



SANTEE LYNCHES

Regional Council *of* Governments

2023 Annual Action Plan

Santee-Lynches Regional Council of Governments
2525 Corporate Way, Suite 200
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Table of Contents

Executive Summary	3
AP-05 Executive Summary - 91.200(c), 91.220(b)	3
PR-05 Lead & Responsible Agencies - 91.200(b)	7
AP-10 Consultation - 91.100, 91.200(b), 91.215(l).....	8
AP-12 Participation - 91.401, 91.105, 91.200(c)	16
AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)	18
Annual Goals and Objectives	22
AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e).....	22
AP-35 Projects - 91.420, 91.220(d)	24
AP-38 Project Summary	25
AP-50 Geographic Distribution - 91.420, 91.220(f).....	28
Affordable Housing	29
AP-55 Affordable Housing - 91.420, 91.220(g)	29
AP-60 Public Housing - 91.420, 91.220(h)	30
AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i).....	32
AP-75 Barriers to affordable housing -91.420, 91.220(j)	35
AP-85 Other Actions - 91.420, 91.220(k).....	37
Program Specific Requirements	40
AP-90 Program Specific Requirements - 91.420, 91.220(l)(1,2,4)	40

Executive Summary

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

1. Introduction

Sumter County Regional HOME Consortium's PY 2023 Annual Action Plan (AAP) represents the fourth year of the 2020-2024 Five Year Consolidated Plan, which was approved by the U.S. Department of Housing and Urban Development (HUD) through the HOME Investment Partnerships Program (HOME). HOME funding is designed to help participating jurisdictions implement local housing strategies designed to increase the supply of decent, affordable housing for very low-, low-, and moderate-income households (LMI). This is primarily accomplished through the construction and rehabilitation of affordable housing for LMI renters and homeowners. In PY 2023, it was announced by HUD that the Consortium would receive \$812,053 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 agency responsible 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.

- b. Eliminate blighting influences and the deterioration of property and facilities.
- c. Conserve energy resources

3. Expanded Economic Opportunities

- a. Affordable housing accessible to jobs/work sites

Outcomes Expected:

1. Affordability

- b. Provide affordable rental opportunities for low to moderate income (LMI) households through tenant-based rental assistance (TBRA): 15 LMI Households Assisted

2. Sustainability

- a. Retain affordable housing stock through rehabilitation of existing rental and owner-occupied units. Rental units rehabilitated: 3 Household Housing Unit & Homeowner Housing Rehabilitated: 10 Household Housing Unit

3. Availability

- a. Increase affordable housing stock through the construction of new rental and homeownership units: 4 LMI Household Housing Unit

Table 1 - Priority Need

Order	Priority Need	Priority Level
1	TBRA	High
2	Homebuyer Assistance	High
3	Rental Rehabilitation Ownership	High
4	New Construction Rental	High
5	Rental Rehabilitation	Med
6	Owner Occupied Rehab	Low

Table 1 - Priority Need

3. Evaluation of past performance

The Sumter County Regional HOME Consortium was formed in 1992. Since that time, considerable progress has been made in constructing new rental units, rehabilitating rental and owner-occupied housing, assisting eligible homebuyers with home purchases and providing tenant-based rental assistance. Additional owner-occupied housing rehabilitation is underway to continue to meet the goal of preserving existing housing stock. However, the need for affordable housing remain high and continues

to be the most prolific issue facing the region, as documented by the current Consolidated Plan and the most recent PY 2021 Consolidated Annual Performance and Evaluation Report (CAPER).

The CAPER provides an assessment of progress towards the five-year goals and the one-year goals for the HOME program. The evaluation of the Consortium's performance is summarized in the annual CAPER report. The following is a summary of accomplishments for PY 2021.

TBRA activities are ongoing, and have not yet been completed in PY 2021. HOME only reports activities as accomplishments for the PY when they are marked completed in the IDIS reporting system. At this time, there are two open activities #754 and #772 with a total of 18 LMI households that have received or are currently receiving assistance through rental assistance. As these activities are still open, they will be reported in the following CAPER report.

The HOME Consortium is working towards certifying additional CHDOs in order to accomplish the goal of preservation of existing housing stock. Also, in regards to the TBRA program, the Consortium is continuing to partner with SC Works and the region's technical college (Central Carolina Technical College) as well as with other area social service providers to identify candidates.

4. Summary of Citizen Participation Process and consultation process

The public was invited through a display advertisement in the local newspaper of record to participate in the review process of the draft AAP by attending a public hearing scheduled on **March 21, 2023 at 6:00PM**, or submitting written comments on the Plan. Copies of a working draft of the AAP will be made available for review from **March 22, 2023 and end on April 21, 2023**. The Public Hearing will be held at the Santee-Lynches Regional Council of Governments' office at 2525 Corporate Way, Suite 200, Sumter, SC and the host had a copy of the draft AAP available for review at the Public Hearing.

A summary of comments will be included in this section after the public comment period and public hearing. For details of the citizen participation outreach efforts, see AP-12 Participation.

5. Summary of public comments

A summary of comments will be provided in this section at the conclusion of the public comment period and public hearing. Public comments will also be attached to the final version when submitted to HUD.

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

All views and comments will be accepted.

A summary of comments will be provided in this section at the conclusion of the public comment period and public hearing. Public comments will also be attached to the final version when submitted to HUD.

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 2023 Annual Action Plan.

See below for funding summary table of needs addressed, funding allocation, and goal outcome indicators for the PY 2023 HUD allocation of \$812,053.

Table 2 - Funding Summary

Needs Addressed	HOME Funding	Goal Outcome Indicator
Preserve Housing Stock	\$509,040	Homeowner Housing Rehab: 10 houses; Rental Housing Rehab: 3 houses
TBRA	\$100,000	Tenant Based Rental Assistance: 15 households
CHDO Development Activities	\$121,808	New Construction: 4 households
Program Delivery	\$81,205	Administration of the HOME program

Table 2 - Funding Summary

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
HOME Administrator	SUMTER COUNTY	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

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AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

Development of the AAP involved the collection and analysis of data, reviews of relevant reports and documents, and discussions and interviews with a wide range of local, county, state, and federal agencies, as well as direct service providers. Prior experience in the Santee-Lynches region on related projects, as well as several ongoing strategic planning documents also helped guide analysis.

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(l)).

During the development of the AAP, the Consortium consulted municipal officials, non-profit agencies, public housing agencies, Community Housing Development Organizations (CHDOs), governmental agencies and the region's Continuum of Care. On behalf of the Consortium, Santee Lynches made the draft of the AAP available for a public review period and scheduled a public hearing. The public review period was held to provide an opportunity for citizen review the draft findings and priorities. Local stakeholder organizations and local government departments were also given an opportunity to provide feedback.

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.

In the Consortium area, homeless needs and activities are coordinated by a Continuum of Care, the Total Care for the Homeless, lead by 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.

ECHO uses a Coordinated Entry System (CES) program for the CoC region and also serves as a Coordinated Entry System Access Point. CES programs include a centralized point of entry, a coordinated assessment, prioritized wait list for housing and networked referral system. CES is the primary tool that helps to coordinate resources for homeless persons, including those who are chronically homeless, families with children, veterans and their families and unaccompanied youth. is a process in which vulnerable homeless residents are matched with available and appropriate housing resources. The primary goals for the

coordinated entry processes are that assistance is allocated as effectively as possible and that it be easily accessible. For a fast way to get assistance from one of the many providers, ECHO offers a “get help” link on its website: <https://echousing.org/get-help/>

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

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 (HMIS). HMIS is administered and operated by the CoC, and for this the Consortium will refer to the CoC. HMIS is a locally administered, web-based data collection system that gathers and records person-level information about clients who access the homeless service system. The state of South Carolina implements a statewide HMIS database and ECHO serves as the administrating agency for the greater CoC area, the Total Care for the Homeless Coalition (TCHC), and supports agencies in the service area who are accessing the HMIS database.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	SANTEE-LYNCHES CDC
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Santee-Lynches Affordable Housing and CDC was consulted during the process via in-person meetings. As a CHDO, the organization was encouraged to identify regional needs based on prior market assessments and projects conducted. The organization was also informed of 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.
2	Agency/Group/Organization	UNITED WAY KERSHAW COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Services-Health Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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?	Kershaw County United Way 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.
3	Agency/Group/Organization	Housing Authority of Sumter
	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?	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	Agency/Group/Organization	Habitat for Humanity of Kershaw County
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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?	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	Agency/Group/Organization	Habitat for Humanity of Sumter County
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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?	Habitat for Humanity of Sumter County was consulted and 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.
6	Agency/Group/Organization	SHARED HOPE OF LEE COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	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?	Shared Hope of Lee County is a newly formed 501(c)(3) organization in Lee County, SC, which has been formed to work to address the homelessness issue in Lee County. The group is comprised of faith-based community representatives from various churches and social groups in Bishopville and Lee County.
7	Agency/Group/Organization	KERSHAW COUNTY HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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?	Kershaw County recently re-activated its nascent county housing authority by appointing new board members to generate an action plan for use of an allotment of funding provided through the SC Housing Authority. Santee-Lynches and the Housing Authority Board resolved to work closely on the development of both the County's Housing Action Plan as well as the new 5-year Consolidated Plan Development in 2020 and 2024.
8	Agency/Group/Organization	Eastern Carolina Homelessness Organization
	Agency/Group/Organization Type	Services - Homeless Regional Organization Continuum of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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?	Eastern Carolina Homelessness Organization (ECHO) coordinates the CoC and homeless needs and activities in the Consortium area.

9	Agency/Group/Organization	Sumter County Emergency Management
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Emergency Preparedness
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Consortium is engaged with county departments in the development of the plan, including departments that assist LMI with emergency preparedness and hazard mitigation. Sumter County Emergency Management develops and tests plans for use during emergencies. Emergency Management is responsible for mitigation, preparedness, response and recovery from natural or man-made disasters. The department manages the county Emergency Operations Center (EOC) during disasters.
10	Agency/Group/Organization	Sumter County Library
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Non-Housing Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Sumter County Library offers three locations that provide access to high speed internet for all small membership fee. Users must follow the computer use code of conduct and time is limited to no more than 2 hours a day. Computers are available on a first-come, first-served basis.

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

Narrative

N/A

AP-12 Participation - 91.401, 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 public has been invited through a display advertisement in the local newspaper of record to participate in the review process of the draft AAP by attending a public hearing scheduled on **March 21, 2023 at 6:00PM**, or submitting written comments on the Plan. Copies of a working draft of the AAP will be made available for review from **March 22, 2023 to April 21, 2023**. The Public Hearing will be held the Santee-Lynches Regional Council of Governments' office at 2525 Corporate Way, Suite 200, Sumter, SC and the host will have a copy of the draft AAP available for review at the Public Hearing.

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
1	Public Comment Period	Non-targeted/broad community	A 30-day public comment period will be held from March 22, 2023 to April 21, 2023. Citizens are invited to review and make comments on the draft PY 2023 AAP. Comments concerning the draft AAP must be received by April 21, 2023. The draft AAP will be available for review at the Santee-Lynches Regional Council of Governments' office at 2525 Corporate Way, Suite 200, Sumter, SC and at the following locations: Clarendon County Administrative Offices, Manning, SC; Kershaw County Government Center, Camden, SC; Lee County Courthouse, Bishopville, SC; Sumter County Administrative Offices, Sumter, SC. The plan will also be available on Santee-Lynches Regional Council of Governments' website at www.santeelynchescog.org . Comments may be returned by mail to Dennis Cyphers, Chief, Government Services Department, Santee-Lynches RCOG, 2525 Corporate Way, Suite 200 Sumter, SC 29154.	A summary of comments will be provided after the conclusion of the comment period.	All will be comments accepted.	
2	Public Hearing	Non-targeted/broad community	A public hearing will be held on March 21, 2023 at 6:00PM to review and discuss the draft PY 2023 AAP. The hearing will be held at Santee-Lynches Regional Council of Governments' office at the address above. For more information on how to participate at the public hearing please call (803) 774-1377.	A summary of comments will be provided after the public hearing.	All will be comments accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The Sumter County Regional HOME Consortium receives an annual allocation of HOME program funds to increase the available affordable, safe and decent housing for LMI residents in the region. The annual allocation for PY 2023, which runs from April 1, 2023 to March 31, 2024, for the HOME Consortium is \$812,053. 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: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	812,053	0	0	812,053	812,053	The HOME allocation is the only federal housing assistance program currently available to the Consortium. PY 2023 is the fourth year of the ConPlan. The expected amount available is based on one more year of the annual allocation.

Table 4 - 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

HUD announced that for PY 2023, the HOME Consortium would receive \$812,053 in HOME program funding. No additional funding was received or allocated for the activities identified in this plan. The Consortium service area includes the City of Sumter, which is a CDBG Entitlement City. All local governments must compete for other funding sources to augment HOME funds.

Other competitive funding sources available to local units of government with the Consortium Area are:

- State HOME funds
- State CDBG funds
- State of South Carolina Housing Trust Funds
- USDA Rural Development Housing Preservation Grant funds
- Federal Home Loan Bank of Atlanta
- Low-income Housing Tax Credits
- Private not for profit foundations
- Faith Based Charitable Organizations
- Donations of volunteer labor and materials

The above funds are available on a competitive basis and thus the exact amounts available throughout the year cannot be determined. Though the annual HOME allocation is not insubstantial, the need for decent, safe, and affordable housing within the region is far greater than what the HOME funding can address. For this reason, an important criterion for project funding is to encourage applicants to leverage multiple sources of funds whenever possible.

Aside from the City of Sumter, which does administer a Section 8 voucher program through its local 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. Consortium members can 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.

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 2022 HOME match reductions for Sumter County are 100% (the 2023 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 partnership with both cities. After a 3-year holding period, these properties may be considered for new housing development based on an analysis of each lot's condition and characteristics.

Further, the Consortium has engaged with the Forfeited Lands Commissions for counties in the region to determine how property that has fallen to these commissions can be re-activated for use. Those conversations are ongoing.

Discussion

Developing affordable, safe and decent housing for low income citizens is a challenge for the HOME Consortium and its members. Funding from the HOME Investment Partnership Program is an important resource for the Consortium to design and implement housing programs that address the local housing needs. The HOME Program provides flexibility by offering the opportunity to choose what types of housing programs and activities are most important to meet the housing needs of the low and very low income residents of the Consortium.

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 Rehab	HOME: \$509,040	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	New Construction Rental New Construction Ownership	HOME: \$121,808	Homeowner Housing Added: 4 Household Housing Unit
4	Program Delivery	2020	2024	Program Administration	HOME Consortium Area	Rental Rehabilitation Tenant Based Rental Assistance Homebuyer Assistance New Construction Rental New Construction Ownership Owner Occupied Housing Rehab	HOME: \$81,205	Other: 1 Other

Table 5 – Goals Summary

Goal Descriptions

1	Goal Name	Preservation of Existing Housing Stock
	Goal Description	The Sumter County HOME Consortium will assist eligible CHDOs to purchase and/or rehabilitate rental properties for addition to the region's affordable rental housing stock. The Consortium will also facilitate rehabilitation of homeowner-occupied units.
2	Goal Name	Tenant Based Rental Assistance
	Goal Description	The Sumter County HOME Consortium will provide Tenant-Based Rental Assistance to LMI and special needs individuals and households. This activity will focus on those households that are in need of short-term housing support that will enable them to find a viable permanent housing option or otherwise stabilize their housing needs.
3	Goal Name	Housing Development
	Goal Description	The Sumter County HOME Consortium will provide funding to local developers to include affordable housing units in new residential developments.
4	Goal Name	Program Delivery
	Goal Description	The Sumter County HOME Consortium will administer the program areas described in the Annual Action Plan.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The HOME Consortium will fund three project categories in PY 2023, which are HOME General Admin, HOME Entitlement Programs, and CHDO housing development. HOME Entitlement Programs include housing activities TBRA rental assistance, rental and owner-occupied rehab activities. CHDO's activities include the development of new affordable rental and owner-occupied housing.

#	Project Name
1	General Administration
2	HOME Entitlement (Program) Funds
3	CHDO Reserve (15%)

Table 6 – Project Information

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

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.

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. HOME Admin has a maximum grant cap of 10% and at least 15% of HOME funds must be allocated to a CHDO.

AP-38 Project Summary

Project Summary Information

1	Project Name	General Administration
	Target Area	HOME Consortium Area
	Goals Supported	Program Delivery
	Needs Addressed	Rental Rehabilitation Tenant Based Rental Assistance Homebuyer Assistance New Construction Rental New Construction Ownership Owner Occupied Housing Rehab
	Funding	HOME: \$81,205
	Description	The Sumter County Regional HOME Consortium's objective is to provide decent, affordable housing and provide a suitable living environment as well as to expand economic opportunities.
	Target Date	3/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	N/A. General Admin will support programs for PY 2023.
	Location Description	The location will be spread among Sumter, Lee, Clarendon, and Kershaw.
	Planned Activities	General Program Administration
2	Project Name	HOME Entitlement (Program) Funds
	Target Area	HOME Consortium Area
	Goals Supported	Preservation of Existing Housing Stock Tenant Based Rental Assistance
	Needs Addressed	Rental Rehabilitation Tenant Based Rental Assistance Owner Occupied Housing Rehab
	Funding	HOME: \$609,040

	Description	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.
	Target Date	3/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	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.
	Location Description	The location will be spread among Sumter, Lee, Clarendon, and Kershaw.
	Planned Activities	TBRA - \$100,000 Rental housing rehabilitation - \$100,000 Owner-occupied rehabilitation - \$409,040
3	Project Name	CHDO Reserve (15%)
	Target Area	HOME Consortium Area
	Goals Supported	Preservation of Existing Housing Stock Housing Development
	Needs Addressed	New Construction Rental New Construction Ownership
	Funding	HOME: \$121,808
	Description	The goal of the Consortium is to increase accessibility of adequate, affordable, and safe housing to LMI households, the impoverished and frail elderly, and person with disabilities.
	Target Date	3/31/2024
	Estimate the number and type of families that will benefit from the proposed activities	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.
	Location Description	The location will be spread among Sumter, Lee, Clarendon, and Kershaw.

	Planned Activities	Preservation of existing housing stock through rehabilitation of existing rental units; providing funds to assist LMI individuals/households purchase a home; assist in development and construction of new rental units and assist in development of new affordable housing construction.
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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

Target Area	Percentage of Funds
Santee-Lynches Region	
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.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The Consortium will support non-homeless households during PY 2023, the fourth year of the 2020-2024 Consolidated Plan, through rehabilitation of rental units, new housing construction, rehabilitation of existing owner-occupied housing units, and tenant-based rental assistance (TBRA). These homes will most likely be occupied by extremely low- and low-income families and will allow them to stabilize their living situations and become stable renters and homeowners.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	32
Special-Needs	0
Total	32

Table 8 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	15
The Production of New Units	4
Rehab of Existing Units	13
Acquisition of Existing Units	0
Total	32

Table 9 - One Year Goals for Affordable Housing by Support Type

Discussion

A total of 32 non-homeless households will be supported through the HUD HOME funding. The goal during the 2023 Annual Action Plan is to support:

- Tenant-based rental assistance: 15 Households Assisted
- Rental units rehabilitated: 3 Household Housing Unit
- Homeowner Housing Rehabilitated: 10 Household Housing Unit
- Homeowner Housing Added: 4 Household Housing Unit

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

Introduction

The Housing Authority of the City of Sumter has a mission to assist low-income families with safe decent and affordable housing opportunities as they strive to achieve self-sufficiency and improve the quality of their lives. The authority is committed to operating in an efficient, ethical and professional manner. The Authority will create and maintain partnerships with its clients and appropriate community agencies in order to accomplish this mission. The Sumter Housing Authority has 327 public housing units and 925 Housing Choice Vouchers. Kershaw County Housing Authority is an approved nonprofit that partners with SC State Housing to provide opportunities for homeowners to have repairs done to their homes. Housing choice Vouchers for the County of Kershaw are administered by the South Carolina State Housing Finance and Development Authority.

The Consortium does not plan to allocate funding to either the Sumter Housing Authority nor the Kershaw County Housing Authority currently, however it 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. The Kershaw County Housing Authority provides opportunities for homeowners to have repairs done to their homes. This grant funded program funds the rehabilitation of

single-family homes owned by low-income families. Eligible activities include those that are considered emergency in nature (roof, sewer/septic, heating/air conditioning).

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 4th year Annual Action Plan does not allocate funding to regional PHAs. The Consortium 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.

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.

The HOME Consortium is a member of the Total Care for the Homeless Continuum of Care (CoC). Three of the four counties (Lee, Clarendon and Sumter) that make up the HOME Consortium are part of the twelve county Continuum of Care (CoC), of which Eastern Carolina Homeless Coalition (ECHO) is the Lead Agency representing and acting on behalf of the CoC in collaborative planning around homeless services. The fourth county, Kershaw, is represented by the Kershaw County Housing Partnership (KCHP), which maintains an active association with the Midlands Area Consortium for the Homeless (MACH). ECHO provides a variety of homeless assistance and services related to Housing First model, to include supportive services, transitional housing, long-term housing, emergency rental assistance, veteran services and more.

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 refers to the CoC to reach out and assess the needs of homeless persons, however ECHO covers a service area much larger than the Consortium area, and therefore decision-making and prioritization of activities for homeless needs is determined on a larger regional level. United Way of Kershaw County serves as an access point for the CoC's Coordinated Entry System (CES). CES is a process which the most vulnerable homeless residents are matched with available and appropriate housing resources. An effective coordinated process entry is a critical component to any community's efforts to meet the goals of housing first. The primary goals for coordinated entry processes are that assistance be

allocated as effectively as possible and that it be easily accessible.

Addressing the emergency shelter and transitional housing needs of homeless persons

In 2021 the Consortium received an allocation of \$2,785,118 in HOME-ARP funding to address serve qualifying populations, including homeless individuals and families. A portion of the funding will be used to develop non-congregate shelter in the region. Additionally, when possible, the Consortium supports 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 therefore decision-making and prioritization of activities for homeless needs is determined on a larger regional level.

Food for the Soul provides overnight shelter year-round to victims of domestic violence, flood or fire, those who have been evicted and those who simply have nowhere else to go. Food for the Soul offers a safe, drug and alcohol-free environment seven days per week on a first-come, first-serve basis. United Way of Kershaw County provides a variety of supportive services. Its New Day Transitional Housing program has 5 apartments for families and 4 units for single men. The transitional program provides families, women with children and single men the needed opportunity to save money, obtain an education, skills training, work experience, and mental health services in order for them to transition back into stability.

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

The Consortium will use the majority of its HOME-ARP funding to develop affordable rental housing for qualifying populations, including homeless, those at risk of homelessness, and those fleeing or attempting to flee domestic violence. According to its HOME-ARP Allocation Plan, the Consortium estimates 8 new rental units throughout the region will be produced using HOME-ARP funds. United Way of Kershaw County also has a Rapid Re-Housing program to quickly connect individuals experiencing homelessness to permanent housing.

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.

The HOME Consortium will seek to assist families and individuals avoid homelessness 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 (TBRA).

Santee Lynches COG administers a HOME TBRA program to help low-income individuals and families avoid becoming homeless. Additionally the COG administers an owner-occupied rehabilitation program that allows low-income homeowners to remain in their homes and avoid homelessness. The Kershaw County Housing Authority also operates a housing rehabilitation program for low-income households.

Discussion

The programs supported by the Consortium, including owner-occupied home rehabilitation and owner-occupied new construction, new rental construction, and tenant-based rental assistance, are important resources for the citizens of the region that are experiencing major housing problems and potential homelessness.

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. Santee Lynches COG completed an Analysis of Impediments to Fair Housing on behalf of the Consortium in September 2017.

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

in the region.

Discussion

The Consortium is continually in the process of identifying and addressing barriers to affordable housing that may exist at different levels of the housing process in the Santee-Lynches Region. The Consortium Board of Directors, along with the larger Santee-Lynches Regional Council of Governments' Board of Directors, serve as excellent venues and forums for discussion of problem areas and proposed solutions. Through sharing of regional best practices, the Consortium endeavors to break down barriers to affordable housing where they present themselves.

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 low- to moderate-income 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.

4. Continue to notify residents and owners of all houses receiving HOME assistance of the hazards of lead-based paint.
5. Coordinate efforts with SCDHEC for testing and referral when lead hazards are addressed in units which house children.

Actions planned to reduce the number of poverty-level families

One goal of the Consolidated Plan programs and other initiatives in the Consortium region is to reduce the number of persons in poverty. The emphasis is to help people move out of poverty situations, rather than create a temporary solution that may not help a family or an individual to gain the foothold needed to become truly self-sufficient and financially stable. Although essential short-term direct aid such as emergency food and shelter is provided as a valuable and necessary social service by local organizations, the thrust of the policy is to address poverty's root causes and assist people in becoming self-sufficient in the long-term. Two key components of helping people attain self-sufficiency are employment and housing. The primary employment resource for the Consortium Area is the Santee-Lynches SC Works Center. Part of the statewide SC Works program, the center operates permanent employment sites in Sumter and Kershaw Counties and provides part-time support in Lee and Clarendon Counties. SC Works offers all residents of the four-county region employment services that include skills workshops, a resource lab, resume and job development assistance, intensive training programs, and skills assessment testing. The Consortium supports the agencies that serve and support those families in poverty and will continue to use HOME funding to improve the housing conditions of those in poverty.

Actions planned to develop institutional structure

Consortium staff will continue to coordinate with various service agencies, government departments, businesses, local municipalities, and special needs boards and commissions to find opportunities to better serve the citizens of region, and to improve the quality of life for area residents, particularly those in need of a helping hand. These relationships are integral in streamlining the implementation of HOME projects in a time of limited funding. Communication will continue to be the key in the success of the programs. The Consortium staff will continue to foster these relationships to improve the success rate of the HOME program. A core component of this structure is the replication of the successful model of Kershaw County's Housing Partnership (KCHP). The HOME Consortium will endeavor to establish similar collaboration initiatives in each of the remaining three counties of the Consortium and will continue its productive relationship with the KCHP.

Actions planned to enhance coordination between public and private housing and social service agencies

One of the opportunities the Consortium will seize during the Consolidated Plan period is the chance to improve coordination between social service agencies, housing providers, and private sector developers. The Consortium will seek to leverage its resources to bring these groups to the table to discuss needs,

future, and establish linkages and partnerships. The Housing Partnership replication plan described earlier in this section will serve as the central point of emphasis for these linkages and will be the vehicle through which real estate actors, developers, community organizations, and public sector housing providers organize efforts.

Discussion

During PY 2023, which is the 4th 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.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The Consortium estimates that ten (10) owner-occupied homes will be rehabilitated during the PY 2023 Annual Action Plan. These homes will be occupied by extremely low- and low-income families. It is estimated that three (3) rental units will be rehabilitated and occupied by low-income families. It is also 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. Further, it is projected that fifteen (15) very low- and low-income households will receive tenant-based rental assistance (TBRA), allowing them to stabilize their living situations and become stable renters and homeowners.

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:

The Consortium does not intend to use any other forms of investment other than those described in Section 92.205 nor intend to use any HOME funds to refinance any existing debt as described in 92.206(b).

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:

The recapture approach when utilized will be based on program design and market conditions using the acceptable HUD options as listed in 92.254(a)(5)(ii). Recapture provisions will be used for any HOME down payment assistance for homebuyers. Recapture provisions allow the homeowner to sell the unit at any time during the affordability period to any willing buyer, regardless of their income. The Consortium would recapture all or a portion of the original HOME investment in the unit. Recapture can only be used when there is a direct subsidy to the homebuyer and there is an amount that can be recaptured.

The amount of HOME investment to be recaptured is only available from the net proceeds of the sale. Net proceeds are defined as the sales price minus the superior loan repayment (other than the HOME funds) plus any closing costs. The Consortium will share the net proceeds from the sale with the homeowner under the recapture option. Using this approach will allow the homeowner the opportunity to recover all or a portion of their initial investment plus any documented capital improvements to the property from the net proceeds. If there are not net proceeds from the sale, the owner is not responsible for any repayment of HOME funds. The resale approach when utilized will

be based on program design and market conditions using the acceptable HUD options as listed in 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 Section 92.205 nor intend to use any HOME funds to refinance any existing debt as described in 92.206(b).

The Consortium's annual method for soliciting funding applications for eligible applicants is a rolling application period. After eligibility is confirmed, applicants are placed in a lottery to determine the household(s) that will be assisted.