jensen, Michelle Onley, Kenny Bowen, Lori Thomas, Ashiya Myers, Stacey Hamm, Brittany Hammond, Tamar Black, Jennifer Wladischkin, Callison Richardson, and Leonardo Brown

1. **CALL TO ORDER** – Councilwoman Allison Terracio called the meeting to order at approximately 2:00 PM.
2. **ELECTION OF CHAIR** – Mr. Weaver moved to nominate Ms. Terracio for the position of Chair, seconded by Ms. Alleyne.

In Favor: Terracio, Weaver, Alleyne, and Mackey

Not Present: Barron

The vote in favor was unanimous.

3. **APPROVAL OF MINUTES**

- a. **May 7, 2024** – Ms. Alleyne moved to approve the minutes as distributed, seconded by Mr. Weaver.

In Favor: Terracio, Weaver, Alleyne, and Mackey

Not Present: Barron

The vote in favor was unanimous.

4. **ADOPTION OF AGENDA** – Ms. Alleyne moved to adopt the agenda as published, seconded by Mr. Weaver.

In Favor: Terracio, Weaver, Barron, Alleyne, and Mackey

The vote in favor was unanimous.

5. **ITEMS FOR DISCUSSION/ACTION**

- a. **Direct the County Administrator to create a Request for Qualifications (RFQ) to award up to \$4M for affordable housing, focusing on the priorities of down payment programs and giving priority to teachers and first responders, buy-down programs, and rehabilitating existing units** – Assistant County Administrator, Aric Jensen, stated staff put out a Request for Qualifications (RFQ), as requested by the committee. There were multiple parts to the “RFQ.” There were two submittals. Ideally, we would have liked to have received two for each part of the “RFQ” to compare. Due to the low response, Procurement recommended that it come back to the committee for discussion and look at options. He noted there are seven concepts included in the agenda packet, which was created in response to

Procurement reaching out to the various entities that viewed the “RFQ” but chose not to respond. The feedback received was that the “RFQ” was too broad. If it were to be focused down to one or two, and give more direction, they could formulate a response to the “RFQ.”

Ms. Alleyne noted that, after reviewing the seven concepts, she is not sure she has enough information to make a decision. She would like to know which strategy or strategies would most effectively increase the supply and sustainability of affordable housing in the County.

Mr. Jensen responded that there is no quick way to increase the amount of affordable housing. It takes a while to put a project together. For example, a multi-family housing project of 50-200 units takes four to five years to bring to fruition. The fastest way to increase the supply would be to identify someone with a shovel-ready project that needs an influx of capital to make the project feasible.

Ms. Alleyne inquired how many units we could realistically expect to be made available in a lease buy-down program. In addition, is there a way to ascertain how many renters are mortgage-ready?

Mr. Jensen, the lease buy-down depends on the delta between the rent and the affordability index. From his experience, you could probably get approximately 100 units for \$4 million.

Ms. Barron suggested focusing on down payment assistance or lease buy-down to maximize our dollars. She would support restructuring our request and looking for a different way to get the funds into the community.

Mr. Weaver pointed out he believes the seven concepts are too focused on developers. He noted he would favor approaching landlords with vacant units and letting them know we are willing to help them subsidize the rent to keep individuals in properties.

Ms. Mackey noted she would like to see a phased approach where we put \$500,000 into a certain area and continue talking about the next phase.

Ms. Terracio indicated she would like to narrow the focus to two or three things we can make an impact on.

Ms. Newton mentioned that she is most interested in the long-term availability of affordable housing. She does not want us to be limited geographically. If we utilize the funds in unincorporated Richland County, we have already created a geographic barrier.

Mr. Weaver moved to set aside \$1 million for rental assistance, \$1 million for down payment assistance, and \$2 million for a long-term strategy, seconded by Ms. Terracio.

Ms. Barron made a friendly amendment to set aside \$500,000 for rental assistance, \$1.25 million for down payment assistance, and \$2.25 million for future planning. She wants us to focus more on permanent housing instead of rental assistance.

Ms. Mackey would like to have further conversation before we determine amounts for the \$4 million. Starting with funding for one area is fine, but she needs more information to discuss what we are doing regarding rental and down payment assistance.

Mr. Jensen summarized that the committee has raised concerns about the focus, getting the funding out quickly, and helping many people. At the same time, the committee is concerned about the down payment program. He noted down payment programs generally help the fewest number of people. For example, the down payment program has high administrative costs. Rental assistance helps the most people because the money is spread more thinly over a longer period. He expressed he could further flesh this out prior to the next committee meeting.

Ms. Terracio stated the County does want to assist renters, but the long-term goal is to help people achieve homeownership.

Ms. Barron indicated that it appears the goal is to revisit the original RFP, conduct a deeper dive, and gather more information to create a stronger document. She noted we spent time talking about

pockets of funding, when we should have been discussing qualifications and what we are looking for an applicant to do.

Mr. Weaver's motion was intended to give staff a target. It is difficult for staff to come back with proposals without the committee's direction.

Ms. Mackey acknowledged that she is uncomfortable voting on all the funding now. She would feel more comfortable focusing on one category and then moving forward.

Ms. Terracio made a substitute motion to allocate \$500,000 toward a rental assistance program, stipulating that landlords participating in the program keep their properties affordable, seconded by Mr. Weaver.

Mr. Brown reminded the committee that the County provided over \$20 million in rental assistance during the pandemic.

Mr. Livingston mentioned that he does not know what the County's need is regarding the rental or down payment assistance programs. He suggests providing the funds to someone familiar with administering these types of programs.

At this point, Mr. Jensen stated that he does not see the folks who administer these types of programs in our market. We could try an "RFI," which is a broader approach, and ask the community for ideas.

Ms. Barron pointed out that we already have a down payment program for Richland County employees. She suggested adding funding to that project, which will allow the committee more time to have a more fruitful conversation about what we want to do to address affordable housing.

Ms. Newton suggested receiving additional information before making any decisions.

Ms. Terracio withdrew her motion.

In Favor: Weaver

Opposed: Terracio, Barron, Alleyne, and Mackey

The motion failed.

b. Next Steps – Ms. Terracio stated the next steps would be to schedule another meeting.

6. **ADJOURNMENT** – Ms. Barron moved to adjourn the meeting, seconded by Ms. Terracio.

In Favor: Terracio, Weaver, Barron, Alleyne, and Mackey

The vote in favor was unanimous.

The meeting adjourned at approximately 2:57 PM.



Informational Agenda Briefing

Prepared by:	Callison Rawl Richardson	Title:	Division Manager
Department:	Grants and Community Outreach	Division:	Community Development
Date Prepared:	May 12, 2025	Meeting Date:	May 20, 2025
Approved for consideration:		County Administrator	Leonardo Brown, MBA, CPM
Meeting/Committee	Affordable Housing Ad Hoc		
Subject:	Community Development Office: Existing Housing Program Updates		

The Richland County Community Development Office is responsible for the management and distribution of Federal grants from the U.S. Department of Housing and Urban Development (HUD). County staff request the opportunity to provide updates on three key Affordable Housing Programs run by the Office:

1. Richland County Homeownership Assistance Program (RCHAP) - Reopening in June!
2. HOME Investment Partnerships - \$3.5 Million NOFA for Affordable Housing Development
3. Operation One Touch (OOT) Minor Home Repair - Repairs underway.

2025 HOME Income Limits Established by HUD:

Eligibility for all three programs is guided by the 2025 HUD Income Limits for Columbia, SC MSA (Richland County) in relation to the current Area Median Income (AMI). Households up to the 80% limit for the AMI are eligible for these affordable housing opportunities.

Income Threshold by Household Size	1	2	3	4	5	6	7	8
30% Limits	\$19,500	\$22,250	\$26,650	\$32,150	\$37,650	\$43,150	\$48,650	\$54,150
50% Limits	\$32,450	\$37,100	\$41,750	\$46,350	\$50,100	\$53,800	\$57,500	\$61,200
80% Limit	\$51,950	\$59,350	\$66,750	\$74,150	\$80,100	\$86,050	\$91,950	\$97,900

PROGRAM UPDATES:

Richland County Homeownership Assistance Program (RCHAP)

The County's HUD-funded Down Payment Assistance program will reopen in June 2025 with \$615,000.00 in HOME Investment Partnership funding set aside to support first-time homeowners. This is a signature program of the Community Development Office, operating since at least 2002 and has been updated to ensure compliance and maximum impact. Funds will be disbursed on a first-come, first-served basis for eligible LMI families purchasing a primary residence in unincorporated areas County, helping families achieve long-term housing stability. County employees meeting the LMI criteria are eligible to apply.

All information regarding RCHAP is available on the County website:

<https://richlandcountysc.gov/Government/Departments/Community-Development/Community-Development-Programs/-Homeownership>

High Level Details

Up to \$24,500 per household in assistance available through a 5-10-year forgivable loan to support closing costs and/or down payments for purchasing a single-family home.

ELIGIBLE HOUSEHOLDS: Must be a resident of South Carolina. Must be qualified as a LMI household under the 80% threshold. Must be a first-time homebuyer or have not owned property for the last 3 years. Cannot have a contract on a house until after completing program requirements.

ELIGIBLE PROPERTIES: Must be a single-family detached dwelling built after 1978 located in the unincorporated areas of Richland County. Each property must be able to pass a rigid inspection that will guarantee the home is livable, safe, and does not require immediate repair.

MAX PURCHASE PRICE (set by HUD): Existing home price: \$228,000 & New Construction: \$273,000

PROGRAM REQUIREMENTS: Applicants must attend RCHAP Orientation, complete a HUD-Certified housing counseling program, and secure a pre-qualified letter from a lender before participating in the program. Applications go through an underwriting process by County staff to ensure the loan meets the Debt-to-Income Ratio affordability requirements.

HOME Investment Partnerships - \$3M Notice of Funding Availability for Affordable Housing Projects

In June 2025, the Community Development Office will release a Notice of Funding Availability (NOFA) for \$3.5M in CDBG, HOME, and County Match funds for investment into the creation of affordable housing. Funds can be utilized for acquisition of land or existing units, rehabilitation, and new construction of affordable housing units in unincorporated areas of the County.

A draft of the NOFA is included as an attachment. This document and dates are still being finalized.

High Level Overview:

County staff will run a rolling, competitive application process complete with information sessions, a "one-stop shop" information webpage on the County's site for accessing all required documents, advertising of the opportunity through public notice and social media posts, and

FUNDS MAY BE DISTRIBUTED AS GRANTS OR LOW-INTEREST FINANCING (or a combination) to eligible developers. County staff and HUD Consultants will conduct required underwriting and evaluation process for projects. Recommended projects will be brought to Council for approval.

PROJECT MUST DEVELOP AFFORDABLE UNITS according to HUD livability, occupancy, and affordability standards, with an emphasis on families in the 30-50% LMI thresholds.

UNITS MAY BE FOR HOMEOWNERSHIP OR RENTALS and can include single-family homes, apartments, and multifamily (duplex, triplex, and quadraplex) properties.

ELIGIBLE ENTITIES: Nonprofit and for-profit affordable housing developers with a demonstrated track record of property management, monitoring occupancy standards, federal grants administration, and the capacity for long-term monitoring of 15-40-year affordability periods. Rentals and homeownership projects must adhere to rates set by the HOME Program.

A 20% MATCH IS REQUIRED FOR EACH HOME DOLLAR INVESTED IN A PROJECT. The County has funds set aside to assist with the match for eligible non-profits. For-profit applicants are required to provide their own match.

Operation One Touch (OOT) Update

OOT is the County's signature minor home repair program available for primary residences of LMI eligible households in unincorporated Richland County. Homeowners receive a 5-year forgivable loan during which they must remain in the house for 5 years after repairs are completed. All details about OOT are available here:

<https://www.richlandcountysc.gov/Government/Departments/Community-Development/Community-Development-Programs/-Homeowner-Rehabilitation>

County staff have taken another set of homes through the OOT eligibility and compliance process with 10 home repairs expected to be completed by August 1st. This group of home repairs range from \$7,500-\$20,000 per house, primarily replacing of windows, roofs, and HVAC systems.

Another 12 eligible homes will follow those later in the year. The Community Development Office plans to reopen Operation One Touch for another round of applications for minor home repair in late 2025.

ATTACHMENTS:

1. Notice of Funding Availability (NOFA) for HUD Grants for Affordable Housing Development

Notice of Funding Availability (NOFA)
HOME Investment Partnerships Program | Community Development Block Grant

Richland County Community Development is pleased to announce the availability of funding through the U.S. Department of Housing and Urban Development (HUD) under the following programs:

- **HOME Investment Partnerships Program (HOME) - \$3,500,000.00**
- **Community Development Block Grant (CDBG) - \$300,000.00**

These funds are intended to support projects that create affordable housing opportunities, promote neighborhood revitalization, provide supportive services, and improve the quality of life for low- to moderate-income residents throughout the unincorporated Richland County.

Eligible Applicants: Nonprofit organizations, developers, housing authorities, local government agencies, and other community-based partners are encouraged to apply. All applicants must demonstrate capacity, experience, and compliance with federal program guidelines for affordable housing development and management, along with federal grant management.

Eligible Activities May Include:

- **HOME:** Acquisition, new construction, or rehabilitation of affordable housing for both homeownership and rental opportunities, along with transitional housing units.
- **CDBG:** Acquisition and rehabilitation of rental units benefiting low- to moderate-income residents.

Funding Priorities: Projects that address affordable housing needs, reduce homelessness, and align with the County's Consolidated Plan and Annual Action Plan will be prioritized. Special consideration will be given to shovel-ready projects and those with leveraged funding. Projects must meet HUD underwriting standards and comply with regulations. Funds will be awarded to eligible projects on a first-come, first-served basis with recommendation by Community Development Staff and final approval by County Council.

Work Session: Richland County will offer work session to guide applicants through the submission process and program requirements. The workshops will be held on June 16, 2025 from 10am-12pm. A virtual workshop will be held June 18, 2025 from 1pm – 3pm. Interested applicants are encouraged to attend.

Application Period: This is a rolling, competitive grant process. The application opens June 23, 2025 and will remain open until all funds has been awarded. Applications that are faxed, handwritten, or email, or substantially incomplete, will not be accepted, no exceptions.

How to Apply: Interested applicants may receive a copy of the application during the work session training or by visiting the Richland County Community Development webpage for this Affordable Housing NOFA Process.

Please direct all questions to the Richland County Community Development Division at (803) 576-2230 communitydevelopmentinfo@richlandcountysc.gov. Richland County does not discriminate based on disability status in the admission or access to its programs. South Carolina Relay Center - TDD users dial 711.

DRAFT



Project Update

Prepared by:	Aric Jensen, AICP	Title:	Assistant County Administrator
Department:	Administration	Division:	
Date Prepared:	May 7, 2025	Meeting Date:	May 20, 2025
Approved for Consideration:	County Administrator	Leonardo Brown, MBA, CPM	
Committee/Meeting:	Affordable Housing Ad Hoc		
Council Initiative/Project:	Affordable Housing Funds RFQ		
Agenda Item/Council Motion:	“... direct the County Administrator to create a Request for Qualifications (RFQ) to award up to \$4M for affordable housing, focusing on the priorities of down payment programs and giving priority to teachers and first responders, buy-down programs, and rehabilitating existing units.”		

EXECUTIVE SUMMARY (NARRATIVE STATUS):

The Richland County Affordable Housing Ad Hoc Committee passed a motion on May 07, 2024 "to direct the County Administrator to create a Request for Qualifications (RFQ) to award up to \$4M for affordable housing, focusing on the priorities of down payment programs and giving priority to teachers and first responders, buy-down programs, and rehabilitating existing units." Administration prepared an RFQ in accordance with the Committee's criteria that did not produce sufficient interest to select a firm.

At its May 06, 2025 meeting, the Committee discussed options and feedback received from organizations that viewed the solicitation but did not submit qualifications.

To assist the Committee with choosing a path forward, staff has provided additional information in the "Program Considerations" section on the three topics in the original motion:

1. Down payment programs with a priority to teachers and first responders;
2. Buy-down programs; and
3. Rehabilitating existing units.

Included are five questions that will help the Committee define parameters and narrow its focus.

PROGRAM CONSIDERATIONS:

Staff suggests that the committee determine what it is trying to accomplish before it decides the method or tool (program). Accompanying this report is worksheet that asks Committee members to list their top three priorities within following categories:

1. Who is the target audience? (Unhoused persons, underhoused persons, first time home buyers, external work force, local government employees, County employees, etc.)
2. What is the objective? (Provide long term housing assistance, provide short term housing assistance, help people transition from renting to owning, increase housing supply, etc.)
3. How many people should the program help? (As many as possible, a targeted few, etc.)
4. How soon does the program need to start? (1-6 months, 6-12 months, longer than 12 months, etc.)
5. How sustainable should the program be? (It should operate indefinitely, it should address a one-time need, it should be partially self-sustaining, etc.):

For example, if the Committee decided to fund a program focused on:

1. First time homebuyers/Local government employees (Audience)
2. Transitioning from renting to owning/long term housing assistance (Objective)
3. A targeted few (How many)
4. A 1-6-month implementation time (How quickly)
5. Operating for many years (How sustainable)

It might be interested in a down payment assistance program with deferred repayment.

But if the Committee decided that the focus should be on :

1. Seniors (Audience)
2. Helping people stay in their homes (Objective)
3. A targeted few (How many)
4. A 1-6-month implementation time (How quickly)
5. Operating for many years (How sustainable)

Then the Committee may be more likely interested in a home repair loan program with deferred repayment.

ATTACHMENT:

1. worksheet

Affordable Housing Funding Priorities Worksheet

Please provide at least one response to each question. If more than one response, please place in priority order).

Who is the target audience? (Unhoused persons, underhoused persons, first time home buyers, external work force, local government employees, County employees, etc.)

- 1.
- 2.
- 3.

What is the objective? (Provide long term housing assistance, provide short term housing assistance, help people transition from renting to owning, help existing homeowners stay in their homes, increase housing supply, etc.)

- 1.
- 2.
- 3.

How many people should the program help? (less than 50, 50 - 200, more than 200, etc.)

- 1.
- 2.
- 3.

How soon does the program need to start? (1-6 months, 6-12 months, longer than 12 months, etc.)

- 1.
- 2.
- 3.

How sustainable should the program be? (It should operate indefinitely, it should address a one-time need, it should be partially self-sustaining, etc.)

- 1.
- 2.
- 3.