



RICHLAND COUNTY COMMUNITY DEVELOPMENT

GUIDELINES FOR **RC ASSIST** APPLICATIONS | PY 2026-2027

The Richland County Community Development Office is seeking proposals from local non-profits, faith-based organizations, or government agencies with ***existing and robust Emergency Financial Assistance programs*** that provide housing, utility, or financial assistance to very-low and low-income households for 2026 Community Development Block Grant (CDBG) funding.

RC ASSIST OVERVIEW

- Through RC Assist, the County intends to engage multiple subrecipients to assist in disbursing **\$300,000** in available CDBG funds for two methods of assistance:
 1. **Emergency Subsistence Payments:** for households up to 80% AMI or Presumed Benefit population with a documented emergency to include: rent/mortgage payments, rental arrears, or past due utility fees.
 2. **Security Deposit and Utility Deposit Assistance:** Available for payment towards a 12-month lease on rental properties located in *unincorporated Richland County* for three categories of households:
 - 1) Households experiencing homelessness (i.e. living in hotels, shelters, cars, etc.).
 - 2) Households fleeing domestic violence.
 - 3) Very-low-income households with new Housing Choice Voucher, Foster Youth to Independence Voucher, or equivalent Voucher for which a security deposit is required or a Severely Disabled Adult meeting HUD definition.
- This is a competitive grant process. Eligible entities with experience managing HUD funds are invited to submit an application to support their existing Emergency Financial Assistance or Housing programs.
- Funded programs must benefit low- and moderate- income (LMI) individuals and households of ***unincorporated*** Richland County.
- Applicants must demonstrate a track record of success for client intake and support, compliance with HUD grant regulations, strong financial and records management, and the ability to expend CDBG funds in a timely manner.
- Projects must meet HUD eligibility requirements and align with the 2022-2026 Five-Year Consolidated Plan.
- Applicants may request between \$50,000 - \$150,000 in allocations to support their existing program.
- Up to 15% of the award can be utilized to support staff time and overhead costs in support of the program.
- Applicants must attend **RC Assist Application Workshop** on Friday, October 16, 2026 at 11:00 AM (register on the RC Assist NOFA page).
- Applicants are strongly encouraged to review all materials available at <http://richlandcountysc.gov/RC-ASSIST-NOFA> prior to the submission **deadline of 11:59 PM on Monday, October 26, 2026.**
- To ensure an eligible and competitive proposal, please review the **RC Assist Applications Guidelines** along with these resources linked on the NOFA webpage: *2022-2026 Five Year Consolidated Plan*, *Richland County CDBG Policies & Procedures*, and the *HUD Playing by the Rules Handbook* for CDBG Subrecipients.

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GUIDELINES FOR 2026 RC ASSIST APPLICATIONS

I) BACKGROUND

For the 2026 Program Year, Richland County intends to use all CDBG Public Service funds to support local Financial Assistance Programs through a NOFA called **RC Assist**.

Richland County released a **Notice of Funding Available (NOFA)** on October 7, 2026, to announce the availability of funding for local non-profits, faith-based organizations, or government agencies with ***existing and robust Emergency Financial Assistance programs*** that provide rent, mortgage and utility assistance for 2026 Community Development Block Grant (CDBG) funding. The CDBG Program is funded and regulated at the federal level by the U.S. Department of Housing and Urban Development (HUD) and administered locally by Community Development Division of the Richland County Grants Department. The CDBG Program is authorized under Title I of the Housing and Community Development Act of 1974. The regulations implementing the CDBG Program are located in the 24 CFR, Part 570.

The County's objectives for this program are in accordance with HUD's National Objectives, the funding allocations in the 2026 Annual Action Plan, and the Priority Needs identified in the 2022-2026 Five-Year Consolidated Plan, which seek the development of a viable community through the implementation of activities principally for the benefit of low-and moderate-income (LMI) persons.

RC Assist aligns with the Priority Needs #2 and #3 identified in the 22-26 Consolidated Plan:

- ***Priority Need 2:** There is a continuing need for services and housing opportunities for homeless persons and persons/families at-risk of becoming homeless.*
- ***Priority Need 3:** There is a need to increase housing opportunities, services, and facilities for persons with special needs.*

Richland County invites applications from qualified entities to apply for funding for projects and activities that are consistent with locally developed CDBG Program Priorities and to address the federal/local Consolidated Plan objectives.

II) FUNDING AVAILABLE

As a CDBG Entitlement Community, Richland County is granted a yearly award of CDBG funds based on HUD's allocation formula using annual population data and the percent of households that are low-moderate-income (LMI). The County has received a CDBG award of **\$1,782,257.00** for the 2026 Program Year. The County has allocated 15% of the CDBG award (**\$267,338.55** - the maximum amount for public services) to provide **emergency housing assistance** to eligible families.

Through RC Assist, the County intends to engage multiple subrecipients to assist in disbursing \$300,000 in available CDBG funds for two methods of assistance:

- 1) **Emergency Subsistence Payments:** No more than three (3) consecutive months of assistance for households up to 80% AMI or Presumed Benefit populations with a documented emergency to include: rent/mortgage payments, rental arrears, or past due utility fees.

- 2) **Security Deposit and Utility Deposit Assistance:** Available for payment towards a 12-month lease on rental properties location in unincorporated Richland County for three categories of households:
- 1) Households experiencing homelessness (i.e. living in hotels, shelters, vehicles, etc.)
 - 2) Households fleeing domestic violence
 - 3) Very-low-income households with new Housing Choice Voucher, Foster Youth to Independence Voucher, or equivalent Voucher for which a security deposit is required or a Severely Disabled Adults meeting HUD definition.

Applicants may request between \$50,000 - \$150,000 in allocations to support their existing program. Up to 15% of the award can be utilized to support staff time and overhead costs in support of the program. Funds will be allocated through a competitive grant process and all awarded funds must be disbursed by September 15, 2027.

III) SUBMISSION GUIDELINES:

Please follow these guidelines for the submission of your Application for CDBG Funding:

- All information for the RC Assist NOFA process including CDBG regulations and guidance on eligibility can be found online at richlandcountysc.gov/RC-Assist-NOFA
- Please review these **RC Assist Application Guidelines** before completing the Application.
- This is a competitive grants process. **The 16-Day Application Period begins Friday, October 9, 2026 through Monday, October 26, 2026** during which eligible entities may submit Applications by the **deadline of 11:59 PM on Monday, October 26, 2027** for funding consideration.
- **Mandatory Information Workshop:** Community Development staff will lead a virtual RC Assist Information Workshop on Friday, October 16, 2026 at 11:00AM to help applicants develop project proposals for CDBG funding. *Pre-registration and attendance are required for all applicants.* **Register for the RC Assist application workshop using link provided on the NOFA page.**
- **Applications:** Applications are only available on the Neighborly Platform linked on the NOFA page. The portal will close on at 11:59PM on Monday, October 26, 2027.
- All proposals are required to be consistent with Federal and local plans for spending. Therefore, it is required that each applicant is familiar with the County's 2022-2026 Five-Year Consolidated Plan and the current 2026 Annual Action Plan available for reference on the County's NOFA page.
- This CDBG funding period covers programs conducted between the contracting date and September 30, 2027. Awards are anticipated to be approved by Council in early December 2026.
- **Federal Funding:** Applicants should understand that funds for payment under any CDBG Agreement are contingent upon the appropriation of funds by the Federal Grantor, the U.S. Department of Housing and Urban Development, and approval of those funds by Richland County Council. *If at any point, for any reason, funds are not received from the federal government, the County has no financial responsibility to provide funding.*
- Community Development staff will review application for eligibility and CDBG requirements. An Evaluation Team will score applications for funding.

Questions regarding the preparation of an Application should be directed to Markus Smith, CDBG Grants Analyst for Richland County at smith.markus@richlandcountysc.gov or 803-766-5190.

IV) ELIGIBILITY GUIDELINES:

Each applicant should carefully review and follow these guidelines; the County has the right to reject any application proposal that does not adhere to them.

- **Eligible Applicants:**

- i. Service Experience:

- Applicants must have an ***existing and robust Emergency Financial Assistance program*** that provides rent, mortgage, or utility assistance to low-income individuals or households or presumed benefit population.
 - Applicants must demonstrate a track record of success for client intake and support, compliance with HUD grant regulations, strong financial and records management, and the ability to expend CDBG funds in a timely manner.

- ii. Eligible Entity Types:

- Private and Public 501 (c)(3) Non-Profit Organizations
 - Government Agencies (i.e. school districts, state agencies, etc.).
 - Faith-Based Organizations - In accordance with the U. S. Department of HUD Rule on Faith-Based Organizations (Faith-Based Initiative), September 30, 2003 (24 CFR Part 92 et al):
 - a. Faith-Based organizations are able to compete for federal grants for social service programs without having to completely separate their religious tone and mission from the services that:
 - i. Reduce poverty and provide services to LMI households or members of a HUD Presumed Benefit population.
 - ii. Improve opportunities for low-income children/youth/families.
 - iii. Revitalize low-income communities
 - iv. Empower low-income families and individuals to become self-sufficient
 - b. Faith-based organizations are eligible to receive HUD funding on an equal footing with any other organization. Federal funds are not used to support inherently religious activities such as worship, religious instruction, or proselytization. Faith-based organizations are no longer required to form a separate, secular organization 501 (c) (3) to receive funds as was previously required.

- **Service Area Requirement:** Only proposals for projects benefiting *unincorporated* Richland County and its residents are eligible for County CDBG funding. Organizations partnering with RC Assist may be located in in an incorporated area of the County, but must be accessible for unincorporated residents. *Further, for the purposes of RC Assist, all beneficiaries must meet one of the following criteria to ensure a tieback to unincorporated areas.*
 - i. **Emergency Rental Assistance** – Only available for payment towards properties located in *unincorporated Richland County* for income-eligible households with a documented, emergency situation (i.e. loss of employment, medical issues, reduction in income, etc.). Assistance must be used to prevent eviction or housing instability.

Emergency Utility/Subsistence Assistance - Only available for payment towards properties located in *unincorporated Richland County* for income-eligible households with a documented, emergency situation resulting in immediate threat of utility disconnection or inability to maintain essential housing-related services.

- ii. **Security Deposit Assistance** –Only available for payment towards a 12-month lease on rental properties located in *unincorporated Richland County* for eligible households who can demonstrate the ability to pay rent going forward in these categories:

- 1) households experiencing homelessness (i.e. living in hotels, shelters, cars)
- 2) households fleeing domestic violence.
- 3) very-low-income households with new Housing Choice Voucher, Foster Youth to Independence Voucher, or equivalent Voucher for which a security deposit is required.

*** If the household is documented as homeless, then properties anywhere in Richland County may be considered.*

- **Low/Moderate Clientele (LMC) Requirement:** All individuals or households assisted with CDBG funds through RC Assist must meet LMI eligibility thresholds for household income or belong to a “presumed benefit” (i.e. special needs) population.
 - i. **Presumed Benefit Populations:** *Does not require income verification (assumed to be 30% AMI), but requires verification of belonging to a presumed benefit group.*
 - Abused children
 - Battered spouses (victims of domestic violence)
 - Elderly persons (typically age 62 or older, based on consistent local definitions)
 - Severely disabled adults (as defined by the U.S. Census Bureau)
 - Homeless persons
 - Illiterate adults
 - Persons living with AIDS / HIV
 - Migrant farm workers
 - ii. **Income Thresholds:** *Requires income verification.*
 - At least 70% of RC Assist funds must be used to support families at or below the 60% Area Median Income.
 - Up to 30% of RC Assist funds may be used to support households between 61%-80% AMI.
 - iii. **HUD Income Limits** –U.S. Department of Housing and Urban Development determines income eligibility for activities funded by the CDBG Program. It is imperative that applicants anticipate and plan for the methods they will use to determine and document the incomes of the persons or households being served

FEDERAL INCOME GUIDELINES | RICHLAND COUNTY 2026

[Subject to revision upon the release of new federal income limits in April 2027]

FY 2026 Income Limit Area	Median Family Income for Family of Four (4)	FY 2026 Income Limit Category	Persons in the Family							
			1	2	3	4	5	6	7	8
Columbia, SC HUD Metro FMR Area	\$92,700	80% LIMIT	51,750	59,350	66,750	\$73,900	80,100	86,050	91,950	97,900
		50% LIMIT	32,350	37,100	41,750	\$46,200	50,100	53,800	57,500	61,200
		30% LIMIT	19,400	22,250	26,650	\$33,000	37,650	43,150	48,650	54,150

- **Legal Status Verification Requirement:** Legal status verification is required for all beneficiaries of CDBG-funded programs that assist individuals or households. At this time, Subrecipient Organizations must design their own intake process with legal status verification using government documents to ensure compliance. *During the 2026 Program Year, HUD guidance may require the utilization of a federal database called SAVE Verification System through which all beneficiaries will be required to be "SAVE Verified" before assistance can be provided.*
- **Required Program Elements:**
 - i. Track record of success with client intake and support to include established processes for verifying:
 - Eligibility (income, residency in unincorporated County, & legal status)
 - Documentation of emergency situation -
 - Sustainability requirements for beneficiaries to receive assistance (i.e. verification that they can sustain their rent going forward).
 - Prevention of a duplication of benefit - Programs with processes to prevent the duplication of benefits and ensure the same households are not receiving rental assistance from multiple providers and are not returning for support in consecutive years.
 - Direct payment to service provider (i.e. landlord, utility company, etc.)
 - Support for no more than three consecutive months
 - Case management for tracking and continued progress.
 - ii. Historical utilization of and compliance with HUD grant regulations
 - iii. Strong financial and records management
 - iv. The ability to expend CDBG funds in a timely manner.

- **Requested Program Elements – *will result in higher scores***
 - i. **Recapture of Security Deposits:** A best practice for CDBG-supported security deposit assistance is the repayment of those funds through small installments by the beneficiary who received the support. Security deposits provided in whole or in part as a 0% interest loan rather than a grant. This allows for no income/cash-payment to ultimately be received and allows funds to be recaptured to assist other families.
 - ii. **Robust Sustainability Programs:** Programs that require or encourage financial stability training, budgeting classes, and other programs that will help the family prevent future financial instability.
 - iii. **Inspection of Properties:** Households receiving security deposit and first month's rent should receive property inspections to ensure the unit is "*fit and habitable rental unit by complying with local housing codes, making necessary repairs, and keeping essential services running*" as required by the SC Residential Landlord & Tenant Act.
- **RC Assist Funding Request Requirements:**
 - i. Applicants may request support for their existing financial assistance programs for two methods of assistance:
 - **Emergency Subsistence Payments:** No more than three (3) consecutive months of assistance for households up to 80% AMI or Presumed Benefit populations with a documented emergency to include: rent/mortgage payments, rental arrears, or past due utility fees.
 - **Security Deposit and Utility Deposit Assistance:** Available for payment towards a 12-month lease on rental properties location in unincorporated Richland County for three categories of households:
 1. Households experiencing homelessness (i.e. living in hotels, shelters, vehicles, etc.)
 2. Households fleeing domestic violence
 3. Very-low-income households with new Housing Choice Voucher, Foster Youth to Independence Voucher, or equivalent Voucher for which a security deposit is required or a Severely Disabled Adults meeting HUD definition.
 - ii. Applicants may request between \$50,000 - \$150,000 in allocations to support their existing program.
 - iii. Up to 15% of the award request can be utilized to support staff time and overhead costs in support of the program.
 - iv. 75% of awarded funds must be expended by July 15, 2027 and all awarded funds must be disbursed by September 15, 2027.
 - v. The Community Development team will prioritize organizations and projects with the capacity and structure to manage Federal funds, execute a program, and expend the CDBG award by September 15, 2027.
 - vi. Allowable Costs: CDBG funds are restricted to funding direct program implementation costs that are necessary, reasonable and related to the grant (please see below section on ALLOWABLE COSTS).

- **Match Requirements:** A 25% match is required for all CDBG funded projects. Staff time and operating costs supporting the RC Assist program, along with other rental assistance funds, are considered a match. In-kind services are not considered as matching funds.
- **Expending Funds:** The County is seeking RC Assist partners that can easily expend funds by September 15, 2027. Award contracts are anticipated during the first week of December 2026. Up to 75% of awarded funds must be expended by July 15, 2027. All awarded funds must be expended by September 15, 2027.
 - i.

V) ALLOWABLE COSTS FOR RC ASSIST PROJECTS

The Federal regulations and guidance for all CDBG funding is found in the Federal Register 24 CFR, Part 570. Applicants are also encouraged to review the *Playing by the Rules Handbook* for CDBG Subrecipients when developing proposals.

Allowable costs for a CDBG grant depend on the type of program being funded. **Public Service projects have a separate set of allowable costs from all other CDBG-funded projects.** Please be sure to review the information below for your project category.

- **ALLOWABLE EXPENDITURES**
 - i. 85% of expenditures for RC Assist award must support Housing/Financial Assistance Payments paid to the vendor/service provider (i.e. landlord, utility company, etc.) on behalf of an eligible household include:
 - **Emergency Subsistence Payments:** No more than three (3) consecutive months of assistance for households up to 80% AMI or Presumed Benefit populations with a documented emergency to include: rent/mortgage payments, rental arrears, or past due utility fees paid directly to service provider or landlord. All assisted properties must be located in *unincorporated* Richland County or the Town of Blythewood.
 - **Security Deposit, Utility Deposit Assistance, housing fees:** for three categories of households outlined in previous sections. Payments must be made directly to the service provider/vendor (landlord, property management group utility company, etc.) and all CDBG-assisted properties must be located in *unincorporated* Richland County or the Town of Blythewood. ****Support for households meeting the definition of homelessness may be considered anywhere in Richland County.**
 - a. RC Assist funds used as Security Deposits are only available for extremely low or low-income households and should not be used for families above 60% AMI.
 - b. A 12-month lease is required for this type assistance with verification that the household can continue to make rent payments going forward.
 - ii. 15% of an RC Assist award may support staff and organizational costs associated with running the financial assistance program and directly associated with the service provided.
 - iii. CDBG funds may be used to pay for labor, supplies, and materials as well as to operate and/or maintain the portion of a facility in which the public service is located. This includes the lease of a facility, equipment, and other property needed for the public service.

- iv. Purchases qualifying as supplies directly related to carrying out the CDBG activity - items under \$5,000 per unit that are consumed within one year. (Ex: Computers under \$5,000.)
 - v. Rent, mortgage, utilities, security, and related costs for space used by the CDBG program. Shared rent must be allocated fairly.
 - vi. Audit fees limited to the prorated CDBG share of the total budget.
- **DISALLOWED EXPENDITURES**
 - i. Vehicle purchases, transportation, or mileage costs, including insurance.
 - ii. Insurance reimbursement is not supported for General Liability, Board of Directors Insurance, Motor Vehicles, Equipment, or any specialty insurance, even when program related. Insurance is the responsibility of the subrecipient for organizational activities.
 - iii. Purchasing furnishings, personal property, equipment, fixtures, motor vehicles, or other personal property not an integral structural fixture is ineligible.
 - iv. Administrative costs that are not in direct service to beneficiaries or the execution of services for eligible direct program costs.

VI) APPLICATION EVALUATION AND SELECTION PROCESS:

- Only complete Applications received by the deadline of 11:59 PM on Monday, October 26, 2026 will be reviewed for eligibility and considered for the full application round.
- Community Development staff will review each submitted application for completeness, basic CDBG program eligibility, and alignment with the 22-26 Five-Year Consolidated Plan. Any application in which a threshold criterion (i.e. correct service area, meeting a National Objective, alignment with 5-Year Consolidated Plan, etc.) is not clearly met will be set aside and not considered for funding.
- As the Grantee of Community Development Block Grant funds, programs, services, facilities and infrastructure operated by Richland County are given priority consideration and will be funded according to program needs and in conformance with HUD eligibility requirements and national objective requirements. *Allocations to non-profit organizations are an additional benefit to the community when the funds are available in the total CDBG budget.* The County has a 2022-2026 Five-Year Consolidated Plan, which guides these investments and requires the most efficient use of the CDBG allocations to accomplish HUD goals.
- Applicants who successfully submit a completed application will be notified of next steps within a general timeline as follows:
 - i. Oct – Nov. 2026: Complete and eligible applications will be evaluated and scored by an Application Review Team comprised of both citizens and County staff. Please refer to the Scoring Criteria section for additional details.
 - ii. **Nov 19, 2026 – Recommended awards will be presented to the Admin & Finance Committee for Approval.
 - iii. ** Monday, Nov. 23, 2026 – RC Assist Orientation for invited partners.
 - iv. **December 1, 2026 – Final approval of awards at Council.
 - v. **December 2, 2026 – Contracting can begin.

*** Subject to change.*

VII) EVALUATION AND SELECTION CRITERIA:

Evaluation and Scoring Process:

The Richland County Community Development Division has adopted an evaluation and scoring process to use points based on criteria factors such as performance goals, timeliness, priority need and project type. The application should be descriptive, but as concise as possible. Each application will be evaluated based only on the information provided therein. The process will use a maximum of 112 points for Public Services applications with bonus points available. The 2026 scoring process will include criteria for both Bonus Points and Reduction Points (as outlined in the following pages).

An Application Review Team comprised of both County Citizens and Staff will score the applications based on the adopted point levels per criteria factor.

Community Development staff will consider scored applications, available CDBG funds, and available match funds to select RC Assist partners for the 2026 Annual Action Plan. The County's goal is to effectively and efficiently use the annual allotment to address as many priority-needs as possible.

Selected Projects & Contracting

Funding for RC Assist was included in the 2026 Annual Action Plan approved by HUD. Following this competitive grant process, Community Development Staff will recommend the selected projects for CDBG award at the Admin & Finance Committee on November 19, 2026 with Council approval expected on December 1, 2026. Contracting will begin immediately following approval.

Application Rating System:

CDBG funds are awarded by the U.S. Department of Housing and Urban Development (HUD) to Entitlement Communities who develop their own programs and funding priorities when it comes to investing these Federal funds. As the Grantee for these CDBG funds, Richland County staff and leadership have the discretion and authority to allocate and award funds based on County-identified community needs and priorities. *Past performance with any Richland County Grant (CDBG, HOME Investment Partnership, ARPA, or Community Impact Grant) will be taken into consideration during the evaluation process for returning applicants.*

Only applications received by 11:59 PM on Monday, October 26, 2026 will be considered for CDBG funding.

(See **RC Assist Application Evaluation Guidelines** for an overview of the scoring criteria.)