



# SANTEE LYNCHEs

*Regional Council of Governments*

## 2022 Annual Action Plan

Santee-Lynches Regional Council of Governments  
2525 Corporate Way, Suite 200  
Sumter, South Carolina 29154

Annual Action Plan  
2022

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# Executive Summary

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

### 1. Introduction

Sumter County Regional HOME Consortium's PY 2022 Annual Action Plan (AAP) represents the third year of the 2020-2024 Five Year Consolidated Plan approved by the Department of Housing and Urban Development (HUD) through the HOME Investment Partnerships Program. HOME funding is designed to help participating jurisdictions implement local housing strategies designed to increase the supply of decent, affordable housing for low- and very low-income households. This is primarily accomplished through the construction and rehabilitation of affordable housing for low- and moderate-income renters and homeowners. In PY 2022, it was announced by HUD that the Consortium would receive \$829,807 for the HOME program.

The Sumter County HOME Consortium (Consortium) was organized in June 1992 and is comprised of four (4) counties Clarendon, Kershaw, Lee, and Sumter. The four counties contain 12 municipalities. The Consortium has been structured so that all four counties and all 12 municipalities within these counties are participants. The participating municipalities include the City of Camden, Town of Elgin, and Town of Bethune in Kershaw County, the City of Sumter, Town of Pinewood, and Town of Mayesville in Sumter County; City of Bishopville and Town of Lynchburg in Lee County; and City of Manning, Town of Turbeville, Town of Paxville, and Town of Summerton in Clarendon County.

Sumter County has been designated as the lead entity for the Consortium. The Santee-Lynches Regional Council of Governments (COG), the state-chartered planning district that serves the four-county region, has contracted with Sumter County to administer the HOME program for the Consortium. Funding is not targeted to any specific geographical areas.

### 2. Summarize the objectives and outcomes identified in the Plan

The objectives of creating a suitable living environment, decent housing and economic opportunities will be addressed by undertaking the following actions based on the Needs Assessment and Market Analysis of the Five-Year Consolidated Plan.

#### Objectives:

#### 1. Decent Housing

- a. Increase availability of standard and affordable housing
- b. Rehabilitation of substandard rental and owner-occupied housing

#### 2. Suitable Living Environment

- a. Improve the safety and livability of neighborhoods.

report. Highlights from PY 2020, include 3 LMI household assisted with housing rehab and 4 LMI households supported with TBRA rental assistance. The SCRHC continued to work with certifying additional CHDOs to be able to accomplish the goal of housing preservation (housing rehab). In regards to the TBRA program, the Consortium continued to partner with SC Works and Central Carolina Technical College as well as other area social service providers to identify eligible participants. One-hundred (100%) of HOME activities went to benefit LMI households.

#### **4. Summary of Citizen Participation Process and consultation process**

Needs Assessment Hearings were held as follows: Sumter County – March 3, 2022, Kershaw County – February 8, 2022, Lee County – February 10, 2022, and Clarendon County – February 15, 2022. Each meeting was held Via teleconference accessible to the public. No comments or feedback were received to be considered as part of the development of the AAP. The public was invited through display advertisements in local newspapers of record to participate in the Needs Assessment public hearings. Hearings were also posted on the Santee-Lynches Regional Council of Governments website, as were social media announcements.

The public was also invited through a display advertisement in the Sumter Item to participate in the review process of the draft AAP by attending a public hearing scheduled on **June 20, 2022 at 6:00 pm**, or via submission of written comments on the Plan. Copies of a working draft of the AAP are being made available for review from **June 7, 2022 to July 7, 2022**. The draft AAP was available for review at the Public Hearing.

#### **5. Summary of public comments**

No comments were made in the Counties' Needs Assessment public hearing. The minutes and attendance sheets from those meeting are included as part of this document.

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

While the opportunity was provided, no written nor oral comments were received to be included as part of this AAP.

#### **7. Summary**

Developing affordable, safe and decent housing for low-to-moderate income (LMI) residents is a challenge for the HOME Consortium and its members. Funding provided to the regional through the HOME Investment Partnership Program is an important resource that allows the Consortium to design and implement housing programs to address local housing needs. The Consortium, in an effort to develop affordable, safe and decent housing for low-income citizens, proposes to use the expected annual allocation of HOME program resources to retain and expand affordable housing stock in the Santee-Lynches Region as indicated in this PY 2022 Annual Action Plan.

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

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

The following are the agencies/entities 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	SUMTER COUNTY, SC	Santee-Lynches Regional Council of Governments
HOME Administrator	SUMTER COUNTY, SC	Santee-Lynches Regional Council of Governments

Table 3 – Responsible Agencies

### Narrative

The Administrative responsibility for the Consortium has been contracted to the Santee-Lynches Regional Council of Governments (“Santee-Lynches” or “the COG”). Santee-Lynches is defined by South Carolina law as a public agency, established under the South Carolina Code of Laws (Section 6-7-110) as a Regional Council of Governments. Santee-Lynches has primary responsible for the preparation of the Annual Action Plan and for the day-to-day administration and monitoring of the HOME Consortium.

### Consolidated Plan Public Contact Information

Sylvia K. Frierson  
Grants Manager  
2525 Corporate Way, Suite 200  
Sumter, South Carolina 29154  
Direct: 803.774.1988  
Cell: 803.795.5505



The Consortium participates in KCHP meetings for the purposes of consultation about the AAP. The Consortium does not receive ESG funds nor is it in a position to assist in determining the allocation of ESG funds, nor in developing standards and policies concerning the Homeless Management Information System.

**2. Agencies, groups, organizations and others who participated in the process and consultations**

3	<b>Agency/Group/Organization</b>	Housing Authority of Sumter
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Sumter Housing Authority was consulted by both email and in-person meetings concerning public housing in Sumter. It was also encouraged to attend the local public hearing concerning housing needs and priorities in the Consortium region. The anticipated outcomes of the consultation are improved coordination and the inclusion of the organization's input in the Annual Action Plan.
4	<b>Agency/Group/Organization</b>	Habitat for Humanity of Kershaw County
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Habitat for Humanity of Kershaw County was consulted as a member of the Kershaw County Housing Partnership. It was encouraged to complete the community needs survey and forward it to others as appropriate in order to increase response rate. The organization was also informed of the local public hearings concerning housing needs and priorities in the Consortium region. In all, there were four Public Hearings held to identify and assess needs and priorities in the region. The anticipated outcomes of the consultation are improved coordination and the inclusion of the organization's input in the Annual Action Plan.
5	<b>Agency/Group/Organization</b>	Habitat for Humanity of Sumter County
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs

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

The Consortium made an effort to consult with a wide representation of agencies and organizations via email, survey, public hearings, and phone calls. No organizations or individuals were deliberately omitted from the process.

**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	Eastern Carolina Homelessness Organization (ECHO)	The mission of ECHO is to assist homeless persons in Eastern South Carolina (including Clarendon, Lee Kershaw, and Sumter Counties) by providing housing and case management services. Although the Sumter County Regional HOME Consortium does not provide services for homelessness, it seeks to assist needy individuals in the Consortium through housing assistance.

**Table 3 – Other local / regional / federal planning efforts**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
2	Public Hearing	Non-targeted/broad community	There was no one in attendance at the Lee County Needs Assessment Public Hearing, February 10, 2022.	Sign in Roster and Minutes of the meeting are provided as an attachment.	All comments were received.	
3	Newspaper Ad	Non-targeted/broad community	A display ad was published in the Sumter Item on February 22, 2022, to inform the public of the Sumter County Needs Assessment Public Hearing on March 3, 2022, at 6:00 pm via Teleconference 1-877-594-8353, using Participant Code 42390843.	There was no one in attendance; no comments received.	NA	
4	Public Hearing	Non-targeted/broad community	There was no one in attendance at the Sumter County Needs Assessment Public Hearing, March 3, 2022.	No comments received.	NA	
5	Newspaper Ad	Non-targeted/broad community	A display ad was published in the Sumter Item on February 4, 2022, to inform the public of the Clarendon County Needs Assessment Public Hearing on February 15, 2022, at 6:00 pm via Teleconference 1-877-594-8353, using Participant Code 42390843.	There was no one in attendance; no comments received.	NA	
6	Public Hearing	Non-targeted/broad community	There was no one in attendance at the Clarendon County Needs Assessment Public Hearing, February 15, 2022.	No comments received.	NA	



## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c) (1,2)

#### Introduction

The annual allocation for Program Year 2022, which runs from April 1, 2022, to March 31, 2023, for the Sumter County Regional HOME Consortium is \$829,807. This section explains how these funds will be leveraged, and how units of local government may consider the HOME program goals and objectives when making decisions about publicly owned property.

#### 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: \$		
HOME	Public - Federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	829,807	0	0	829,807	The HOME allocation is the only federal housing assistance program currently available to the Consortium. PY 2022 Is the third year of the ConPlan. The expected amount available is based on two (2x) more years of the annual allocation.
						1,659,614	

Table 4 - Expected Resources – Priority Table

funds whenever possible.

Aside from the City of Sumter, which does administer a Section 8 voucher program through its Housing Authority, the Consortium members do not receive direct allocations of Section 8 funds, Low Income Housing Tax Credits, or McKinney-Vento Homeless Assistance Act funding but would incorporate such funding if available through a partnership with a project developer or CHDO.

The Consortium has operated with a 100% HUD Match Waiver since its inception in 1992 due to persistent severe fiscal distress. In 2014, 2015, and 2016, major natural disasters severely impacted the HOME Consortium's regional area and strained the limited resources of HOME Consortium member governments. A letter from HUD dated July 28, 2017, granted the Consortium a 100% match reduction for FY 2018.

Cities and counties have been forced to allocate significant unplanned dollars for disaster recovery for each of the three disasters. The scarcity of available cash match available through local governments in the region is a critical concern to be addressed in order to maintain the Consortium's program of affordable housing in the region. A continued match waiver will allow the Sumter County HOME Consortium members to identify sufficient matching funds if needed for future support of the HOME Program and enable the Consortium to continue its mission of increasing the supply of affordable housing while addressing long-term disaster recovery needs and costs.

The 2021 HOME match reductions for Sumter County are 100% (the 2022 match reductions have not been published to date). Sumter County will follow CFR 24 92.218 through 92.222 to be in compliance with match requirements. Normally without a match reduction, the HOME match is 25% of funding from non-federal sources, and any match recorded in excess of the 25% requirement will be carried over by the Consortium and documented in future reports.

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

The Consortium membership regularly reviews available publicly owned land and properties for viability in addressing community-wide affordable housing needs. Properties acquired by units of local government are given strong consideration for redevelopment as affordable housing in conjunction with the HOME program, where regulatory requirements allow.

In the City of Sumter and City of Camden, a recently completed initiative known as the Neighborhood Initiative Program (NIP), has resulted in acquisition of 137 lots of land (100 in Sumter and 37 in Camden) which are held by the Santee-Lynches Regional Development Corporation in

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3) &(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preservation of Existing Housing Stock	2020	2024	Affordable Housing	HOME Consortium Area	Rental Rehabilitation Owner-Occupied Housing Rehabilitation	HOME: \$422,355	Rental units rehabilitated: 3 Household Housing Unit Homeowner Housing Rehabilitated: 10 Household Housing Unit
2	Tenant Based Rental Assistance	2020	2024	Affordable Housing	HOME Consortium Area	Tenant-Based Rental Assistance	HOME: \$100,000	Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted
3	Housing Development	2020	2024	Affordable Housing	HOME Consortium Area	Homebuyer Assistance New Construction Rental New Construction Ownership	HOME: \$115,267	Homeowner Housing Added: 4 Household Housing Unit
4	Program Delivery	2020	2024	Affordable Housing	HOME Consortium Area	Rental Rehabilitation Tenant-Based Rental Assistance Homebuyer Assistance Owner-Occupied Housing Rehabilitation New Construction Ownership New Construction Rental	HOME: \$76,844	Other: 1 Other

Table 5 – Goals Summary



## AP-35 Projects - 91.420, 91.220(d)

### Introduction

Developing affordable, safe and decent housing for low-income residents is a challenge for the HOME Consortium and its members. Funding from the HOME Investment Partnership Program is an important resource that allows the Consortium to design and implement housing programs to address local housing needs. The HOME Program provides flexibility to its participating jurisdictions by offering them the opportunity to choose what types of housing programs and activities are most important to meet the housing needs of their low and very low-income residents. The goal of the Consortium is to increase accessibility of adequate, affordable, and safe housing to those persons who are of low and very low-income levels, the impoverished and frail elderly, and persons with disabilities.

#	Project Name	Funding
1	General Administration	\$82,981
2	Entitlement (Program) Funds	\$622,355
3	CHDO Reserve	\$124,471

Table 6 – Project Information

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

The goal of the Consortium is to increase accessibility of adequate, affordable and safe housing to those persons who are of low and very low-income levels, the impoverished and frail elderly, and persons with disabilities.

The Consortium will encourage the support of local service providers that are currently working with the underserved in the region. This includes the local Councils on Aging (COA) and Disabilities and Special Needs Boards (DSNB) that provide services and some transportation services to area seniors. The Consortium will also continue to work with CHDOs and nonprofits that provide housing counseling and credit counseling too low to moderate families.



	<b>Description</b>	Increase availability of standard and affordable housing; increase affordable housing accessible to jobs/work force; increase economic self-sufficiency for LMI households by means of increased access to employment in the Santee-Lynches region through the regional economic diversification; rehabilitate existing substandard housing.
	<b>Target Date</b>	3/31/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Ten (10) homes will be evaluated for the prospect of Rehab Renovation for low to moderate income individuals. The TBRA program is looking into assisting at least fifteen (15) individuals in assistance with rent, while they are in a higher educational training institution.  It is estimated that three (3) rental units will be rehabilitated and occupied by low-income families.
	<b>Location Description</b>	The location will be spread among Sumter, Lee, Clarendon, and Kershaw.
	<b>Planned Activities</b>	TBRA - \$100,000  Rental housing rehabilitation - \$100,000  Owner-occupied rehabilitation - \$422,355
3	<b>Project Name</b>	CHDO Reserve
	<b>Target Area</b>	HOME Consortium Area
	<b>Goals Supported</b>	Preservation of Existing Housing Stock Housing Development
	<b>Needs Addressed</b>	New Construction Rental New Construction Ownership
	<b>Funding</b>	HOME: \$124,471
	<b>Description</b>	The goal of the Consortium is to increase accessibility of adequate, affordable, and safe housing to those persons who are of low and very low-income levels, the impoverished and frail elderly, and person with disabilities.
	<b>Target Date</b>	3/31/2023
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	It is estimated that four (4) new housing units will be constructed using CHDOs and/or private developer partnerships, and the units will be occupied by a low-income family.
	<b>Location Description</b>	The location will be spread among Sumter, Lee, Clarendon, and Kershaw.

## **AP-50 Geographic Distribution - 91.420, 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 HOME Consortium will distribute funded projects and programming across the four-county region to the greatest extent possible, assistance will be provided proportionally to eligible populations in each of the four counties and each population center.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
HOME Consortium Area	100

**Table 7 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The Consortium does not allocate investments geographically as they are allocated to address needs throughout the region. All beneficiaries however must be eligible low- to moderate-income households and reside within the HOME Consortium Area.

### **Discussion**

The demand for affordable housing in communities within the Consortium Area can fluctuate dramatically from year to year. Thus, the Consortium has elected not to identify specific geographic priorities due to the region's demographics, and to ensure appropriate flexibility in addressing low-income housing needs. The Consortium will ensure that all HOME funds are allocated for projects that benefit LMI households and will endeavor to establish sustainable outcomes by targeting areas where partners may leverage other resources to achieve the required level of investment to yield productive return.

## **AP-60 Public Housing - 91.420, 91.220(h)**

### **Introduction**

The Consortium does not plan to allocate funding to either the Sumter Housing Authority nor the Kershaw County Housing Authority currently but does intend to facilitate collaboration efforts involving Housing Authorities and other area housing providers and facilitators to refer those with housing needs to the appropriate provider for their specific situation.

In addition, the Consortium will work with eligible CHDOs to increase the supply of affordable rental housing, creating options for public housing residents and those awaiting public housing space. These additional housing options should help offset the public housing needs in the area.

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

The Consortium does not plan to allocate funding to either the Sumter Housing Authority nor the Kershaw County Housing Authority currently but does intend to facilitate collaboration efforts involving Housing Authorities and other area housing providers and facilitators to refer those with housing needs to the appropriate provider for their specific situation.

In addition, the Consortium will work with eligible CHDOs to increase the supply of affordable rental housing, creating options for public housing residents and those awaiting public housing space. These additional housing options should help offset the public housing needs in the area.

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

The Consortium will make information concerning homeowner opportunities through the HOME program available to residents of public housing as well as coordinate with public housing staff any efforts to qualify residents for homeownership. The Consortium will also work with public housing staff to design and offer training opportunities to residents in need of financial management and other skills prior to homeownership.

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

Neither the Sumter Housing Authority nor the Kershaw County Housing Authority are designated as troubled.

### **Discussion**

As with the past year of the 5-year Consolidated Plan, this 3rd year Annual Action Plan does not allocate funding to regional PHAs. The Consortium does intend to facilitate collaboration efforts involving Housing



## **AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)**

### **Introduction**

The HOME Consortium seeks to assist families and individuals avoid homelessness or transition from homelessness to safe and sanitary housing situations by improving the affordable housing stock in the Consortium jurisdiction, including owner-occupied home rehabilitation and owner-occupied new construction, new rental construction, and tenant-based rental assistance.

In the Consortium area, homeless needs and activities are coordinated by a Continuum of Care, the Eastern Carolina Homelessness Organization (ECHO). In addition, Kershaw County maintains a Housing Partnership (KCHP) collaborative group which provides significant coordination for homeless needs, transitional housing, and affordable housing.

The Consortium consulted with the KCHP and ECHO in order to understand and describe the homeless population in the Consortium area during the 5-year Consolidated Plan process. It is important to note, however, that the Consortium does not receive ESG funds; therefore, its activities directly related to homelessness are limited, and because ECHO covers a service area much larger than the Consortium itself, decision-making and prioritization of activities for homeless needs is determined on a regional level.

### **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 HOME Consortium does not receive funding for activities concerning homelessness; however, when possible, it will support the organizations that provide services to homeless populations. The HOME Consortium refers to the CoC, however ECHO covers a service area much larger than the Consortium area, and therefor decision-making and prioritization of activities for homeless needs is determined on a larger regional level.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The HOME Consortium does not receive funding for activities concerning homelessness; however, when possible, it will support the organizations that provide services to homeless populations. The HOME Consortium refers to the CoC, however ECHO covers a service area much larger than the Consortium area, and therefor decision-making and prioritization of activities for homeless needs is determined on a larger regional level.

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



## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

The public sector affects the housing market through policies such as zoning, building codes, provision of infrastructure, development regulations, and development fees and exactions. Other issues that affect the affordability of housing include costs such as water and sewer service, road construction and maintenance, property taxes, insurance, the availability of transportation and a lack of knowledge of laws and contracts on the part of homeowners and renters.

### **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 Consortium is comprised of multiple units of local government, including counties and municipalities. As a Participating Jurisdiction (PJ), the Consortium does not have jurisdiction in the local policies of its members including zoning, land use or code enforcement. However, the Consortium does encourage its members to be aware of local conditions that may pose a barrier to affordable housing and address any situation that could prevent the development of affordable housing. The Consortium will continue to support qualified CHDO developers who apply for HOME funding to construct affordable housing within the region. The Consortium will also support the efforts of other partners such as local chapters of Habitat for Humanity in their efforts to construct affordable housing and on education and awareness of issues surrounding affordable housing. The Consortium also provides fair housing education to its members to address concerns and impact attitudes about housing. Technical assistance to Consortium member local governments will be provided regarding the Fair Housing Act requirements and local actions to enact Fair Housing efforts.

In addition, as units of local government in the Consortium review and update their 10-year Comprehensive Plans, the Consortium will work to ensure that those planning efforts, and any associated policy changes to land use, zoning, or other areas that affect affordable housing, will be consistent with established best practices.

Further, the Consortium is staffed by the Santee-Lynches Regional Council of Governments, which also provides transportation planning funded through the South Carolina Department of Transportation (SCDOT) and oversight for the regional transportation network provided by nonprofit organizations, including County Councils on Aging (COA), Disabilities and Special Needs Boards (DSNBs), the United Way, and others. Lack of transportation for low-income persons and the negative impact it has on housing choice, employment and health care is clear. Santee-Lynches Regional Council of Governments staff will continue to participate in planning efforts and activities to promote, improve, and expand public transit

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

During this implementation year, the HOME Consortium will work to facilitate collaboration among local partners and will work to build CHDO capacity to serve the region's housing needs through private/public partnerships, wherever possible. The Consortium will provide funding for tenant-based rental assistance, new home and apartment construction, and rehabilitation of owner-occupied and rental properties to assist low-income families in finding and/or maintaining affordable homes.

### **Actions planned to address obstacles to meeting underserved needs**

The Consortium will encourage the support of local service providers that are currently working with the underserved in the region. This includes the local Councils on Aging that provide services and some transportation services to area seniors. The Consortium will also continue to work with CHDOs and nonprofits that provide housing counseling and credit counseling to LMI families.

### **Actions planned to foster and maintain affordable housing**

The Consortium will continue to support CHDOs and nonprofits, such as Santee-Lynches Affordable Housing Community Development Corporation (SLAHCDC), local Habitat for Humanity Chapters, and local United Way Chapters. These organizations provide affordable housing through rental opportunities, homeownership assistance, and existing home rehabilitation in the Consortium area. The Consortium will provide funding for tenant-based rental assistance, new home and apartment construction, and rehabilitation of owner-occupied and rental properties to assist low-income families in finding and/or maintaining affordable homes.

### **Actions planned to reduce lead-based paint hazards**

The following is an outline of the strategies the Consortium will institute in accordance with Federal guidelines and the Consortium's commitment to help combat the danger of lead poisoning in children:

1. Lead-based paint risk assessments, reductions and abatements, as outlined in Federal legislation, will be required by all those participating in the HOME program or utilizing HOME program funds.
2. Property owners shall be encouraged and instructed in how to conduct preventative property maintenance to ensure that LBP hazards are not further exacerbated, i.e., Keeping painted surfaces intact and free of flaking, chipping or peeling paint; Maintaining walls and other surfaces in structurally sound condition; Painting periodically; and Controlling moisture and preventing water damage.
3. Provide information, education, and outreach activities on lead-based paint hazard reduction through workshops and technical assistance to CHDOs and other recipients of HOME funds.

organize efforts.

## **Discussion**

During PY 2022, which is the 3rd year of the 5-year Consolidated Plan, the HOME Consortium will continue to work to facilitate collaboration among local partners and will work to build CHDO capacity to serve the region's housing needs through private/public partnerships, wherever possible. During the past years, the Consortium has provided funding for tenant-based rental assistance, new home and apartment construction, and rehabilitation of owner-occupied and rental properties to assist low-income families in finding and/or maintaining affordable homes. Actions planned to meet obstacles of underserved needs, fostering, and maintaining affordable housing, reducing lead-based hazards, reducing the number of poverty-level families, developing institutional structure, and enhancing coordination between public and private and social service agencies are discussed in previous paragraphs of this section.



92.254(a)(5)(i). The resale option will be used for new construction for homeownership units produced by CHDOs receiving HOME assistance that are sold at fair market price.

The total amount of HOME funds invested in the unit determines the affordability period. Resale must be used when there is no direct subsidy to the homebuyer, but HOME funds are used in the development of the unit. Resale can be used for any HOME assisted homebuyer unit even if there is a direct subsidy to the homebuyer, but it is still based on the total HOME dollars invested in the property including any developer subsidies as well as direct assistance to the owner. Any transfer of title either voluntary or involuntary during the HOME affordability period will trigger the resale provisions. As a requirement of the resale provisions agreed to by the homebuyer, any sale of the house during the affordability period must be made to a buyer whose family meets the definition of a low to moderate income family at the time of the sale and will occupy the unit as their principal residence for the remaining period of affordability.

A seller will receive a "fair return" under the resale approach. The rate of "fair return" shall be calculated by the percentage change in median sales price of housing in the area over the period of ownership. Under resale requirements, any unit sold before the completion of the affordability period must be affordable to a reasonable range of low-income homebuyers. The Consortium will target families at 70 to 80% of the area median income and expect that they could pay no more than 30% of their monthly income for principal, interest, property tax, and insurance for the unit. When a homeowner is selling his property during the affordability period, the Consortium will determine if the asking price is affordable to the defined range of low to moderate families in the area to ensure that it is affordable to the targeted group. If the asking price is not affordable to the targeted families, the Consortium will set a resale price that provides a fair return to the original homeowner and ensure the unit remains affordable for the next family. The Consortium may provide HOME assistance such as down payment assistance or second mortgage assistance to the new buyer to keep the unit affordable and provide a fair return to the owner.

**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:**

The HOME-assisted housing must meet the affordability requirements for not less than the applicable period specified by HUD, beginning after project completion.

The per unit amount of HOME funds and the affordability period that they trigger are described more fully in the resale and recapture of this section.

**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:**

The Consortium does not intend to use any other forms of investment other than those described in