



RICHLAND COUNTY, SOUTH CAROLINA

2020 Hampton Street
Columbia, SC 29201

FY 2025 Annual Action Plan

*For Submission to HUD for the
Community Development Block Grant, HOME Investment
Partnership, and Emergency Solutions Grant Programs*

July 15, 2025

Honorable Jesica Mackey
Chair, County of Richland Council



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Executive Summary

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

1. Introduction

Established in 1785, Richland County is the county seat of South Carolina and is home to over 425,000 residents. Originally centered around agriculture (Richland County is named after the rich farming land used to support large indigo and cotton crops), Richland County is now the third-most populous county in South Carolina and is home to the military community at Fort Jackson, well-regarded educational institutions, and state-of-the-art hospital systems.

According to the 2019-2023 American Community Survey, 41.27% of the County population is White and 47.32% of the population is Black or African American. The County also has a notable and growing Hispanic or Latino community which makes up 6.29% of the population. 16.9% of the County population is in poverty while the median household income of \$61,699 is similar but smaller than the Statewide median income of \$66,818. Over half of all County residents live in unincorporated areas.

Richland County became a federal entitlement program grantee in 2002. As an entitlement grantee, Richland County receives an annual share of federal Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) funds authorized under Title I of the Housing and Community Development Act of 1974, as amended.

The Richland County Community Development Division of the Grants and Community Outreach Department is responsible for administering CDBG, HOME, and ESG grants for unincorporated areas of the County:

- Community Development Block Grant (CDBG);

- HOME Investment Partnership (HOME); and
- Emergency Solutions Grant (ESG)

The Annual Action Plan is a guide to how the County will allocate its resources for specific activities that support Richland County's Five-Year Consolidated Goals and Strategies. This is the fourth (4th) Annual Action Plan of the FY 2022-2026 Five Year Consolidated Plan. In compliance with HUD regulations, the FY 2025 Annual Action Plan for the period of October 1, 2025 through September 30, 2026. This Annual Action Plan is a strategic plan for the implementation of the County's Federal Programs for housing, community, and economic development.

The FY 2025 Annual Action Plan outlines the actions to be undertaken in Fiscal Year 2025 with the Federal resources received by Richland County. The CDBG Program and activities outlined in this FY 2025 Annual Action Plan will principally benefit low- and moderate-income persons and funding has been targeted to neighborhoods home to the highest percentage of low- and moderate-income residents. The County's previous performance under the CDBG Program was discussed at the First Public Hearings. The Annual Action Plan does not incorporate the Public Housing Comprehensive Grant (Comp Grant) process into the consolidated planning and application process but does require the participation of the public housing authority in the development of the plan.

The FY 2022-2026 Five-Year Consolidated Plan established the County's goals for the next five (5) year period and outlines the specific initiatives the County will undertake to address its needs and objectives by promoting the rehabilitation and construction of decent, safe and sanitary housing, creating a suitable living environment, removing slums and blighting conditions, promoting fair housing, improving public services, expanding economic opportunities, and principally benefitting low- and moderate-income persons.

The Columbia Housing Authority is the designated Housing Authority for Richland County.

Available Funds:

During the FY 2025 Program Year, Richland County, SC will receive the following Federal funds:

- CDBG: \$1,755,995.00
- HOME: \$ 792,557.75
- ESG: \$ 151,031.00
- **Total: \$2,699,583.75**

FY 2025 CDBG, HOME, and ESG Budget:

Richland County proposes to undertake the following activities with the FY 2025 CDBG Grant, CDBG Program Income, HOME Grant, HOME Program Income, and ESG Program:

FY 2025 CDBG Budget:

• CDBG General Administration (20% cap).....	\$ 351,199.00
• Housing Rehabilitation	\$ 450,000.00
• Public Facility Improvements.....	\$ 691,396.00
• Public Service (15% cap)	\$ 263,399.00
• Total CDBG	\$1,755,995.00

FY 2025 HOME Budget:

• HOME General Administration (10% cap).....	\$ 79,255.78
• CHDO Set-Aside (15% Requirement)	\$ 118,883.66
• <u>Development of Affordable Housing.....</u>	<u>\$ 594,418.31</u>
• Total HOME	\$ 792,557.75

FY 2025 ESG Budget:

• ESG General Administration	\$ 11,360.10
• Rapid Rehousing/Homeless Prevention/HMIS	\$ 49,227.10
• <u>Street Outreach/Emergency Shelter (35%).....</u>	<u>\$ 90,880.80</u>
• Total ESG	\$ 151,031.00

Maps:

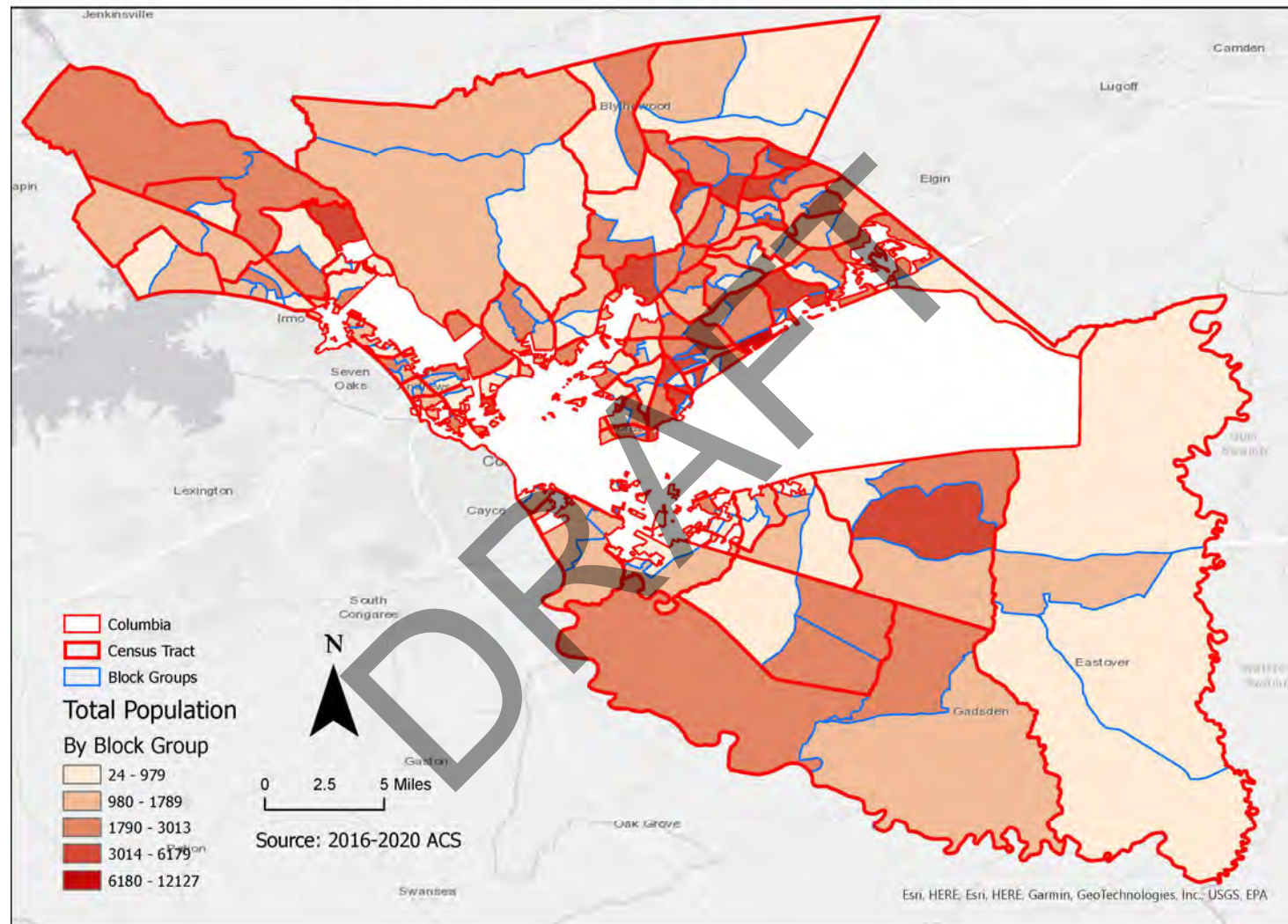
The following maps illustrate the demographic characteristics of Richland County:

- Total Population by Block Group
- Total Population Age 65+ by Block Group
- Percent Population Age 65+ by Block Group
- Percent White Population by Block Group
- Percent Minority Population by Block Group
- Number of Housing Units by Block Group
- Percent Owner-Occupied Housing Units by Block Group
- Percent Renter-Occupied Housing Units by Block Group

- Percent Vacant Housing Units by Block Group
- Low/Moderate Income Percentage by Block Group
- Low/Moderate Income with Minority Percentage by Block Group
- Percent Households with Income Below Poverty Level by Block Group

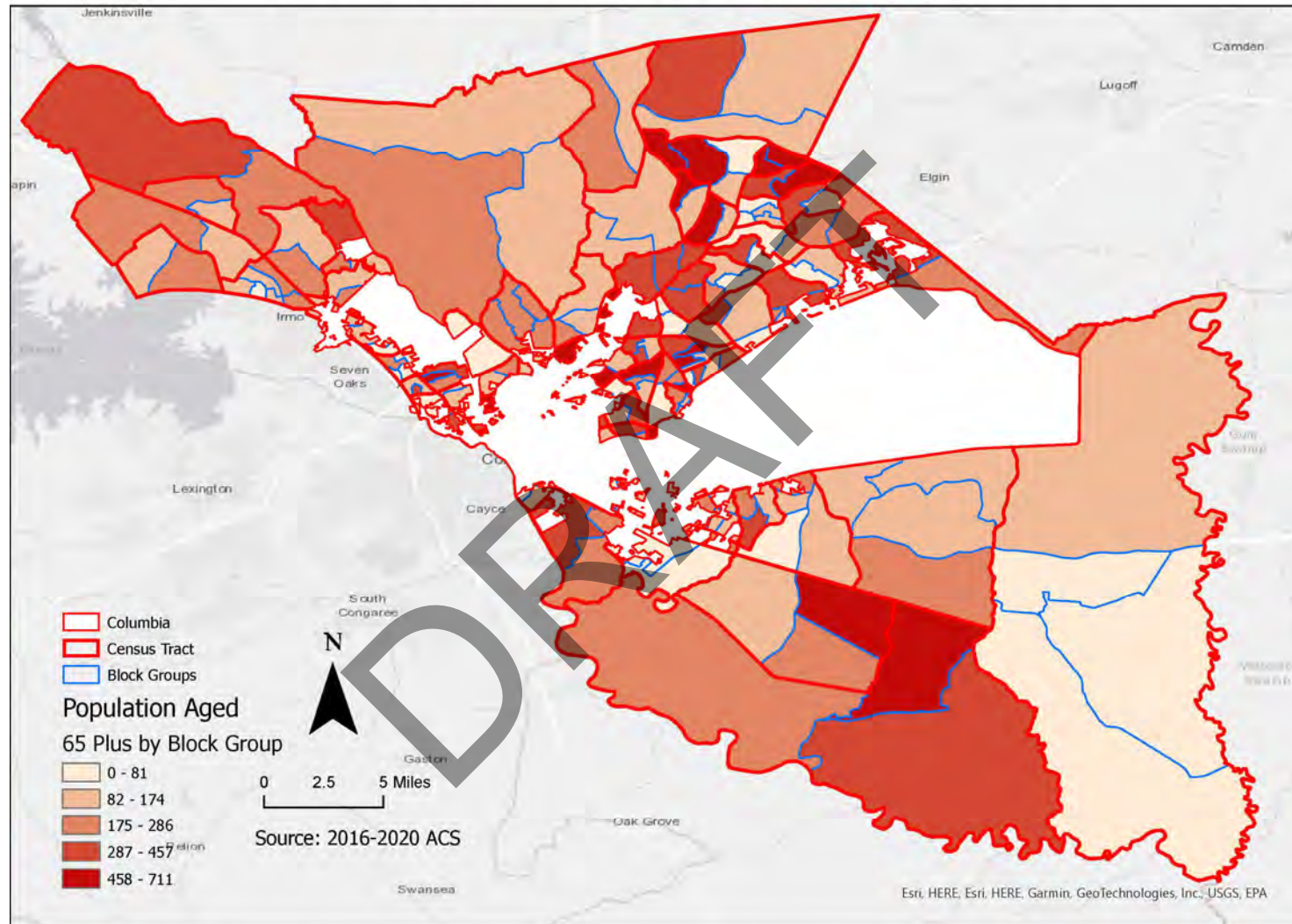
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Population By Block Group, Richland County, SC



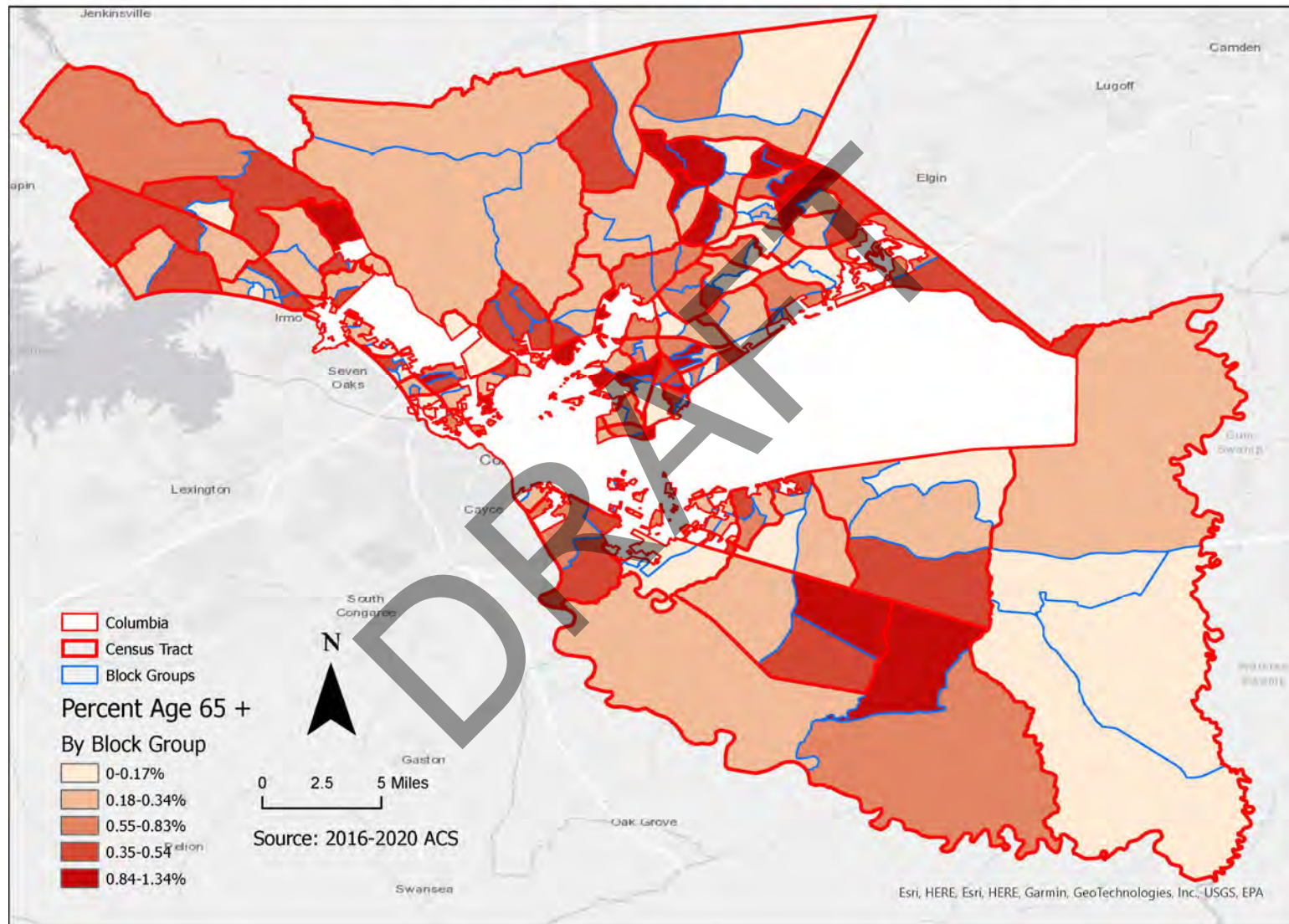
Total Population by Block Group

Population Aged 65 + By Block Group, Richland County, SC



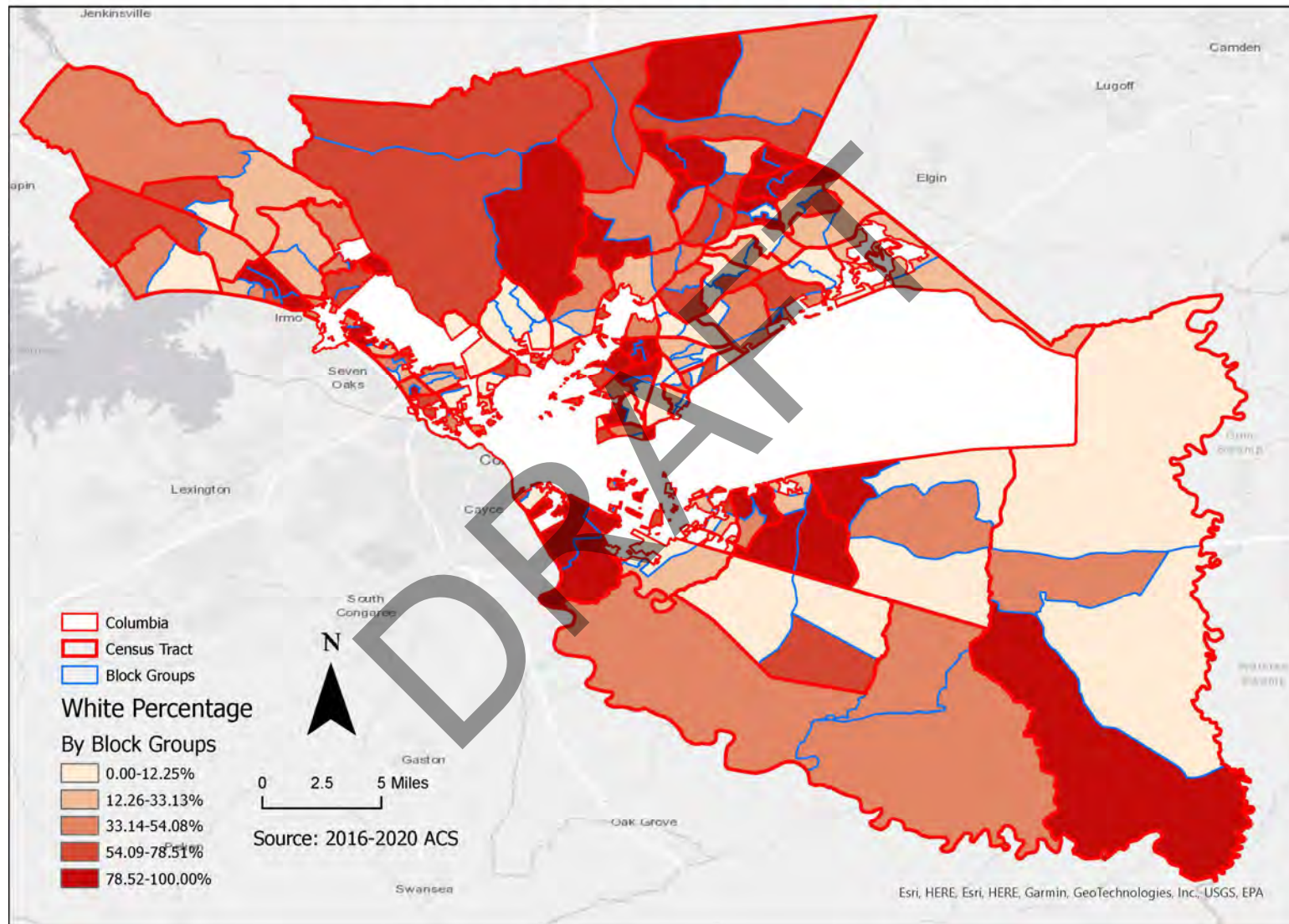
Total Population Age 65+ by Block Group

Percent Aged 65 + By Block Group, Richland County, SC



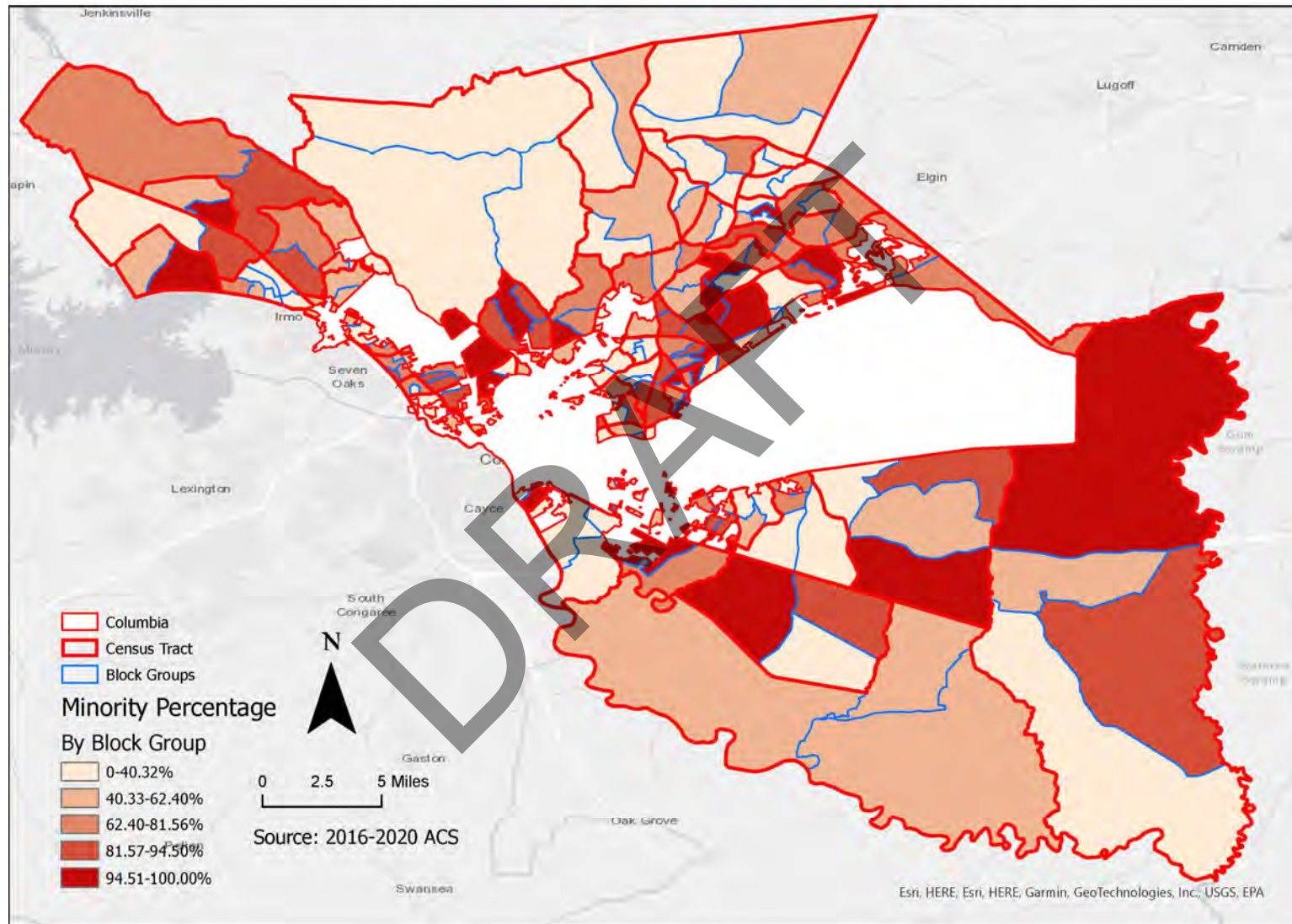
Percent Population Age 65+ by Block Group

White Population By Block Group, Richland County, SC



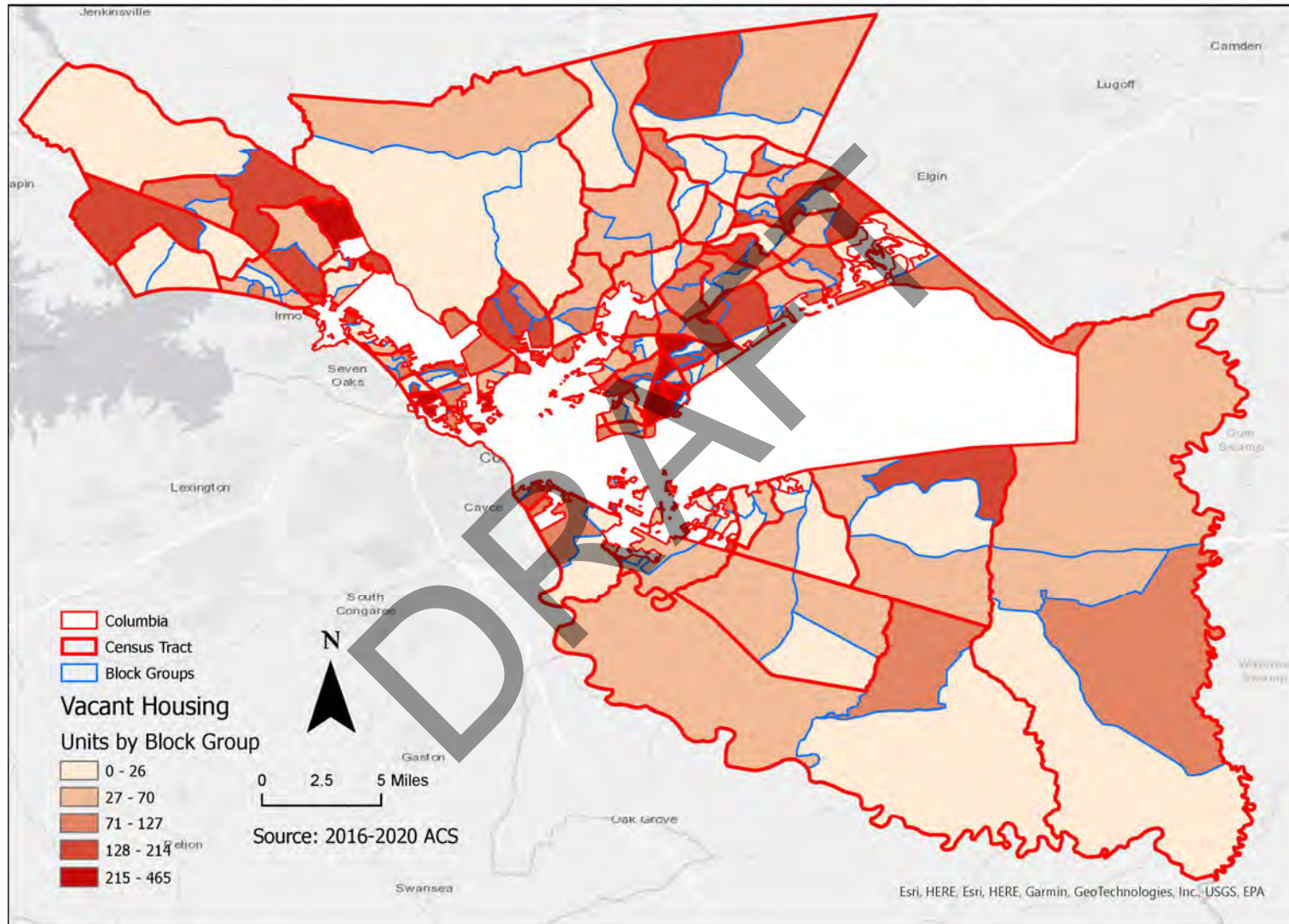
Percent White Population by Block Group

Minority Population By Block Group, Richland County, SC



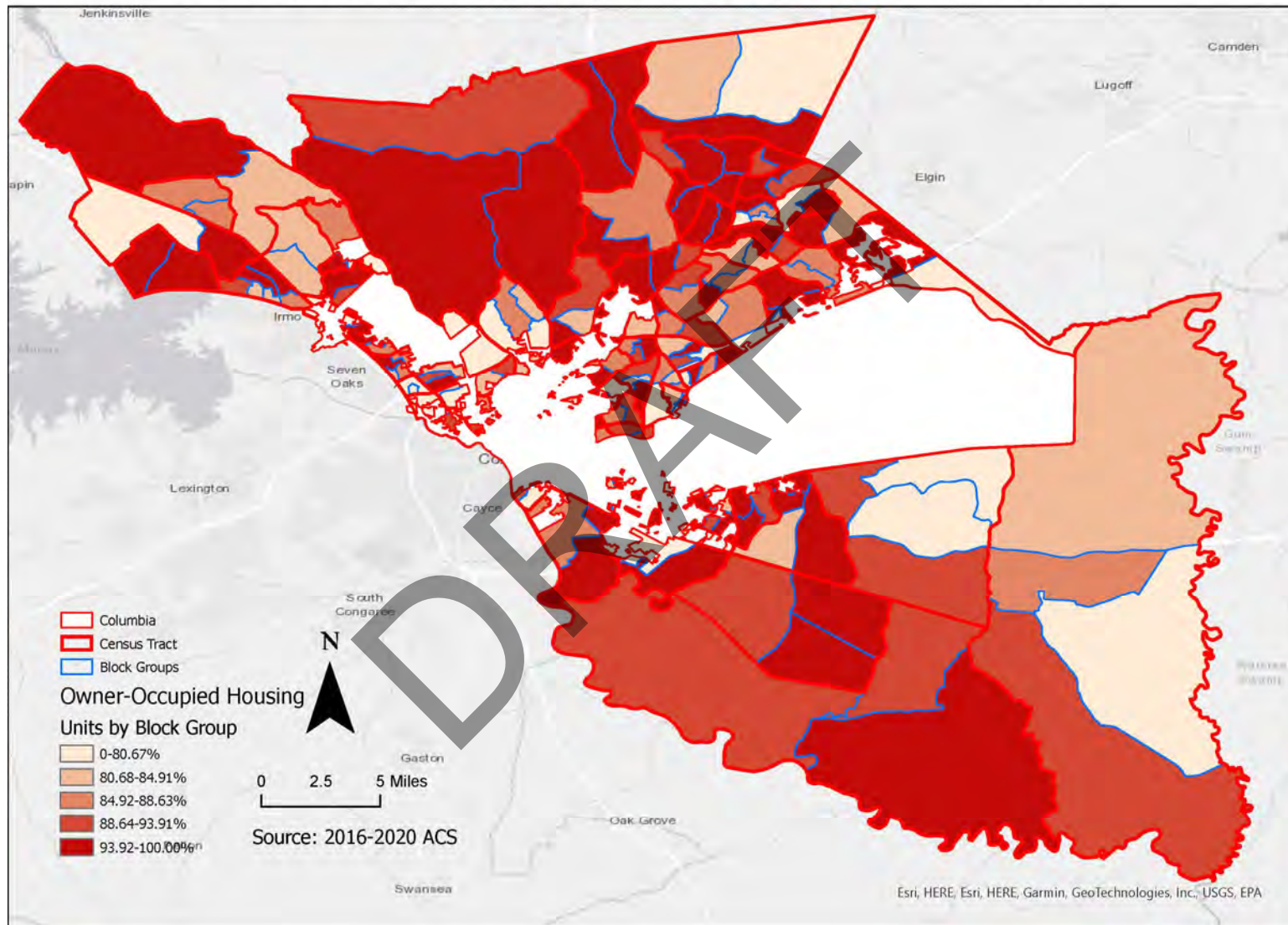
Percent Minority Population by Block Group

Number of Housing Units By Block Group, Richland County, SC



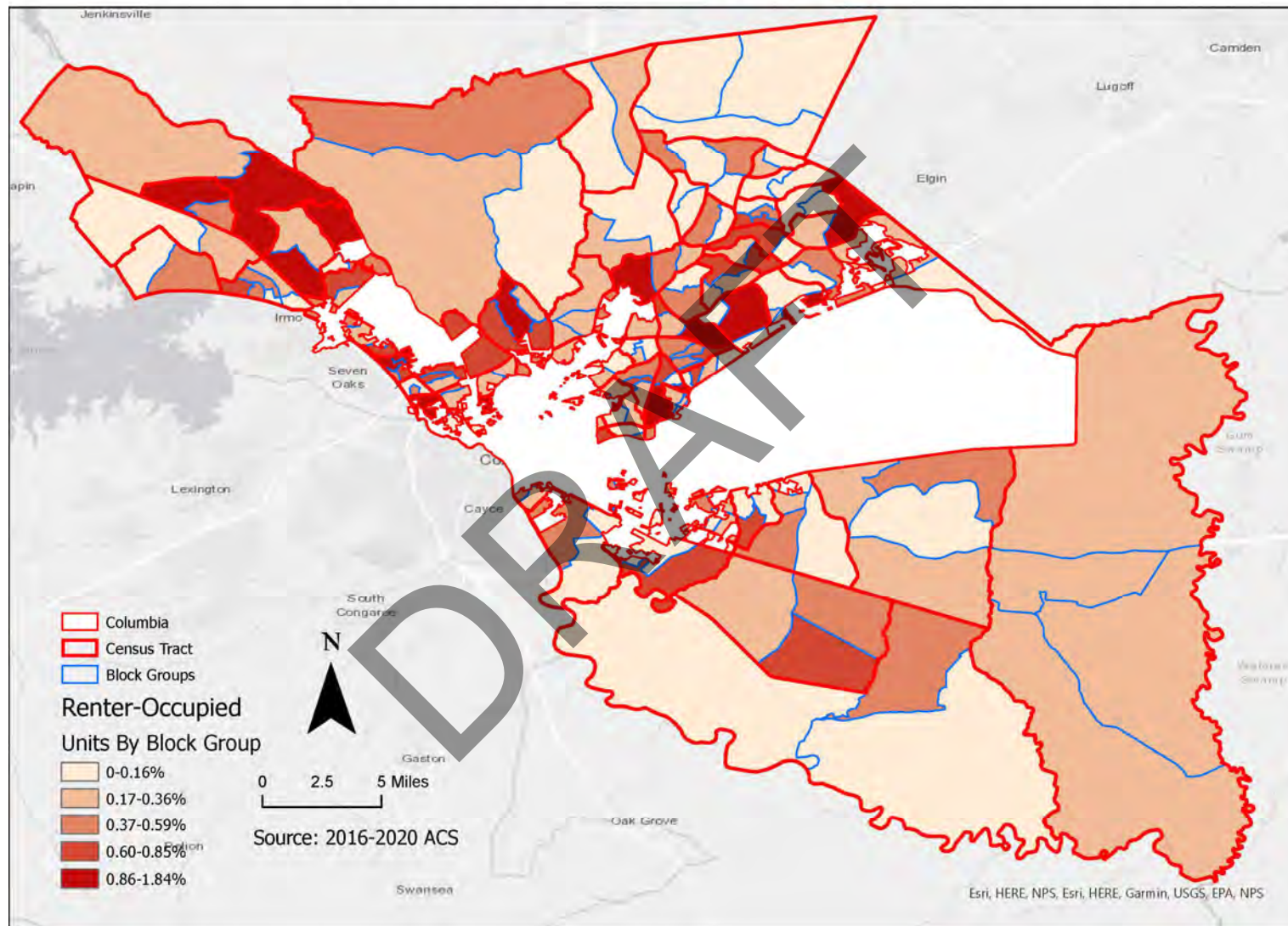
Number of Housing Units by Block Group

Percent Owner-Occupied By Block Group, Richland County, SC



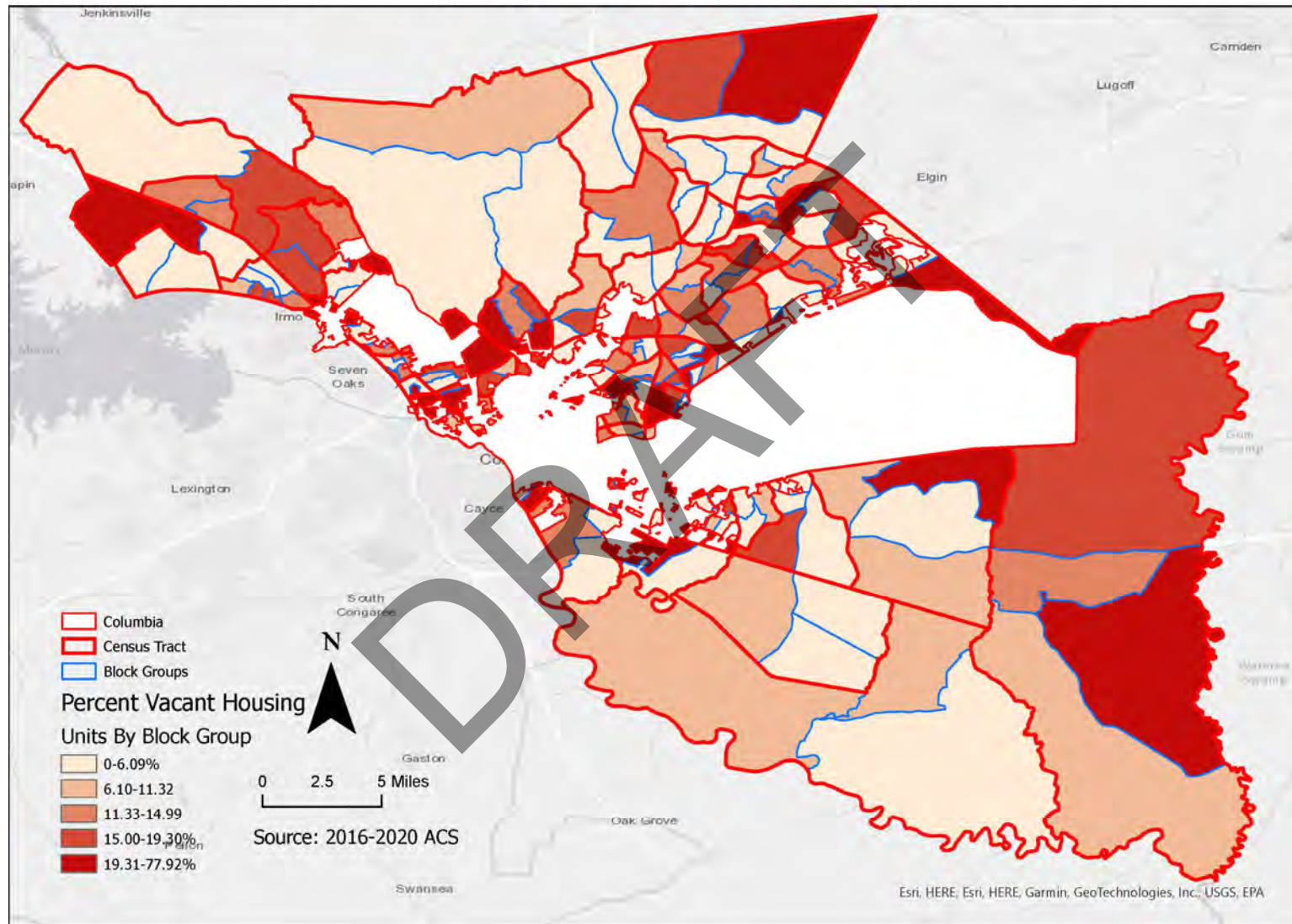
Percent Owner-Occupied Housing Units by Block Group

Renter-Occupied Housing Units By Block Group, Richland County, SC

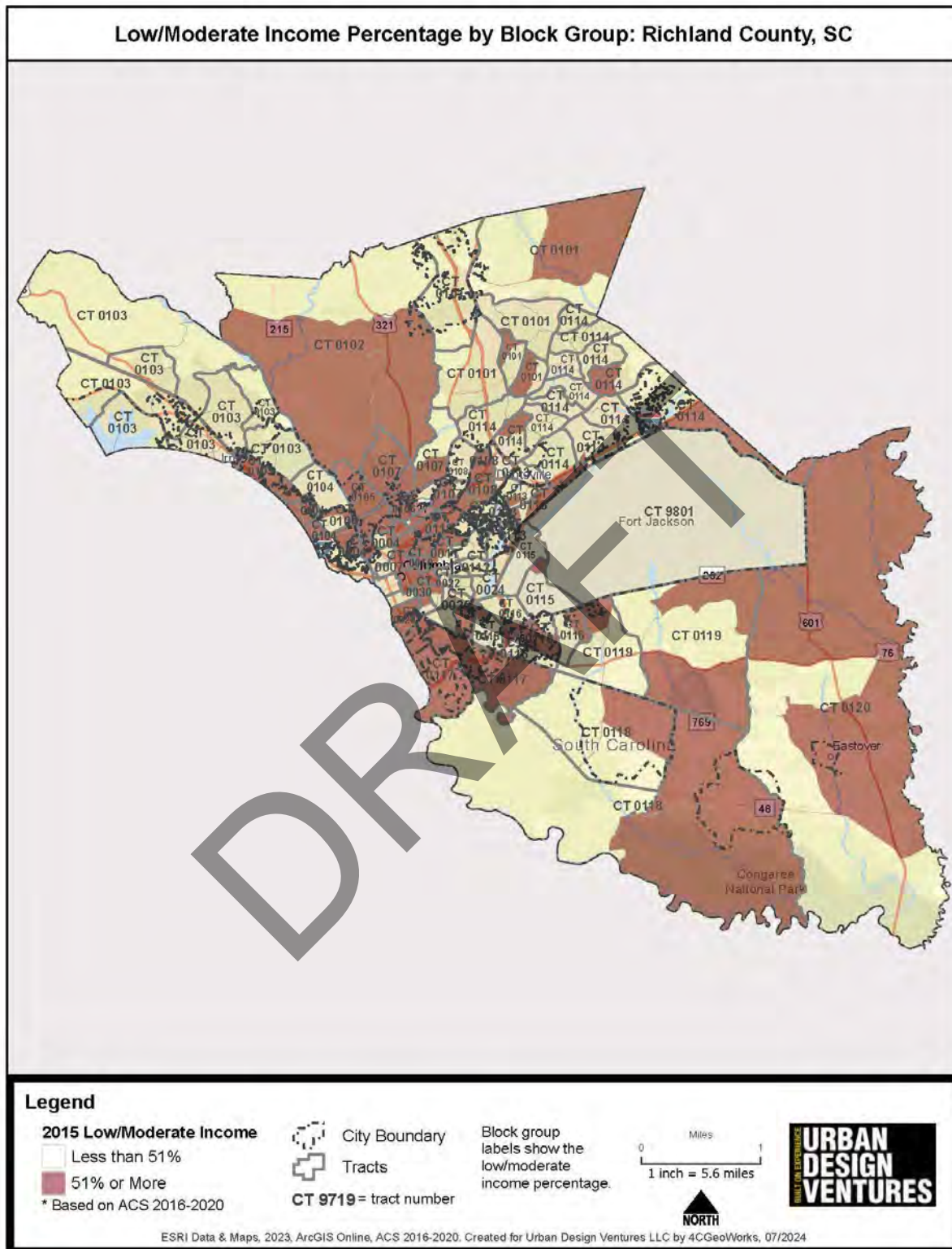


Percent Renter-Occupied Housing Units by Block Group

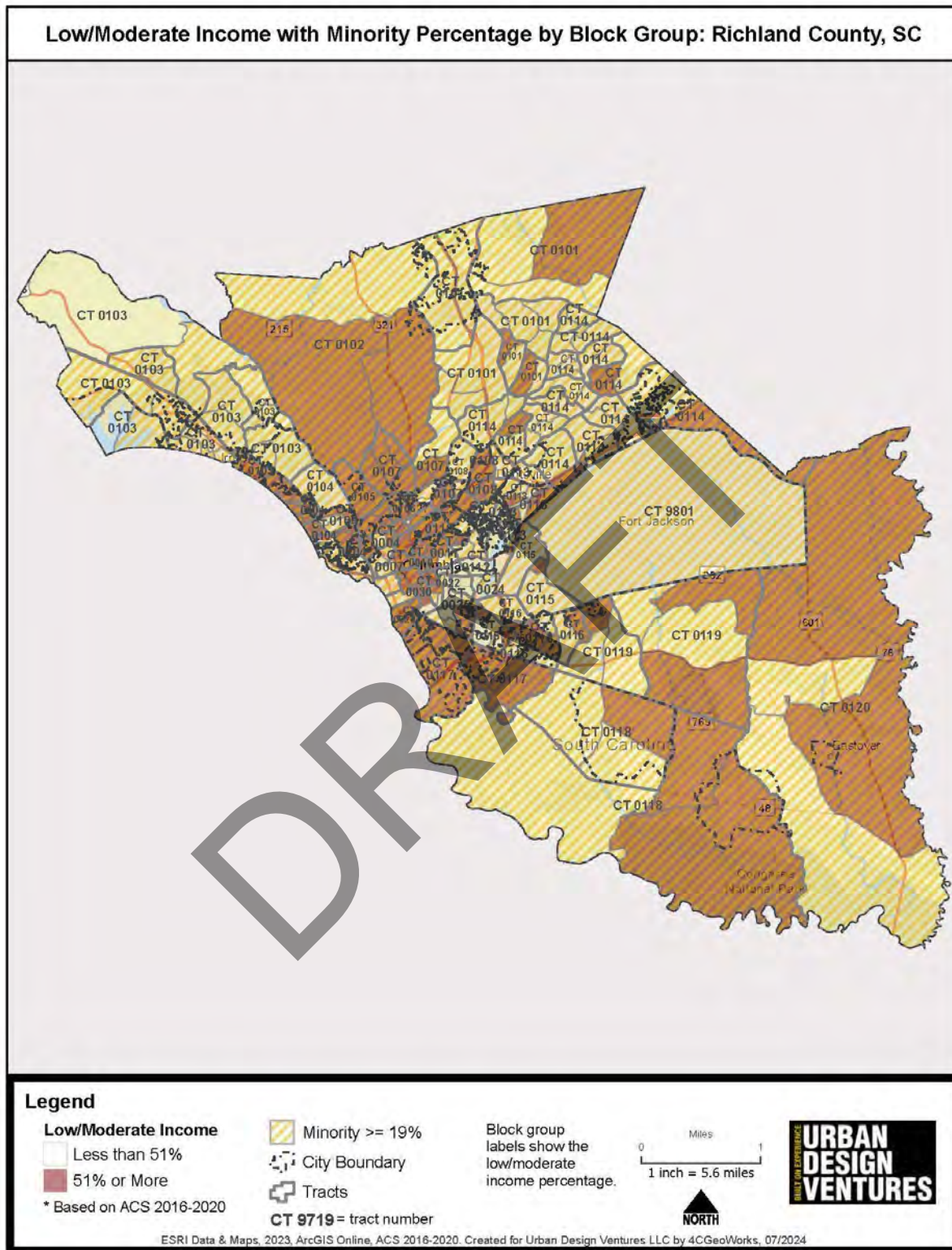
Percent Vacant Housing Units By Block Group, Richland County, SC



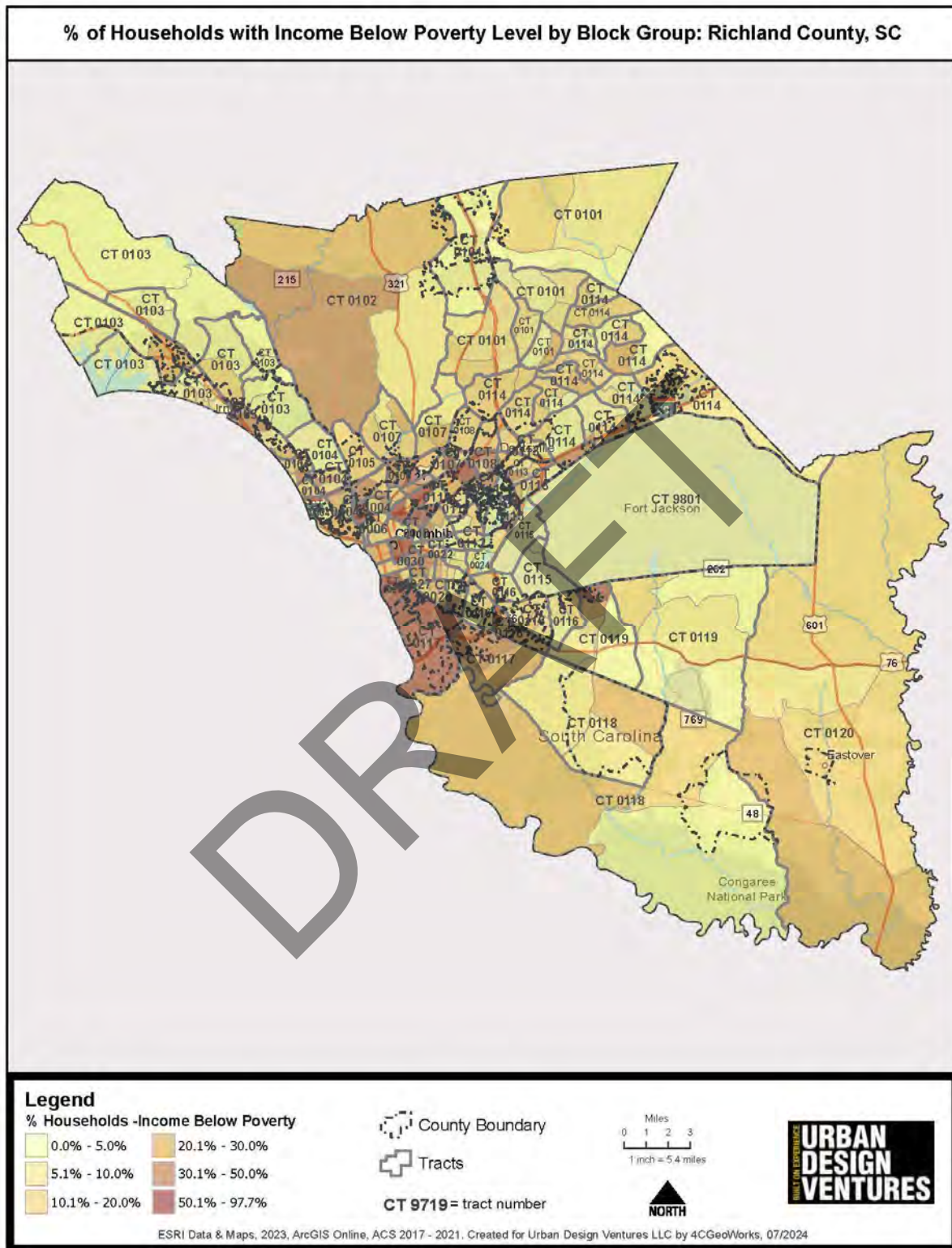
Percent Vacant Housing Units by Block Group



Low/Moderate Income Percentage by Block Group



Low/Moderate Income with Minority Percentage by Block Group



Percent Households with Income Below Poverty Level by Block Group

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

During the FY 2025 Program Year, Richland County proposed to address the following strategies, priority needs, objectives, and goals that have been identified in its FY 2022-2026 Five Year Consolidated Plan:

Housing Strategy - (High Priority)

Priority Need: There is a need to increase the supply of affordable housing for homeowners and renters, that is decent, safe and sanitary.

Objective: Improve, preserve, and expand the supply of affordable housing for low- and moderate-income persons and families.

Goals:

- **HSG-1 Homeownership** - Continue to assist low- and moderate-income potential homebuyers to purchase homes through down payment assistance, closing cost assistance, housing rehabilitation assistance and required housing counseling training.
- **HSG-2 Owner-occupied Housing Rehabilitation** - Conserve and rehabilitate existing affordable housing units occupied by low- and moderate-income homeowners in the community by providing financial assistance to addressing code violations, emergency repairs, energy efficiency improvements, and accessibility for persons with disabilities.
- **HSG-3 Housing Construction/Rehabilitation** - Increase the supply of decent, safe and sanitary, and accessible housing that is affordable to both owners and renters in the County by assisting with acquisition, site improvements, development fees, new construction and rehabilitation of vacant buildings.
- **HSG-4 Renter-occupied Rehabilitation** - Provide financial assistance to landlords to rehabilitate affordable housing units for that are rented to low- and moderate-income tenants.
- **HSG-5 Fair Housing** - Promote fair housing choice through education, training and outreach to affirmatively furthering fair housing throughout the County.

Homeless Strategy - (High Priority)

Priority Need: There is a continuing need for services and housing opportunities for homeless persons and persons/families at-risk of becoming homeless.

Objective: Work with community partners to improve the living conditions and support services available for homeless persons, families, and those who are at risk of becoming homeless.

Goals:

- **HMS-1 Operation/Support** - Financially assist providers to operate housing and support services for the homeless and persons at-risk of becoming homeless.
- **HMS-2 Prevention and Re-Housing** - Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.
- **HMS-3 Housing** - Support the rehabilitation of, including accessibility improvements, for emergency shelters, transitional housing, and permanent housing for the homeless.
- **HMS-4 Continuum of Care** - Support the local Continuum of Care's (CoC) efforts to provide emergency shelter and permanent supportive housing to persons and families who are homeless or who are at risk of becoming homeless.
- **HMS-5 Permanent Housing** - Promote the development of permanent supportive housing for homeless individuals and families.

Other Special Needs Strategy - (High Priority)

Priority Need: There is a need to increase housing opportunities, services, and facilities for persons with special needs.

Objective: Improve the living conditions and services for those residents with special needs, including the disabled population.

Goals:

- **SNS-1 Housing** - Increase the supply of affordable housing that is accessible, decent, safe, and sanitary for the elderly, persons with disabilities, persons with developmental disabilities, persons with HIV/AIDS, victims of domestic violence, persons recovering from alcohol/drug dependency, and persons with other special needs, through rehabilitation of existing buildings and new construction of housing.
- **SNS-2 Social Services** - Support social service programs and facilities for the elderly, persons with disabilities, persons with developmental disabilities, persons with HIV/AIDS, victims of domestic violence, victims of sexual assault, victims of human trafficking, persons recovering from alcohol/drug dependency, persons recently leaving incarceration, and persons with other special needs.
- **SNS-3 Accessibility** - Improve the accessibility of owner-occupied housing through rehabilitation and support/improve renter occupied housing by making reasonable accommodations for the physically disabled by removing architectural barriers.

Community Development Strategy - (High Priority)

Priority Need: There is a continuing need to upgrade and improve community facilities, infrastructure, public services and revitalize socially and economically distressed neighborhoods in the County.

Objective: Improve the community facilities, infrastructure, public services, public safety, and transportation, along with the elimination of blighting influences in the County.

Goals:

- **CDS-1 Community Facilities** - Improve parks, recreational facilities, neighborhood facilities, trails and libraries including accessibility improvements to public buildings and all community facilities in the County.
- **CDS-2 Infrastructure** - Improve the public infrastructure through rehabilitation, reconstruction, and new construction of streets; sidewalks; bridges; curbs; share the road and segmented multiuse pathways; storm water management; water system improvements; sanitary sewer system; lighting enhancements; broadband infrastructure; handicap accessibility improvements and removal of architectural barriers.
- **CDS-3 Accessibility Improvements** - Improve the physical and visual accessibility of community facilities, infrastructure, and public buildings.
- **CDS-4 Food Programs** - Provide assistance for food and nutritional programs to address the needs of unemployed, underemployed, and homeless.
- **CDS-5 Public Services** - Improve and enhance public services, programs for youth, the elderly, and persons with disabilities, along with general social/welfare public service programs for low- and moderate-income persons and households.
- **CDS-6 Public Safety** - Improve public safety facilities for fire protection, purchase of new fire equipment, crime prevention, and ability to respond to emergency health and safety situations.
- **CDS-7 Clearance/Demolition** - Remove and eliminate slum and blighting conditions through the demolition of vacant, abandoned and dilapidated structures on a spot basis and/or area-wide basis.
- **CDS-8 Revitalization** - Promote neighborhood revitalization in strategic areas of the County through acquisition, demolition, rehabilitation, code enforcement, infrastructure improvements, new housing construction, public and community facilities improvements, etc.

Economic Development Strategy - (High Priority)

Priority Need: There is a need to increase opportunities for economic advancement and self-sufficiency, as well as educational (social/life skills) training and empowerment for all residents of the County.

Objective: Improve and expand employment opportunities in the County for low- and moderate-income persons and families.

Goals:

- **EDS-1 Employment** - Support and encourage new job creation, job retention, workforce development, employment, and job training services for the unemployed and underemployed persons, as well as entrepreneurship and small business development.

- **EDS-2 Financial Incentives/Assistance** - Support and encourage new economic development through local, state, and Federal tax incentives and programs such as Tax Incremental Financing (TIF), real property tax rebate program, Community Development Block Grant and HOME Partnership Program Funds, Section 108 Loan Guarantees, Economic Development Initiative (EDI) funds, Opportunity Zones, New Market Tax Credits, including technical assistance programs and low interest loans, etc.
- **EDS-3 Redevelopment Programs** - Plan and promote the development, redevelopment, and revitalization of economically distressed areas of the County, including vacant and underutilized commercial and industrial sites including underutilized brownfield sites.

Administration, Planning, and Management Strategy - (High Priority)

Priority Need: There is a need for planning, administration, management, and oversight of Federal, State, and local funded programs to address the housing and community and economic development needs.

Objective: Provide sound and professional planning, administration, oversight and management of Federal, State, and local funded programs and activities.

Goals:

- **AMS-1 Overall Coordination** - Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews (ERR) and Section 106 clearances (SHPO), fair housing, and compliance with all Federal, State, and local laws and regulations.
- **AMS-2 Special Studies/Management** - Promote new development by providing funds to assist with the preparation of special studies, plans, and management activities related to these activities.
- **AMS-3 Fair Housing** - Provide funds for training, education, outreach, and monitoring to affirmatively further fair housing in the County.

3. Evaluation of past performance

Each year the County prepares its Consolidated Annual Performance and Evaluation Report (CAPER). This report is submitted within ninety (90) days after the start of the new program year. Copies of the CAPER are available for review at the Richland County Office of Community Development website:

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

The FY 2023 CAPER, which was the second CAPER for the FY 2022-2026 Five-Year Consolidated Plan, was submitted in IDIS and approved by HUD. In the FY 2023 CAPER, Richland County expended 100% of its CDBG funds to benefit low- and moderate-income persons. The County expended 15% of its funds during the FY 2023 CAPER period on public service, which is at the statutory maximum of 15%. The County expended 20% of its funds during this CAPER period on Planning and Administration, which is at the statutory maximum of 20%. The County was under its required 1.5 maximum drawdown ratio with a drawdown ratio of 1.47.

Richland County met its HOME Match requirements for the FY 2023 Program. Richland County has an excess of matching funds in the amount of \$114,786 for the HOME Program.

4. **Summary of citizen participation process and consultation process**

Richland County has followed its Citizen Participation Plan in the planning and preparation of the FY 2025 Annual Action Plan.

The County held two (2) CDBG Info Sessions on:

- **Monday, March 17, 2025, at 1:00 PM** - 2020 Hampton Street, Columbia, SC 29204, Fourth Floor Conference Room
- **Tuesday, March 18, 2025, at 10:00 AM** - Virtually

The County held three (3) Needs Assessment Public Hearings on:

- **Thursday, March 20, 2025 at 6:00 PM** - Crane Creek Gym - 7405 Fairfield Rd, Columbia, SC 29203
- **Saturday, March 22, 2025, at 10:00 AM** - Southeast Library - 421 Garners Ferry Rd, Columbia, SC 29209
- **Thursday, March 27th, 2025, at 6:00 PM** - Serve and Connect - 8131 Brookfield Rd, Columbia, SC 29223

The Needs Assessment Public Hearings provided the residents, agencies, and organizations with the opportunity to discuss the County's CDBG, HOME, and ESG Programs and to provide suggestions for future CDBG, HOME and ESG Programs priorities and activities. Richland County advertised in one (1) local newspaper, flyers, and on social media. The ad appeared in "The State" on Sunday, March 2, 2025.

The "Draft" Annual Action Plan was on display for a 30-day period beginning Friday, June 13, 2025. The availability for review of the "draft plan" was advertised in the local newspaper and on social media and the plan was placed on display at Richland County's website: <https://www.richlandcountysc.gov/Government/Departments/Community-Development> and hard copies of the plan were available for review at 2020 Hampton Street, Suite 3058, Columbia, South Carolina.

5. Summary of public comments

The County held the Needs Public Hearing in the Crane Creek Gym (7405 Fairfield Rd, Columbia, SC 29203) on Thursday, March 20, 2025 at 6:00 PM. The County also held two other Needs Public Hearings for those unable to attend the hearing in the Crane Creek Gym:

- **Saturday, March 22, 2025, at 10:00 AM**, Southeast Library (421 Garners Ferry Rd, Columbia, SC 29209)
- **Thursday, March 27th, 2025, at 6:00 PM**, Serve and Connect (8131 Brookfield Rd, Columbia, SC 29223)

The FY 2025 Annual Action Plan was placed on public display and a Public Hearing was held on Thursday, June 26, 2025 at 6:00 PM. Comments that were received at the Public Hearings are included in the attachment section.

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

All comments and suggestions received to date, have been accepted and incorporated into the planning documents.

7. Summary

During the FY 2025 Program Year, Richland County, South Carolina anticipates the following Federal Financial resources:

- **FY 2025 CDBG Allocation:** \$ 1,755,995.00
- **FY 2025 HOME Allocation:** \$ 792,557.75
- **FY 2025 ESG Allocation:** \$ 151,031.00
- **Total Funds:** **\$ 2,699,583.75**

The main goals of the Five-Year Consolidated Plan and the Annual Action Plans are to improve the living conditions of all residents in Richland County, create a suitable and sustainable living environment, and to address the housing and community development needs of the residents.

During the FY 2025 CDBG, HOME, and ESG Program Year, the County propose to address the following strategies from its Five-Year Consolidated Plan:

- Housing;
- Homelessness;
- Other Special Needs;
- Community Development; and

- Administration, Planning, and Management

The “draft” FY 2025 Annual Action Plan was on public display beginning Friday, June 13, 2025 through Monday, July 14, 2025, at the Richland County website at: <https://www.richlandcountysc.gov> and hard copies of the plan were available for review at 2020 Hampton Street, Suite 3058, Columbia, South Carolina.

The display period started on Friday, June 13, 2025, and ended on Monday, July 14, 2025, for a 30-day display period. A second set of public hearings were held on Wednesday, June 25, 2025, to discuss the proposed activities and solicit citizen comments on the Plan. Upon completion of the comment period, Richland County submitted the FY 2025 Annual Action Plan to the U.S. Department of Housing and Urban Development through IDIS on or Friday, August 15, 2025.

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The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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
CDBG Administrator	Richland County	Grants & Community Outreach
HOME Administrator	Richland County	Grants & Community Outreach
ESG Administrator	Richland County	Grants & Community Outreach

Table 1 – Responsible Agencies

Narrative

The administering lead agency and administrator is the County's Department of Grants & Community Outreach for the CDBG, HOME, and ESG programs. The Department is responsible for preparing the Five-Year Consolidated Plan, Annual Action Plans, Environmental Review Records (ERR's), the Consolidated Annual Performance and Evaluation Reports (CAPER), project monitoring, pay requests, contracting, and oversight of the programs on a day-to-day basis. In addition, Richland County has a private planning consulting firm available to assist the County when needed.

Consolidated Plan Public Contact Information

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 Division Manager, Grants & Community Outreach Grants
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 2020 Hampton St.
 Columbia, SC 29204
richardson.callison@richlandcountysc.gov

AP-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**1. Introduction**

While preparing the FY 2025 Annual Action Plan, Richland County consulted with the Columbia Housing Authority, local housing providers, social service agencies, community and economic development organizations, the local Continuum of Care members, local leaders of faith-based organizations, local business representatives, and County department representatives. Input from the meetings and public hearings were used to develop the FY 2025 Annual Action Plan.

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

Richland County works with the following agencies to enhance coordination:

- **Columbia Housing Authority** - Section 8 Housing Choice Vouchers and improvements to public housing communities
- **Midlands Area Consortium for the Homeless (MACH)** - Continuum of Care to coordinate services for the homeless
- **Social Services Agencies** - funds to improve services to low- and moderate-income persons.
- **Housing Providers** - funds to rehabilitate and develop affordable housing and provide housing options for low- and moderate-income households.

As part of the CDBG, HOME and ESG application process, local agencies / organizations are invited to submit proposals for CDBG, HOME, and ESG Funds for eligible activities. These groups participate in the planning process by attending the public hearings, stakeholder consultations, and submission of funding applications.

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

The (MACH) was awarded \$5,913,504 for its FY 2024 Continuum of Care Application. The following is a breakdown of the awards:

• CACH Rapid Rehousing Program	\$	331,350
• FY2024 Chronic Grant (CHASC)	\$	315,060
• FY2024 Disabled Grant (CHASC)	\$	418,238
• FY2024 Expansion Grant (CHASC)	\$	268,925

• HMIS Renewal SC-502 FY2024	\$ 127,134
• Home Base I and II 2024	\$ 866,357
• Home Base III and IV 2024	\$ 408,090
• Housing First for Unaccompanied Youth FY2024	\$ 87,264
• Midlands Housing Alliance 25-26	\$ 109,455
• Mirci Housing First 2024	\$ 408,387
• Mirci PH for Chronic Homeless 2024	\$ 232,101
• Mirci SHP 2024	\$ 370,335
• Permanent Housing and Supportive Services for Disabled Domestic Violence Victims ...	\$ 409,667
• Rapid Rehousing in Rock Hill (2024)	\$ 43,383
• Rapid Re-Housing MACH 24	\$ 290,396
• Safe Passage RR Program	\$ 369,076
• SC-502 Planning Application FY 2024	\$ 379,848
• Sistercare Rapid Rehousing Program	\$ 374,477
• <u>Unaccompanied Youth JT PH/RRH Project – Palmetto Place 2024</u>	<u>\$ 103,961</u>

Total: \$ 5,913,504

Richland County is a partner in the Midlands Area Consortium for the Homeless and provides a number of programs and services meant to serve and house the homeless and at-risk population in the County using CDBG, HOME, and ESG funding.

Through MACH, Richland County coordinates with over fifty local public, private, non-profit and faith-based partner organizations to address the varied needs of the County's homeless and at-risk population, including youth, families, veterans, and those with mental health issues.

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

Richland County will receive an Emergency Solutions Grant (ESG) allocation in 2025. Richland County works closely with the Continuum of Care (CoC) staff at the United Way of the Midlands which is the administrator of and lead agency over HMIS. CoC staff assist with data collection and consult on development of funding, policies and procedures for ESG administration. The SC Office of Economic Opportunities (OEO) manages the SC State ESG Program and also provides support and consult to strengthen the County's ESG program.

2. Describe Agencies, groups, organizations, and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1.	Agency/Group/Organization	Midlands Area Consortium for the Homeless (MACH)
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	MACH as consulted for their input on the needs and goals for Richland County.
2.	Agency/Group/Organization	Richland County Council
	Agency/Group/Organization Type	Civic Leaders Other Government- County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The County Council was consulted for their input on the needs and goals for Richland County.
3.	Agency/Group/Organization	Columbia Housing Authority
	Agency/Group/Organization Type	Public Housing Agency (PHA) Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Community Development Strategy Lead-based Paint Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Columbia Housing Authority was consulted for their input on the needs and goals for Richland County.

4.	Agency/Group/Organization	HUD CPD Columbia Office
	Agency/Group/Organization Type	Civic Leaders Other Government- Federal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HUD CPD Columbia Office was consulted for their input on the needs and goals for Richland County, along with guidance on project eligibility.
5.	Agency/Group/Organization	Richland County Community Planning & Development Department
	Agency/Group/Organization Type	Civic Leaders Other Government- County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Richland County Community Planning & Development Dept. was consulted for their input on the needs and goals for Richland County
6.	Agency/Group/Organization	Richland County Neighborhood Improvement Program
	Agency/Group/Organization Type	Civic Leaders Other Government- County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Richland County Neighborhood Improvement Program was consulted for their input on the needs and goals for Richland County
7.	Agency/Group/Organization	Richland County Sheriff's Department
	Agency/Group/Organization Type	Civic Leaders Other Government- County

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Richland County Sheriff's Department was consulted for their input on the needs and goals for Richland County
8.	Agency/Group/Organization	Richland County Court Appointed Special Advocates
	Agency/Group/Organization Type	Civic Leaders Other Government- County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Richland County Court Appointed Special Advocates was consulted for their input on the needs for Richland County.
9.	Agency/Group/Organization	City of Columbia Community Development Office
	Agency/Group/Organization Type	Civic Leaders Other Government- City
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Columbia Community Development Office was consulted for their input on the needs for Richland County and how to coordinate Community Development efforts.
10.	Agency/Group/Organization	Lexington County Community Development Office
	Agency/Group/Organization Type	Civic Leaders Other Government- County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Community Development Strategy Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lexington County Community Development Office was consulted for their input on the needs of the region and how to coordinate Community Development efforts.
11.	Agency/Group/Organization	Central Midlands Council of Government
	Agency/Group/Organization Type	Civic Leaders Other Government- Region
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Central Midlands Council of Government was consulted for their input on the needs and goals for Richland County, especially the Eastover Community.
12.	Agency/Group/Organization	SC Office of Economic Opportunity
	Agency/Group/Organization Type	Civic Leaders Other Government- State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Community Development Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SC Office of Economic Opportunity was consulted for their input on the ESG Program and to share public comment feedback.
13.	Agency/Group/Organization	Richland County Utilities Department
	Agency/Group/Organization Type	Other Government- County Agency - Management of Public Land or Water Resources
	What section of the Plan was addressed by Consultation?	Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Richland County Utilities Department was consulted for their input on the needs and goals for Richland County.
14.	Agency/Group/Organization	Mental Illness Recovery Center, Inc. (MIRC)
	Agency/Group/Organization Type	Services - Housing Services - Children Services-Persons with Disabilities Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs- Unaccompanied Youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mental Illness Recovery Center, Inc. (MIRCI) was consulted for their input on the needs of Richland County residents and the unhoused population.
15.	Agency/Group/Organization	Able South Carolina
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Employment Civic Leader
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Able South Carolina was consulted for their input on the needs for adults with disability in Richland County.
16.	Agency/Group/Organization	Homeless No More
	Agency/Group/Organization Type	Housing Services- Homeless
	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 Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Homeless No More was consulted for their input on the needs of families experiencing homelessness in the County.

17.	Agency/Group/Organization	Alston Wilkes Society
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services – Victims Civic Leaders
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Alston Wilkes Society was consulted for their input on the needs and goals for Richland County.
18.	Agency/Group/Organization	Brookland Center for Community Economic Change
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Employment Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Brookland Center for Community Economic Change was consulted for their input on the needs and goals for Richland County.
19.	Agency/Group/Organization	Community Assistance Provider
	Agency/Group/Organization Type	Housing Services – Housing Services-Employment Service-Fair Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Assistance Provider was consulted for their input on the needs and goals for Richland County.
20.	Agency/Group/Organization	Congaree River Community Development Corporation
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Congaree River Community Development Corporation was consulted for their input on the needs and goals for Richland County.
21.	Agency/Group/Organization	Cooperative Ministries
	Agency/Group/Organization Type	Services - Health Services - Education Services - Employment
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Was consulted for their input on the needs and goals for Richland County.
22.	Agency/Group/Organization	Goodwill Industries of the Update & Midlands
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Employment Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Goodwill Industries of the Update & Midlands was consulted for their input on the needs and goals for Richland County.

23.	Agency/Group/Organization	Housing Authority of the City of Columbia
	Agency/Group/Organization Type	Housing PHA Services – Housing Service-Fair Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Lead-based Paint Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Housing Authority of the City of Columbia was consulted for their input on the needs and goals for Richland County.
24.	Agency/Group/Organization	Indian Waters Council, Scouting America
	Agency/Group/Organization Type	Services-Children Services-Education Child Welfare Agency Civic Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Indian Waters Council, Scouting America was consulted for their input on the needs and goals for Richland County.
25.	Agency/Group/Organization	Latino Communications CDC
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Child Welfare Agency Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Latino Communications CDC was consulted for their input on the needs and goals for Richland County.

26.	Agency/Group/Organization	Local Continuum of Care
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Civic Leaders
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Local Continuum of Care was consulted for their input on the needs and goals for Richland County.
27.	Agency/Group/Organization	Midlands Fatherhood Coalition
	Agency/Group/Organization Type	Services-Children Services-Health Services-Education Civic Leaders
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Midlands Fatherhood Coalition was consulted for their input on the needs and goals for Richland County.
28.	Agency/Group/Organization	Midlands Housing Alliance, Inc.
	Agency/Group/Organization Type	Housing PHA Services – Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Midlands Housing Alliance, Inc. was consulted for their input on the needs and goals for Richland County.

29.	Agency/Group/Organization	Boys and Girls Club of the Midlands
	Agency/Group/Organization Type	Services-Children Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs-Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Boys and Girls Club of the Midlands was consulted for their input on the needs and goals for Richland County.
30.	Agency/Group/Organization	Epworth Children's Home
	Agency/Group/Organization Type	Services-Housing Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Homeless Services-Victims Health Agency Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs-Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Epworth Children's Home was consulted for their input on the needs and goals for Richland County.
31.	Agency/Group/Organization	Sistercare
	Agency/Group/Organization Type	Services-Housing Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Regional organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs-Families with children Homelessness Strategy Non-Homeless Special Needs Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Sistercare was consulted for their input on the needs and goals for Richland County.
32.	Agency/Group/Organization	Palmetto AIDS Life Support Services
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Services – Victims Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs HOPWA Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Palmetto AIDS Life Support Services was consulted for their input on the needs and goals for Richland County.
33.	Agency/Group/Organization	Central Midlands Council of Governments
	Agency/Group/Organization Type	Planning Organization Regional Organization Agency - Managing Flood Prone Areas Agency - Emergency Management Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Central Midlands Council of Governments was consulted for their input on the needs and goals for Richland County.
34.	Agency/Group/Organization	Richland County First Steps
	Agency/Group/Organization Type	Services-Children Services-Education Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Richland County First Steps was consulted for their input on the needs and goals for Richland County.
35.	Agency/Group/Organization	SC Association of Community Action Partnerships
	Agency/Group/Organization Type	Services-Employment Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SC Association of Community Action Partnerships was consulted for their input on the needs and goals for Richland County.
36.	Agency/Group/Organization	SC Thrive
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Health Agency Child Welfare Agency Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SC Thrive was consulted for their input on the needs and goals for Richland County.
37.	Agency/Group/Organization	SC Uplift Community Outreach
	Agency/Group/Organization Type	Services – Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Lead-based Paint Strategy Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	SC Uplift Community Outreach was consulted for their input on the needs and goals for Richland County.
38.	Agency/Group/Organization	Senior Resources
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Civic Leaders
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Senior Resources was consulted for their input on the needs and goals for Richland County.

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

All agency types were consulted and contacted during the planning process.

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Midlands Area Consortium for the Homeless	They are incorporated in the FY 2022-2026 Five Year Consolidated Plan and the Annual Action Plans.
Vision 2030	Columbia Housing Authority	They are incorporated in the FY 2022-2026 Five Year Consolidated Plan and the Annual Action Plans.
2021 Hazard Mitigation Plan	Central Midlands Council of Governments	They are incorporated in the FY 2022-2026 Five Year Consolidated Plan and the Annual Action Plans.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional):

The County's Grants & Outreach coordinates with the County Council and other County departments.

As the administering agency for the CDBG, HOME, and ESG programs, the County maintains coordination with other County departments to address infrastructure, code enforcement, and public safety needs.

DRAFT

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 FY 2025 Annual Action Plan has components to reach out and encourage citizen participation. These components are the following: meetings with various stakeholders; a needs public hearing; and a hearing to gather public comments on the draft plan while it was on display was also held. The County posted the plan on its website. A copy of comments received are included as attachments in the Appendix section of the plan. Through the citizen participation process, the County used input from residents to develop a plan to serve the low- and moderate-income population of Richland County.

The County has followed its approved Citizens Participation Plan to develop its FY 2025 Annual Action Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1.	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies and Organizations	Not Applicable.	Not Applicable.	Not Applicable.	Not Applicable.
2.	CDBG Info Session #1	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies and Organizations	Richland County held a CDBG Info Session in the Council Chambers on Monday, March 17, 2025, at 1:00 PM, concerning the development of the FY 2025 Annual Action Plan.	Comments from participants are in the attachments section of the FY 2025 Annual Action Plan	None.	Not Applicable.
3.	CDBG Info Session #2	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies and Organizations	Richland County held a virtual CDBG Info Session on Tuesday, March 18, 2025, at 10:00 AM, concerning the development of the FY 2025 Annual Action Plan.	Comments from participants are in the attachments section of the FY 2025 Annual Action Plan	None.	Not Applicable.

4.	Public Needs Meeting #1	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies and Organizations	Richland County held a Public Hearing in the Council Chambers on Thursday, March 20, 2025, at 6:00 PM, concerning the development of the FY 2025 Annual Action Plan.	Comments from participants are in the attachments section of the FY 2025 Annual Action Plan	None.	Not Applicable.
5.	Public Needs Hearing #2	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies and Organizations	The County held a public hearing on Saturday, March 22, 2025, at 10:00 AM, to discuss the draft FY 2025 Annual Action Plan.	See Second Public Hearing comments in the Appendix section of the FY 2025 Annual Action Plan.	Not Applicable.	Not Applicable.
6.	Public Needs Hearing #3	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies and Organizations	The County held a public hearing on Thursday, March 27, 2025, at 6:00 PM to discuss the draft FY 2025 Annual Action Plan.	See Second Public Hearing comments in the Appendix section of the FY 2025 Annual Action Plan.	Not Applicable.	Not Applicable.
7.	Internet Outreach	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	None.	None.	None.	https://www.richlandcounty.sc.gov

		Agencies and Organizations				
8.	Newspaper Ad	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies and Organizations	None.	None.	Not Applicable.	Not Applicable.
9.	Second Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Agencies and Organizations	The County held its second public hearing on Thursday, June 26, 2025, at 6:00 PM to discuss the draft FY 2025 Annual Action Plan.	See Second Public Hearing comments in the Appendix section of the FY 2025 Annual Action Plan.	Not Applicable.	Not Applicable.

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Richland County is receiving \$1,755,995.00 from its CDBG allocation, \$792,557.75 from its HOME allocation, and \$151,031.00 from its ESG Allocation for the FY 2025 program year. The program year goes from October 1, 2025 through September 30, 2026. These funds will be used to address the following strategies:

- Housing Strategy (HSG);
- Homeless Strategy (HMS);
- Other Special Needs Strategy (SNS);
- Community Development Strategy (CDS); and
- Administration, Planning, and Management Strategy (AMS).

The yearly accomplishments of these projects/activities are reported in the FY 2025 Consolidated Annual Performance and Evaluation Report (CAPER).

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,755,995.00	0	0	1,755,995.00	1,578,015.00	4 projects/activities were funded based on FY 2025 CDBG allocations.
HOME	Public federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	792,557.75	0	0	792,557.75	949,431.89	3 projects/activities were funded based on FY 2025 HOME allocations.
ESG	Public federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	151,031.00	0	0	151,031.00	144,147.00	1 projects/activities were funded based on FY 2025 ESG allocations.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Other Public Funds:

Richland County is anticipating that it will receive additional financial resources to address the needs identified in the Five Year Consolidated Plan.

HOME Match:

- Richland County has excess HOME Match funds from previous years in the amount of \$114,786 as reported in the FY 2023 CAPER. Richland County will have additional HOME Match from bond funds, Federal Home Loan Bank, and other private funds during this program year.

ESG Match Requirement:

Richland County will have \$151,031 in ESG Match during this program year. The ESG Match will come from local and state funds, as well as donations and grants to the ESG sub-grantees.

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

Not applicable. The County does not intend to use, acquire or improve any publicly owned land or property using CDBG funds to address the needs identified in the County's Five Year Consolidated Plan unless required to improve existing public infrastructure and facilities.

Discussion

The (MACH) was awarded \$5,913,504 for its FY 2024 Continuum of Care Application. The following is a breakdown of the awards:

• CACH Rapid Rehousing Program.....	\$ 331,350
• FY2024 Chronic Grant (CHASC)	\$ 315,060
• FY2024 Disabled Grant (CHASC)	\$ 418,238
• FY2024 Expansion Grant (CHASC)	\$ 268,925
• HMIS Renewal SC-502 FY2024	\$ 127,134
• Home Base I and II 2024.....	\$ 866,357
• Home Base III and IV 2024	\$ 408,090
• Housing First for Unaccompanied Youth FY2024.....	\$ 87,264
• Midlands Housing Alliance 25-26	\$ 109,455
• Mirci Housing First 2024	\$ 408,387
• Mirci PH for Chronic Homeless 2024	\$ 232,101
• Mirci SHP 2024	\$ 370,335
• Permanent Housing and Supportive Services for Disabled Domestic Violence Victims	\$ 409,667
• Rapid Rehousing in Rock Hill (2024)	\$ 43,383
• Rapid Re-Housing MACH 24.....	\$ 290,396
• Safe Passage RR Program.....	\$ 369,076
• SC-502 Planning Application FY 2024	\$ 379,848
• Sistercare Rapid Rehousing Program	\$ 374,477
• <u>Unaccompanied Youth JT PH/RRH Project – Palmetto Place 2024</u>	<u>\$ 103,961</u>
Total:	\$ 5,913,504

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1.	HSG-2 Owner-occupied Housing Rehabilitation	2022	2026	Affordable Housing	Low/Mod Area Countywide	Housing Strategy	CDBG: \$450,000 HOME: \$0	Homeowner Housing Rehabilitated: 30 Household Housing Unit
2.	HSG-3 Housing Construction/Rehabilitation	2022	2026	Affordable Housing	Low/Mod Area Countywide	Housing Strategy	CDBG: \$0 HOME: \$713,301.97	Housing units constructed: 3 Household Housing Unit
3.	HSG-5 Fair Housing	2022	2026	Affordable Housing	Low/Mod Area Countywide	Housing Strategy	CDBG: \$0 HOME: \$0	Other: 1 Other

4.	HMS-1 Operation/Support	2022	2026	Homeless	Low/Mod Area Countywide	Homeless Strategy	CDBG: \$0 HOME: \$0 ESG: \$69,851.84	Public Service activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted Tenant-based rental assistance / Rapid Rehousing: 0 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds Other: 5 Other
5.	HMS-2 Prevention and Re-Housing	2022	2026	Homeless	Low/Mod Area Countywide	Homeless Strategy	CDBG: \$0 ESG: \$69,851.84	Other: 5 Others
6.	SNS-2 Social Services	2022	2026	Non-Homeless Special Needs	Low/Mod Area Countywide	Other Special Needs Strategy	CDBG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 520 Persons Assisted
7.	CDS-1 Community Facilities	2022	2026	Non-Housing Community Development	Low/Mod Area Countywide	Community Development Strategy	CDBG: \$691,397	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8,038 Persons Assisted

8.	CDS-5 Public Services	2022	2026	Non-Housing Community Development	Low/Mod Area Countywide	Community Development Strategy	CDBG: \$263,399	Public service activities other than Low/Moderate Income Housing Benefit: 1,215 Persons Assisted
9.	AMS-1 Overall Coordination	2022	2026	Administration, Planning, and Management	Low/Mod Area Countywide	Administration, Planning, and Management Strategy	CDBG: \$351,199 HOME: \$79,255.78 ESG: \$11,327.33	Other: 3 Others
10.	AMS-3 Fair Housing	2022	2026	Fair Housing	Low/Mod Area Countywide	Administration, Planning, and Management Strategy	CDBG: \$0 HOME: \$0	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1.	Goal Name	HSG-2 Owner-occupied Housing Rehabilitation
	Goal Description	Conserve and rehabilitate existing affordable housing units occupied by low- and moderate-income homeowners in the community by providing financial assistance to addressing code violations, emergency repairs, energy efficiency improvements, and accessibility for persons with disabilities.
2.	Goal Name	HSG-3 Housing Construction/Rehabilitation
	Goal Description	Increase the supply of decent, safe and sanitary, and accessible housing that is affordable to both owners and renters in the County by assisting with acquisition, site improvements, development fees, new construction and rehabilitation of vacant buildings.

3.	Goal Name	HSG-5 Fair Housing
	Goal Description	Promote fair housing choice through education, training, and outreach throughout the County.
4.	Goal Name	HMS-1 Operation/Support
	Goal Description	Financially assist providers to operate housing and support services for the homeless and persons at-risk of becoming homeless.
5.	Goal Name	HMS-2 Prevention and Re-Housing
	Goal Description	Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.
6.	Goal Name	SNS-2 Social Services
	Goal Description	Support social service programs and facilities for the elderly, persons with disabilities, persons with developmental disabilities, persons with HIV/AIDS, victims of domestic violence, victims of sexual assault, victims of human trafficking, persons recovering from alcohol/drug dependency, persons recently leaving incarceration, and persons with other special needs.
7.	Goal Name	CDS-1 Community Facilities
	Goal Description	Improve parks, recreational facilities, neighborhood facilities, trails and libraries including accessibility improvements to public buildings and all community facilities in the County.
8.	Goal Name	CDS-5 Public Services
	Goal Description	Improve and enhance public services, programs for youth, the elderly, and persons with disabilities, along with general social/welfare public service programs for low- and moderate-income persons and households.

9.	Goal Name	AMS-1 Overall Coordination
	Goal Description	Provide program management and oversight for the successful administration of Federal, State, and locally funded programs, including planning services for special studies, annual action plans, five-year consolidated plans, substantial amendments, consolidated annual performance and evaluation reports (CAPER), environmental reviews (ERR) and Section 106 clearances (SHPO), fair housing, and compliance with all Federal, State, and local laws and regulations.
10.	Goal Name	AMS-3 Fair Housing
	Goal Description	Provide funds for training, education, outreach, and monitoring to affirmatively further fair housing in the County.

Table 7 – Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):

Richland County proposes to assist the following:

- **Extremely Low-Income** - 3 family
- **Low-Income** - 11 families
- **Moderate-Income** - 20 families

Projects

AP-35 Projects – 91.220(d)

Introduction

Richland County proposes to undertake the following activities with the FY 2025 CDBG, HOME, and ESG funds:

Projects

#	Project Name
1.	CDBG General Administration
2.	Housing Rehabilitation
3.	Public Facility Improvements
4.	Public Services
5.	HOME General Administration
6.	CHDO Set-Aside
7.	Development of Affordable Housing
8.	ESG Program

Table 5 – Project Information

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

CDBG funds are intended to provide low- and moderate-income households with the opportunity to live in viable communities, which includes decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements; infrastructure improvements; housing rehabilitation and preservation; affordable housing development activities; public services; economic development; and planning and administration.

Richland County has allocated its CDBG funds for FY 2025 to principally benefit low- and moderate-income persons.

- Community and Public facilities improvements will either be located in a low- and moderate-income census tract/block group or the County will prepare surveys which show a low- and moderate-income population over 51%.
- The infrastructure improvement activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or clientele over 51% low- and moderate-income.
- Funding for public services will be based on the clientele's income or in certain cases a limited type of clientele with a presumed low- and moderate-income status.
- The homeless projects/activities are for homeless agencies/organization that serve a specific type of clientele with a presumed low- and moderate-income status.

- The other special needs projects/activities are limited to a clientele with a presumed low- and moderate-income status.
- Demolition of structures will either be located in low- and moderate-income areas or in areas that have been designated as slum and blighted areas.
- The housing activities have income eligibility criteria; therefore, the income requirement directs funds to low- and moderate-income households throughout the County.

The HOME funds will be used for administration and for housing projects. These funds will be targeted to low-income persons and projects designed to provide affordable housing to low-income persons.

The ESG funds will be used for Administration, Rapid Re-housing/Homeless prevention/HMIS, and Emergency Shelter Projects. Those funds will be targeted to low-income persons who are homeless or at-risk of becoming homeless.

The total amount of FY 2025 CDBG funds is \$1,755,995, of which 20% (\$351,199) is for administration and 80% (\$1,404,796) is allocated for projects/activities. Approximately 100% (\$1,404,796) will principally benefit low- and moderate-income persons.

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AP-38 Project Summary**Project Summary Information**

1.	Project Name	CDBG General Administration
	Target Area	Countywide
	Goals Supported	HSG-5 Fair Housing AMS-1 Overall Coordination AMS-3 Fair Housing
	Needs Addressed	Housing Strategy Administration, Planning, and Management Strategy
	Funding	CDBG: \$351,199.00
	Description	Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER) and Fair Housing activities.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 Organization
	Location Description	Richland County, Community Planning & Development Department, Community Development Division, 2020 Hampton St. Suite 3058, Columbia, SC 29202
	Planned Activities	The project matrix code is 21A, General Program Administration.
2.	Project Name	Housing Rehabilitation
	Target Area	Countywide
	Goals Supported	HSG-2 Owner-occupied Housing Rehabilitation

	Needs Addressed	Housing Strategy
	Funding	CDBG: \$450,000.00
	Description	<p>Funds will support two signature housing rehabilitation programs, Operation One Touch (OOT) and CDBG Rehab, along with Activity Delivery Costs (i.e. inspections, construction estimation, environmental reviews, oversight and compliance). Available funds from prior years will also be used to support these programs:</p> <p>1) Operation One Touch (OOT) - OOT is the county's emergency housing rehab program which provides a 0% interest forgivable loan to assist with urgent minor home repair needs for income eligible homeowners in unincorporated Richland County for installation of roofs, soffit, gutters, electrical upgrades, plumbing, etc.</p> <p>2) CDBG Rehab - CDBG Rehab is the County's Owner-Occupied Housing Rehab program that partners with qualified non-profit organizations to provide minor home repairs to eligible homeowners in unincorporated Richland County.</p>
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	30 Housing Units
	Location Description	Countywide
3.	Planned Activities	<p>The National Objective is Low/Mod Income Clientele (LMC).</p> <p>The project matric code is 14A Rehabilitation: Single nit Residential</p>
	Project Name	Public Facility Improvements
	Target Area	Countywide
	Goals Supported	CDS-1 Community Facilities
	Needs Addressed	Community Development Strategy
	Funding	CDBG: \$691,397.00

	Description	Funds will assist with improvements to Public Facilities owned and occupied by nonprofit organizations in which public services to the LMI individuals/households and Presumed Benefit Populations are provided Monday through Friday during normal operating hours. Funds may be utilized for acquisition, rehabilitation, and other structural improvements critical to the provision of public services for facilities located in unincorporated Richland County or predominantly serving residents of unincorporated Richland County. Activity Delivery Costs and contingency funds are included in the allocation.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	8,038 Persons
	Location Description	To be determined.
	Planned Activities	The National Objective is Low/Mod Income Clientele (LMC). The matric codes for this project will be 03P Health Facilities, 03M Child Care Centers, 03E Neighborhood Facilities.
4.	Project Name	Public Service
	Target Area	Countywide
	Goals Supported	CDS-5 Public Service SNS-2 Social Service
	Needs Addressed	Other Special Needs Strategy Community Development Strategy
	Funding	CDBG: \$263,399
	Description	15% of the CDBG award will be used to fund Public Services to the LMI Population and HUD-defined Presumed Benefit Groups in unincorporated Richland County by local nonprofits and Richland County Government.
	Target Date	9/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	1,735 Persons
	Location Description	To be determined.
	Planned Activities	The National Objective is Low/Mod Income Clientele (LMC).
5.	Project Name	HOME General Administration
	Target Area	Countywide
	Goals Supported	AMS-1 Overall Coordination
	Needs Addressed	Administration, Management, and Planning Strategy
	Funding	HOME: \$79,255.78
	Description	Funds will be used for the overall program administration, coordination, monitoring/evaluation, and public information associated with the preparation of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER).
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 Organization
	Location Description	Richland County, Community Planning & Development Department, Community Development Division, 2020 Hampton St. Suite 3058, Columbia, SC 29202
	Planned Activities	The project matrix code is 21A, General Program Administration.
6.	Project Name	CHDO Set-Aside
	Target Area	Countywide
	Goals Supported	HSG-3 Housing Construction
	Needs Addressed	Housing Strategy

	Funding	HOME: \$118,883.66
	Description	HOME funds will be used to assist a CHDO to increase the number of affordable housing units in the HOME Consortium for owners and renters by assisting with acquisition, soft costs, construction, and rehabilitation.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1 household
	Location Description	County Wide
	Planned Activities	<p>The National Objective is Low/Mod Housing Benefit (LMH).</p> <p>The project matrix code will be determined by the individual Activity, but may include:</p> <ul style="list-style-type: none"> • 12 Construction of Housing; • 14A Rehab: Single-Unit Residential;
7.	Project Name	Development of Affordable Housing
	Target Area	Countywide
	Goals Supported	HSG-3 Housing Construction/Rehabilitation
	Needs Addressed	Housing Strategy
	Funding	HOME: \$594,418.31
	Description	HOME funds will be used to assist in the development of affordable housing in the HOME Consortium for owners and renters by assisting with acquisition, soft costs, construction, and rehabilitation. CDBG funds will be used to pay the program and activity delivery costs associated with implementing the HOME Program.
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	3 households

	Location Description	County Wide
	Planned Activities	<p>The National Objective is Low/Mod Housing Benefit (LMH).</p> <p>The project matrix code will be determined by the individual Activity, but may include:</p> <ul style="list-style-type: none"> • 12 Construction of Housing; • 14A Rehab: Single-Unit Residential; and/or • 14B Rehabilitation: Multi-Unit Residential
8.	Project Name	Emergency Solutions Grant Program
	Target Area	Countywide
	Goals Supported	<p>HMS-1 Operation/Support</p> <p>HMS-2 Prevention and Re-Housing</p> <p>AMS-1 Overall Coordination</p>
	Needs Addressed	<p>Homeless Strategy</p> <p>Administration, Management, and Planning Strategy</p>
	Funding	ESG: \$151,031.00
	Description	Funds will be used for General Administration - \$11,327.33 (staff salaries, staff benefits, office expenses, planning services, and program management); Rapid Re-Housing/Homeless Prevention/HMIS - \$69,851.84 (homeless prevention program, rapid re-housing program and the HMIS system); and Street Outreach/Emergency Shelter - \$69,851.84 (operating expenses and essential services for shelters).
	Target Date	9/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 Organizations
	Location Description	Countywide

	Planned Activities	<p>The national objective is Low/Mod Income Clientele Benefit (LMC).</p> <p>The project matrix codes are: 21A, General Administration; 03T, Operating Cost of Homeless/AIDS Patient Programs; and 05Q, Subsistence Payments.</p>
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AP-50 Geographic Distribution – 91.220(f)**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The following information provides a profile of the population, age, and racial/ethnic composition of Richland County. This information was obtained from the U.S. Census Bureau website, <http://data.census.gov>. The 2019-2023 American Community Survey 5-Year Estimates (ACS), 2020 U.S. Census data, and 2016-2020 HUD Comprehensive Housing Affordability Strategy (CHAS) data were used to analyze the social, economic, housing, and general demographic characteristics of Richland County.

Population:

Richland County's overall population as reported in the 2019-2023 American Community Survey was 416,161.

- The County's population was 418,725 at the time of the 2019-2023 American Community Survey, an increase of 2.49% (10,462 people) over the last five years.
- Between the 2014-2018 ACS and the 2019-2023 ACS, the population in South Carolina increased 5.18% from 4,955,925 to 5,212,774 people

Age:

Richland County's age of population (based on 2019-2023 ACS data)

- The median age in Richland County was 34.2 years, compared to 40.1 years for South Carolina.
- Youth under the age of 18 accounted for 21.7% of the County's population, under 18 accounted for 20.6% of the population statewide.
- Seniors aged 65 or over represent 13.7% of the County's population, which is less than South Carolina's average of 19.9% of the population.
- Adults ranging from 20 to 24 years old make up the largest five-year cohort of the County's population at 10%.

Race/Ethnicity:

Racial/ethnic composition of Richland County, according to the 2019-2023 American Community Survey:

- 41.27% are White alone
- 47.32% are Black or African American alone
- 0.22% are American Indian or Alaska Native alone
- 2.90% are Asian alone
- 2.83% are Some Other Race alone
- 5.36% are Two or more races
- 6.29% are Hispanic or Latino, of any race

Income Profile:

The following is a summary of income statistics for Richland County from the 2019-2023 American Community Survey:

- At the time of the 2019-2023 American Community Survey, median household income in Richland County was \$61,699, higher than the City of Columbia (\$55,653) but lower than the State of South Carolina (\$66,818).
- 26.4% of households with earnings received Social Security income.
- 0.9% of households with earnings received cash public assistance.
- 23.1% of households with earnings received retirement income.
- 16.1% of residents were living in poverty.
- 19.1% of female-headed households with children were living in poverty.
- 21.1% of all children under 18 years were living in poverty.

Low/Mod Income Profile:

The low- and moderate-income profile for Richland County is a measurement of the area's needs. Richland County has an overall low- and moderate-income percentage of 44.50%. These low- and moderate-income statistics were obtained from the U.S. Department of Housing and Urban Development's website, www.hud.gov.

Economic Profile:

The following illustrates the economic profile for Richland County from the 2019-2023 American Community Survey Estimates:

- As of 2019-2023 ACS, Richland County had 339,962 people aged 16 years and over. Of these, 65.2% (221,145 persons) were in the civilian labor force and 58.3% (197,450 persons) were employed. 2.9% (9,803 persons) were in the Armed Forces.
- **Occupation:**
 - 44.2% of the employed civilian population 16 years and over had occupations classified as management, business, science, and arts occupations.
 - 21.9% of the employed civilian population had occupations classified as sales and office occupations.
 - 16.5% of the employed civilian population had occupations classified as service occupations.
- **Industry:**
 - The education, health, and social service industry represented 26.0% of those employed.
 - Retail industry employees comprised 11.1% of those employed.
- **Class:**
 - 72.6% of workers were considered in the private wage and salary worker class.
 - 22.4% of workers were considered in the government class.
 - 4.7% of workers were considered in the self-employed workers in own not-incorporated business class.

According to the U.S. Labor Department, the unadjusted unemployment rate for Richland County for February of 2025 was 4.6% and the City of Columbia's unemployment rate was 4.3%. The unadjusted unemployment rate was 4.2% for the State of South Carolina in April of 2025 and 4.1% for the United States.

Geographic Distribution

Target Area	Percentage of Funds
Countywide excluding the City of Columbia	100%
Low/Mod Areas	0%

Table 6 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Richland County will allocate its CDBG funds to those geographic areas whose population is over 51% low- and moderate-income and/or to low- and moderate-income clientele. At least 70% of all the County's CDBG funds are budgeted for activities which principally benefit low- and moderate-income persons. HUD data reveals that in 150 of the County's 319 Census tracts, the percentage of LMI persons exceeds 51%. Richland County's overall low- and moderate-income percentage is 44.5%.

The following guidelines for allocating CDBG, HOME and ESG funds will be used by the County for the FY 2025 Program Year:

- The public services projects/activities are for social service organizations whose clientele are low-income or in certain cases, a limited type of clientele with a presumed low- and moderate-income status.
- The homeless projects/activities are for homeless agencies/organization that serve a specific type of clientele with a presumed low- and moderate-income status.
- The other special needs projects/activities are limited to a clientele with a presumed low- and moderate-income status.
- The community and public facilities projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The infrastructure improvement projects/activities are either located in a low- and moderate-income census tract/block group or have a low- and moderate-income service area benefit or a limited clientele which is low- and moderate-income.
- The acquisition and demolition of structures are either located in a low- and moderate-income census area or these activities are eligible by preventing or eliminating slums and blight on a spot or area basis.
- The housing projects/activities have income eligibility criteria; therefore, the income requirement limits funds to low- and moderate-income households throughout the County.

- Economic development projects/activities will either be located in a low- and moderate-income census tract/block group, or a poverty census tract greater than 20%, or part of a redevelopment plan, or makes 51% of the jobs available to low- and moderate-income persons.

The County allocates CDBG funds to areas or projects/activities which predominantly benefit low- and moderate-income persons to rehabilitate housing for low- and moderate-income households; to projects/activities that principally benefit low- and moderate-income persons; and through public service projects/activities and public facility improvements.

The HOME funds will be used for administration and for housing projects/activities. These funds will be targeted to low-income households and projects/activities designed to provide affordable housing to low-income households. The disbursement is based on needs of low- and moderate-income households, not by geographic area.

The ESG funds will be used for Administration, Rapid Re-housing/Homeless prevention/HMIS, and Emergency Shelter Projects. Those funds will be targeted to low-income persons who are homeless or at-risk of becoming homeless.

Discussion

The total amount of FY 2025 CDBG funds is \$1,755,995, of which 20% (\$351,199) is for administration and 80% (\$1,404,796) is allocated for projects/activities. Approximately 100% (\$1,404,796) will principally benefit low- and moderate-income persons.

The geographic locations for the FY 2025 CDBG projects/activities will be countywide or at the location of service provider subrecipients. The geographic location for HOME activities will also be countywide or at the location of service provider subrecipients. Public benefits will be for low- and moderate- income residents of Richland County either through direct benefit such as housing rehabilitation or individual services such as homeless assistance. The geographic location for ESG will also be countywide or at the location of service provided by subrecipients.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Richland County will utilize its CDBG and HOME funds to rehabilitate and to support the construction of new affordable housing units. The one-year goals for affordable housing in Richland County for FY 2025 are as follows:

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	34
Special-Needs	0
Total:	34

Table 7 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	3
Rehab of Existing Units	30
Acquisition of Existing Units	1
Total:	34

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

Discussion

Richland County will fund the following projects with FY 2025 CDBG and HOME funds:

- **Housing Rehabilitation** - Funds will be used to support two (2) signature housing rehabilitation programs, Operation One Touch (OOT) and CDBG Rehab, along with staff salaries to manage program operations (i.e. inspections, construction estimation, environmental reviews, oversight and compliance). (30 Housing Units)
 - **Operation One Touch (OOT)** – OOT is the County's emergency housing rehab program which provides a 0% interest forgivable loan to assist with urgent minor home repair needs for income eligible homeowners in unincorporated Richland County for installation of roofs, soffits, gutters, electrical upgrades, plumbing, etc.
 - **CDBG Rehab** – CDBG Rehab is the County's Owner-Occupied Housing Rehab program that partners with qualified non-profit organizations to provide minor home repairs to eligible homeowners in unincorporated Richland County.
- **Housing CHDO Set-Aside** - HOME funds will be used to assist a CHDO to increase the number of affordable housing units in the HOME Consortium for owners and renters by assisting with acquisition, soft costs, construction, and rehabilitation. (1 Housing Unit)

- **Development of Affordable Housing** - Funds may be used for non-profit developers and in conjunction with the Community Housing Development Organization (CHDO). (3 Housing Units)

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AP-60 Public Housing – 91.220(h)

Introduction

Richland County has a public housing authority to provide public housing for its low-income County residents. The mission of the Columbia Housing Authority is to provide affordable, accessible, quality housing and support services through community partnerships.

The Columbia Housing Authority is responsible for its own hiring, contracting, and procurement. The Housing Authority provides the County with a copy of its Five-Year Capital Fund Program and Annual Plan for review each year. The County certifies that the Capital Fund Program and Annual Plan are consistent with the County's Five-Year Consolidated Plan. Should the Housing Authority propose any demolition or disposition of public housing units, it will consult with the local neighborhoods where the development is located, as well as with the County staff.

The Columbia Housing Authority meets with each of its housing developments to discuss the Annual Plans for the Housing Authority. They also discuss physical needs assessment for allocating and spending Capital Funds at the different developments. The Housing Authority puts copies of the plans in the housing developments for public comment. The Columbia Housing Authority Board also has a seat on the five (5) member Board, which is occupied by a resident to help with the decision and planning process of the Housing Authority.

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

The Columbia Housing Authority funds a variety of activities to improve the overall living environment in the Authority's public housing projects. These improvements can include: roof repair, appliances, kitchen cabinets, sidewalk and parking lot repairs, replacement of hot water tanks, new computers, and various infrastructure improvements.

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

The CHA Resident Executive Council (REC) provides residents with the opportunity to become involved in housing authority policy making. The REC is made up of representatives from each CHA public housing community, and members are elected by their peers based on participation in local Community Clubs. The REC meets on fourth Monday of each quarter. Richland County will work with CHA to improve attendance at these meetings in FY 2025-2026.

Richland County will also continue to provide twelve (12) hours of housing counseling classes to CHA residents through the RCHAP program. Classes will cover home buying, budget and credit, and home and yard maintenance.

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

The Columbia Housing Authority is not designated as "troubled" by HUD.

Discussion

Not Applicable.

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

Introduction

Under its Five-Year Consolidated Plan, Richland County has developed its Strategic Plan in cooperation with the CoC to address homelessness for FY 2022 through FY 2026. These goals are set forth in the following priorities:

Homeless Strategy - (High Priority)

Priority Need: There is a continuing need for services and housing opportunities for homeless persons and persons/families at-risk of becoming homeless.

Objective: Work with community partners to improve the living conditions and support services available for homeless persons, families, and those who are at risk of becoming homeless.

Goals:

- **HMS-1 Operation/Support** - Financially assist providers to operate housing and support services for the homeless and persons at-risk of becoming homeless.
- **HMS-2 Prevention and Re-Housing** - Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.
- **HMS-3 Housing** - Support the rehabilitation of, including accessibility improvements for emergency shelters, transitional housing, and permanent housing for the homeless.
- **HMS-4 Continuum of Care** - Support the local Continuum of Care's (CoC) efforts to provide emergency shelter, and permanent supportive housing to persons and families who are homeless or who are at risk of becoming homeless.
- **HMS-5 Permanent Housing** - Promote the development of permanent supportive housing for homeless individuals and families.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

The CoC utilizes a coordinated entry process that prioritizes assistance based on severity of need, length of time homeless, and unsheltered versus sheltered status to ensure those who need assistance the most can receive services and housing in a timely manner. Outreach teams work nontraditional hours and cover the CoC's entire geographic area. They are focused on persons with a serious mental illness who live unsheltered because this is the subpopulation in our community least likely to access assistance. Agencies, local businesses, and community members routinely contact the street outreach team regarding persons needing assistance, especially those living unsheltered. Persons experiencing homelessness are engaged through outreach, rapport-building, and with the use of peer-to-peer models. The CoC utilizes a centralized entry. Most persons enter the system through the Harmony House day shelter. However, the local homeless veteran's center, domestic violence shelter, and street outreach all serve as points of entry.

A VI-SPDAT assessment is conducted (coordinated entry assessment tool) to determine need. The individual/family is on a by-name list and referred to appropriate services and housing. All CoC and ESG-funded programs utilize coordinated entry.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Addressing the emergency shelter and transitional housing needs of homeless persons

Successful recovery for individuals experiencing chronic homelessness depends on access to stable housing. Permanent supportive housing for such individuals is provided by the following organizations with programs targeted for chronic homelessness.

Chronically Homeless Service Providers: Columbia Area Mental Health Center, Midlands Housing Alliance (Transitions), VA Medical Center (Dorm) and 180 Place.

Many organizations providing services for individuals experiencing homelessness do not have services and facilities adequate to meet the needs of families with children. In an interview conducted for this Consolidated Plan, representatives from Homeless No More indicated that the need for such services and facilities far exceeds the available supply. Supportive housing for these families provides stability that helps prevent school absences and contributes to academic achievement. The following organizations provide services targeted to families with children experiencing homelessness.

Families with Children: Christ Central Ministries - Hannah House, Homeless No More, Toby's Place, USC, School of Medicine, Department of Internal Medicine and Supportive Housing Services.

The organizations below provide supportive housing services specifically designed to meet the needs of veterans experiencing homelessness. HUD also provides rental assistance vouchers through the CHA for privately owned housing to veterans who are eligible for VA health care services and are experiencing homelessness. VA case managers may connect veterans with support services such as health care; mental health treatment and substance use counseling to help them in their recovery process and with maintaining housing in the community.

Veterans: VA Medical Center (Dorm) and Alston Wilkes Veterans Home.

Homeless organization representatives interviewed for this Consolidated Plan also indicated that supportive housing services targeted to unaccompanied youth are insufficient to meet the needs in Richland County. The organizations below provide various services for unaccompanied youth experiencing homelessness; however, long-term supportive housing with developmentally appropriate services are limited. Only four beds with these services are available in the county.

Unaccompanied Youth: Alston Wilkes Society-Columbia, Epworth Children's Home, Growing Home Southeast, Lexington School District Two McKinney-Vento Liaison, Mental Illness Recovery Center, Mental Illness Recovery Center Inc. (MIRCI), Palmetto Place Children's Shelter, Richland County Public Defender's Office (youth defender), Richland School District One McKinney-Vento Liaison, Richland School District Two McKinney-Vento Liaison, State of South Carolina Department of Social Services and University of South Carolina Social Work.

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

Utilizing the Housing First Model, homeless individuals and families are housed as soon as they are eligible for housing, based on a centralized assessment, as well as housing availability. Prior to housing, homeless individuals/families are assigned to a supportive services team which continues to provide support to them once they obtain their housing. This model has been effective in housing retention.

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

Individuals with severe mental health challenges often require transitional or permanent supportive housing including ongoing treatment, social services and housing assistance to recover and live independently. According to the 2024 South Carolina Department of Alcohol and Other Abuse Services County profile, an estimated 7.6% of Richland County adults utilize alcohol heavily while 18.7% partake in binge drinking. The County had a total of 164 opioid-related hospital encounters and an opioid-involved overdose death rate of 24.7 (per 10,000 residents). According to the Richland County Coroner's office they expect the number of suicides within the country to increase again once 2024 statistics have been fully calculated. "In 2021 there were 45 deaths by suicide in Richland County. That number increased to 47 in 2022 and significantly rose to 72 deaths in 2023. As of late-August this year, there have been 48 deaths by suicide so far in the county...". Richland County Residents.

Discussion

The (MACH) was awarded \$5,913,504 for its FY 2024 Continuum of Care Application. The following is a breakdown of the awards:

• CACH Rapid Rehousing Program.....	\$ 331,350
• FY2024 Chronic Grant (CHASC)	\$ 315,060
• FY2024 Disabled Grant (CHASC)	\$ 418,238
• FY2024 Expansion Grant (CHASC)	\$ 268,925
• HMIS Renewal SC-502 FY2024	\$ 127,134
• Home Base I and II 2024.....	\$ 866,357
• Home Base III and IV 2024	\$ 408,090
• Housing First for Unaccompanied Youth FY2024.....	\$ 87,264
• Midlands Housing Alliance 25-26	\$ 109,455
• Mirci Housing First 2024	\$ 408,387
• Mirci PH for Chronic Homeless 2024	\$ 232,101
• Mirci SHP 2024	\$ 370,335
• Permanent Housing and Supportive Services for Disabled Domestic Violence Victims	\$ 409,667
• Rapid Rehousing in Rock Hill (2024)	\$ 43,383
• Rapid Re-Housing MACH 24.....	\$ 290,396
• Safe Passage RR Program.....	\$ 369,076
• SC-502 Planning Application FY 2024	\$ 379,848
• Sistercare Rapid Rehousing Program	\$ 374,477
• <u>Unaccompanied Youth JT PH/RRH Project – Palmetto Place 2024</u>	<u>\$ 103,961</u>

Total: \$ 5,913,504

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

Introduction:

Richland County is committed to removing or reducing barriers to the development of affordable housing whenever possible throughout the County. A variety of actions include, among others, to reduce the cost of housing to make it affordable.

- Provide developers and non-profits with incentives for the construction or rehabilitation of affordable housing to keep rents affordable.
- Provide assistance to first time homebuyer to purchase a home.
- Assist in acquiring sites for development of affordable housing.
- Promote Federal and State financial assistance for affordable housing.

Richland County prepared its 2017 Analysis of Impediments to Fair Housing Choice (AI) to coincide with the County's Five-Year Consolidated Plan. Richland County's AI identified the following impediments.

Impediment 1: Availability of Affordable Units in a Range of Sizes - There is a need for additional assisted housing throughout the County. Racial or ethnic minority residents are more likely to be experiencing a disproportionate need due to cost burdens, incomplete plumbing or kitchen, facilities, or overcrowding. This contributing factor has been assigned a medium level of priority based on the extent of the need and the County's ability to respond to this need.

Impediment 2: Access to Financial Services - The ability of residents throughout the County to secure home purchase loans varies according to the race and ethnicity of the loan applicant. This was Identified in data gathered under the Home Mortgage Disclosure Act (HMDA).

Impediment 3: Failure to make reasonable accommodation or modification - Residents and stakeholders who provided commentary during the AFH process, whether through public input sessions or the Fair Housing Survey, identified failure to make reasonable accommodation as a factor that contributes to the limited availability of accessible housing units to residents with disabilities. The County believes that it has the capacity to address this factor through outreach and education to County residents and landlords, and considers doing so to be a high priority.

Impediment 4: Access to Publicly Supported Housing for Persons with Disabilities - Residents and stakeholders who provided commentary during the AFH process, whether through public input sessions or the Fair Housing Survey, identified shortages of affordable, accessible housing to be a contributing factor to fair housing issues impacting residents with disabilities.

Impediment 5: Resistance to Affordable Housing - This factor, identified through the feedback of stakeholders during the public input portion of the AFH process, contributes to a lack of affordable

housing in the County. Lack of affordable housing restricts the fair housing choice of County residents.

Impediment 6: Discriminatory Actions in the Marketplace - This factor, identified through the feedback of stakeholders during the public input portion of the AFH process, serves to limit the fair housing choice of residents with disabilities and racial/ethnic minority groups.

Impediment 7: Lack of Understanding of Fair Housing Law - This factor, identified through the feedback of stakeholders during the public input portion of the AFH process, contributes to discrimination and differential treatment in the housing market. Furthermore, a lack of understanding of fair housing law means that those who may suffer discrimination in the housing market do not know where to turn when they do.

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

Richland County, in its most recent Analysis of Impediments to Fair Housing Choice, did not identify any negative effects of its public policies that serve as barriers to affordable housing. The County has continued to revise and update its Zoning Ordinance. This document is consistent with the Fair Housing Act, Section 504, and the Americans with Disabilities Act. There are no other public policies that restrict fair housing.

Discussion:

Not Applicable.

AP-85 Other Actions – 91.220(k)

Introduction:

Richland County has developed the following actions which address:

- obstacles to meeting underserved needs;
- fosters affordable housing;
- reduces lead-based hazards;
- reduced the number of poverty-level families;
- develops institutional structures, and
- enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The County under its FY 2025 Program Year will take the following actions to address obstacles to meeting the underserved needs:

- Provide funds for public service activities.
- Provide funds for workforce housing options for owner occupied and renter occupied housing units.
- Provide funds for new housing construction of owner occupied and renter occupied housing units that are decent, safe, sound, affordable, and assessable.
- Provide funds for rehabilitation to help bring the older existing housing stock up to code standards and make accessibility improvements as needed.
- The County will continue to leverage its financial resources and apply for additional public and private funds.

Richland County will work to address these obstacles through the agencies and programs to be funded in FY 2025. Some of the activities to address these obstacles include:

- Public Service Activities
- Housing Rehabilitation
- CHDO Set-Aside
- Development of Affordable Housing
- Emergency Solutions Grant Program

Actions planned to foster and maintain affordable housing

The County is proposing the following goals and strategies to foster and maintain affordable housing:

- **HSG-2 Owner-occupied Housing Rehabilitation** - Conserve and rehabilitate existing affordable housing units occupied by low- and moderate-income homeowners in the community by providing financial assistance to addressing code violations, emergency repairs, energy efficiency improvements, and accessibility for persons with disabilities.
- **HSG-3 Housing Construction/Rehabilitation** - Increase the supply of decent, safe and sanitary, and accessible housing that is affordable to both owners and renters in the County by assisting with acquisition, site improvements, development fees, new construction and rehabilitation of vacant buildings.
- **HMS-1 Operation/Support** - Financially assist providers to operate housing and support services for the homeless and persons at-risk of becoming homeless.
- **HMS-2 Prevention and Re-Housing** - Continue to support the prevention of homelessness through anti-eviction activities and programs for rapid re-housing.
- **AMS-3 Fair Housing** - Provide funds for training, education, outreach, and monitoring to affirmatively further fair housing in the County.

During the FY 2025 Annual Action Plan, Richland County will fund the following projects:

- Housing Rehabilitation
- Public Facility Improvements
- Public Services
- CHDO Set-Aside
- Development of Affordable Housing
- Emergency Solutions Grant Program

Actions planned to reduce lead-based paint hazards

The County is working to reduce potential lead-based paint hazards. Below are the County's activities to reduce lead-based paint hazards related to rehabilitation and homeownership programs.

Rehabilitation Programs

Richland County will continue to ensure that:

- Applicants for rehabilitation funding receive the required lead-based paint information and understand their responsibilities.
- Staff properly determine whether proposed projects are exempt from some or all lead-based

paint requirements.

- The level of Federal rehabilitation assistance is properly calculated and the applicable lead-based paint requirements determined.
- Properly qualified personnel perform risk management, paint testing, lead hazard reduction, and clearance services when required.
- Required lead hazard reduction work and protective measures are incorporated into project rehabilitation specifications.
- Risk assessment, paint testing, lead hazard reduction, and clearance work are performed in accordance with the applicable standards established in 24 CFR Part 35, Subpart R.
- Required notices regarding lead-based paint evaluation, presumption, and hazard reduction are provided to occupants and documented.
- Program documents establish the rental property owner's responsibility to perform and adhere to ongoing lead-based paint maintenance activities, when applicable.
- Program staff monitors owner compliance with ongoing lead-based paint maintenance activities.

Homeownership Programs

Richland County will continue to ensure that:

- Applicants for homeownership assistance receive adequate information about lead-based paint requirements.
- County staff properly determine whether proposed projects are exempt from some or all lead based paint requirements.
- A visual assessment is performed to identify deteriorated paint in the dwelling unit, any common areas servicing the unit, and exterior surfaces of the building.
- Prior to occupancy, properly qualified personnel perform paint stabilization, and the dwelling passes a clearance exam in accordance with the standards established in 24 CFR Part 35, Subpart R.
- The home buyer receives the required lead-based paint pamphlet and notices.

According to the 2019-2023 American Community Survey (ACS) 38.8% of housing units within Richland County were built before 1980. These units likely have some level of lead-based paint and issues associated with lead, particularly in units with children aged 6 and under. There are a total of 38,660 units constructed between 1940 and 1979 which is 20.8 percent of the housing stock.

Actions planned to reduce the number of poverty-level families

According to the 2019-2023 American Community Survey, approximately 16.1% of Richland County's residents live in poverty, while only 13.9% of the State of South Carolina residents live in poverty. Female-headed County households with children are particularly affected by poverty at 29.8%. The County's goal

is to reduce the extent of poverty by 5%, based on actions the County can control and work with other agencies/organizations.

The County funded projects/activities under the following goals and strategies to reduce the number of families living in poverty:

- HMS-1 Operation/Support
- HMS-2 Prevention and Re-Housing
- SNS-2 Social Services
- CDS-5 Public Services

During the FY 2025 Annual Action Plan, Richland County will fund the following projects that will help reduce the number of poverty level families:

- Public Service Activities:
- Housing Rehabilitation
- Public Facility Improvements
- CHDO Set-Aside
- Development of Affordable Housing
- Emergency Solutions Grant Program

Actions planned to develop institutional structure

To effectively implement the Five-Year Consolidated Plan and the Annual Action Plans, the County needs to collaborate with a variety of agencies located in Richland County and also in the City of Columbia. Coordination and collaboration between agencies is important to ensuring that the priorities identified in the Five-Year Consolidated Plan within the County are adequately addressed. The key agencies that are involved in the implementation of the Plan, as well as additional resources that may be available are described below.

Public Institutions –

- **Richland County** - Richland County's Department of Community Planning and Development will be responsible for the administration of the County's community development programs, including some of the local programs that assist target income residents. The Department's responsibilities will include managing and implementing the City's affordable housing policies, including the Five-Year Consolidated Plan and related documents.
- **Columbia Housing Authority** - The Columbia Housing Authority is one of the primary owners of affordable housing within the community. The Housing Authority also administers the Housing Choice (Section 8) Voucher Program. The County will continue to work in close consultation with

the Housing Authority regarding affordable housing issues in Richland County.

Non-Profit Organizations – There are several non-profit agencies that serve target income households in Richland County. The County will collaborate with these essential service providers. Some of them include:

- Mental Illness Recovery Center, Inc. (MIRCI)
- Homeless No More
- Family Promise of the Midlands
- Harvest Hope
- Transitions
- Alston Wilkes Society
- United Way of the Midlands
- Catholic Charities
- Pathways to Healing
- Midlands Fatherhood Program
- SC Uplift
- Midland Fatherhood Coalition
- Well Partners
- First Steps
- Free Medical Clinic
- Sistercare, Inc.
- SC Able

Private Industry – The private sector is an important collaborator in the services and programs associated with the Five-Year Consolidated Plan. The private sector brings additional resources and expertise that can be used to supplement existing services or fill gaps in the system. Lenders, affordable housing developers, business and economic development organizations, and private service providers offer a variety of assistance to residents such as health care, small business assistance, home loan programs, and assisted housing, among others. The County will work closely with these agencies to meet Five-Year Consolidated Plan goals and objectives.

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

Richland County is committed to continuing its participation and coordination with social service agencies, housing agencies, community and economic development agencies, County, Federal, and State agencies, as well as with the private and non-profit sectors, to serve the needs of target income individuals and families in the County. The County solicits funding requests for CDBG, HOME, and ESG funds. The County

staff provides help and assistance to the public agencies that receive funding.

Discussion:**Monitoring**

Richland County's Department of Community Planning and Development (Community Development Division) has the primary responsibility for monitoring the County's Annual Action Plan. The Community Development Division will maintain records on the progress toward meeting the goals and the statutory and regulatory compliance of each activity. The Department of Community Planning and Development is responsible for the ongoing monitoring of subrecipients.

For each activity authorized under the National Affordable Housing Act, the County has established fiscal and management procedures that will ensure program compliance and funding accountability. Additionally, the Department will ensure that the reports to the U.S. Department of Housing and Urban Development (HUD) are complete and accurate. The programs will be subject to the Single Audit Act.

For projects, other than CDBG funded activities, a similar reporting format will be used to monitor the Annual Action Plan progress for HOME and ESG activities.

Richland County will provide citizens with reasonable notice of, and the opportunity to comment on its Annual Action Plan in its performance under previously funded CDBG, HOME, and ESG Program Years, and substantial amendments to the Five-Year Consolidated Plan and Annual Action Plans.

Richland County will respond within fifteen (15) days in writing to any written complaints or inquiries from citizens in regard to CDBG, HOME, and ESG Programs, its housing strategy, or its CAPER. This is described in its Citizen Participation Plan.

Richland County and its subrecipients shall comply with the requirements and standards of 2 CFR Part 200, which is the cost principles for state and local governments and their subrecipients. In addition, the County will have written agreements with each of its subrecipients.

The County will monitor its performance with meeting its goals and objectives with its Five-Year Consolidated Plan. It will review its goals on an annual basis in the preparation of its CAPER and will make adjustments to its goals as needed.

The County does not have a timeliness of expenditures problem. The County abides by the Federal cost principles and expenditures. In the expenditures of the CDBG, HOME, and ESG funds for housing construction or project improvements, the County's inspectors will make periodic on-site inspections to ensure compliance with the local housing codes. The County also requires submittal of architectural drawings, site plan, and work specifications for this work. These will be reviewed prior to issuance of

building permits and the distribution of CDBG funds or HOME funds.

DRAFT

Program Specific Requirements

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

Introduction:

Richland County receives an annual allocation of CDBG, HOME, and ESG funds. Since the County receives these federal allocations, the questions below have been completed, as they are applicable.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0.00
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	\$0.00
3. The amount of surplus funds from urban renewal settlements	\$0.00
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	\$0.00
5. The amount of income from float-funded activities	\$0.00
Total Program Income:	\$0.00

Other CDBG Requirements

1. The amount of urgent need activities	\$0.00
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.0%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

- 1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

Richland County does not intend to use any other forms of investment other than those described in 24 CFR 92.205(b). Not Applicable.

- 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:**

To ensure affordability Richland County will impose either resale or recapture provisions when using HOME funds for assisting homebuyers, homeowners and/or CHDO projects. Richland County exercises the option to use both recapture and resale provisions to ensure all or a portion of the County's HOME investments will be recouped in the event the household or entity fails to adhere to the terms of the HOME agreement for the duration of the period of affordability. The provision of resale versus recapture is dependent upon the activity: Recapture activity exists for (a) Down Payment Assistance (RCHAP); (b) CHDO projects that are terminated prior to completion or (c) the Housing Rehabilitation program. Resale provision is used only for CHDO homeownership projects. And while neither resale nor recapture, when CHDO's have rental-based activity, the county reserves the right to collect procedures or allow the CHDO to retain the funds.

- 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:**

HOME funds are granted to participants of RCHAP and Homeowner Rehabilitation programs in the form of deferred forgivable grants. Recapture provisions will ensure Richland County recoups all or a portion of its HOME investments based upon occupancy as principal residence through an affordability period. Another instance where HOME funds will be recaptured is when a CHDO fails to meet all conditions of a contract and as a result, the contract is terminated prior to project completion. The CHDO is then required to repay the full investment back to the County. While Richland County can structure its recapture provisions based on its program design and market conditions, the period of affordability is the basis upon which the HOME investment is recaptured as described in paragraph 24 CFR 92.25 (a)(5)(ii)(A)(5) of the HOME regulations.

Resale provisions are exercised for CHDO homeownership activities only. These provisions ensure that housing developed with HOME funding remains affordable to LMI families through a 15–20-year period of affordability. Housing is purchased and occupied as principal residence by an LMI household. The CHDO executes an instrument (restrictive covenants or a 2nd mortgage) prior to closing which will detail the resale terms that include housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and use as principal residence. The resale requirement

must also ensure the price at resale provides the original HOME-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement) and ensure the housing will remain affordable to a reasonable range of low-income homebuyers. The period of affordability is based on the total amount of HOME funds invested in an activity. The document will be filed with the 1st mortgage in the County's Register of Deeds office.

Down Payment Assistance (RCHAP)

The Richland County Homeownership Assistance Program (RCHAP) may provide up to \$10,000 toward the purchase of an existing home, and \$10,000 toward the purchase of a newly constructed home in down payment and closing cost assistance for those who qualify. A five (5) year Deferred Forgivable Loan agreement is used as the mechanism for a recapture provision. With this agreement the HOME assistance is forgiven over a five-year period as long as the homeowner continues to own and live in the assisted unit as their primary place of residence for the five-year period of affordability. If the homeowner does not live within this unit and sells the property within this five-year period, the funds are recaptured as a rate of 20 percent diminishing sliding scale per year. For example, if the housing unit sells at year three of this five-year period, the homebuyer would owe back 60 percent of the subsidy (see chart below).

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

Home Occupancy Time Limit	Repayment Amount of Loan
Year or less	100%
2 Years (up to)	80%
3 Years (up to)	60%
4 Years (up to)	40%
5 Years (up to)	20%
5 Years and over	0% (Satisfaction of Lien)

Only the direct subsidy allotted to the homebuyer is subject to recapture.

Owner-Occupied Rehabilitation Programs

For the Homeowner Rehabilitation Program, HUD regulations do not require a period of affordability, however, the County self-imposes a ten to fifteen-year affordability period and a Deferred Forgivable Loan agreement as the mechanism for a recapture provision. The HOME assistance is forgiven on a

prorated basis over a ten to fifteen-year period as long as the homeowner continues to own and live in the assisted unit as their primary place of residence for the county's self-imposed ten to fifteen-year periods of affordability. An applicant may only be awarded one grant from this program within a five- year period.

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

- **Deferred Forgivable Loans** – Assistance will be provided in the form of a deferred forgivable loan. No repayment is required. However, applicants must sign a written affidavit indicating that they will occupy the home as their primary residence for at least two (2) years after assistance is granted through the program.

Community Housing Development Organizations (CHDO)/ New Construction

Richland County Community Development will provide HOME subsidy to the Columbia Housing Authority and to non-profit community housing development organizations (CHDOs) for the purpose of developing affordable housing both incorporated County Council District 50 and in unincorporated areas of the County. These units are in progress, and no additional funds have been provided in FY 2022-2026. Priority is given to projects located in master planned areas.

All affordable housing units developed by non-profits and CHDOs are subject to sales restrictions, occupancy requirements and resale obligations. These provisions apply to homeownership and rental units where HOME subsidy is used regardless of the amount of the award and without regard to the type of award received. For all homeownership units, housing must have an initial purchase price not to exceed 95 percent of the median purchase price for the area; be the principal residence for the income-qualifying family at the time of purchase; and is subject to resale to an income eligible family, The initial occupancy requirement for rental units is total household income 50 percent and below of area median income and 60 percent and below for homeownership units.

The period of time where these provisions apply is referred to as the Period of Affordability. The Period of Affordability for resale requirements is determined by the amount of subsidy invested in a housing unit (HOME rule 24 CFR 92.254(a)(5)(i)) For a specific period of time (see table below) a unit if sold must be sold to another family that qualifies as low-income who will use the property as their primary residence. The original homebuyer must receive a fair return on the initial investment; and the property must be sold at a price that is affordable.

Activity	Average Per-Unit Home	Minimum Affordability Period
Rehabilitation or Acquisition of Existing Housing	<\$15,000	5 years
	\$15,000 - \$40,000	10 years
	>\$40,000	>\$40,000 15 years
Refinance of Rehabilitation Project	Any dollar amount	15 years
New Construction or	Any dollar amount	20 years

Acquisition of New Housing		
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Fair Return on Investment

Richland County's definition of fair return on investment is defined as what a homebuyer can expect back on their return if they sell their unit during the period of required affordability as referenced within their agreement. The fair return is calculated upon the objective standard for Richland County as the percentage of change in median sales prices for housing units within the median statistical area over or during the period of ownership. This calculation basis includes the original investment by the homebuyer with the addition of specific types of upgrades or additions that will add value to the property. These types of upgrades include tangible, structural improvements to the interior or exterior of the home that would remain with the home during and after a sale. These additional homebuyer-financed improvements are not financed by Richland County. A reasonable range of low-income buyers during the point of resale would be low-income buyers as defined 50%-79% current area median income. During depressed or declining market seasons (such as a time of "seller's market"), a loss of investment does constitute a fair return.

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

Richland County has no plans to refinance debt using HOME funds in FY 2025.

- 5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

Not Applicable.

- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

Not Applicable.

- 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

Not Applicable.

Emergency Solutions Grant (ESG) Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

Richland County's written standards for providing ESG assistance include the following:

- **Coordination** – Each member of the Continuum of Care uses the HMIS System for client data and information. This coordination will be used to determine the services that are to be used to address the needs of the clients.
- **Prioritizing Assistance and Rapid Re-Housing** – Priority will be given to families with children since this is the group that has had the least service in the past and has the greatest need today. The CoC's Rapid Rehousing program prioritizes those who are high acuity and chronic. The CoC-funded programs prioritize families with children, those feeling domestic violence, and those unsheltered.
- **Percentage of Rent and Utilities** – Percentages of costs to be paid will be based on each individual's financial resources, on a case by case basis. Utility costs will not be paid unless arrearages are a barrier to rapid re-housing.
- **Rental Assistance** – A client will only be provided with rental assistance up to one year (12 months).
- **Housing Stabilization** – The average amount of assistance is estimated to be \$1,000 per household for ESG funds.
- **Standards and Procedures Evaluation** – Each individual or family will receive a full evaluation of their needs and case management services that are necessary to stabilize their lives.
- **Street Outreach/Essential Services** – Continuum of Care member organizations will provide street outreach on a monthly basis. Families with children will receive first priority for services.
- **Admission, Referral, Discharge, and Length of Stay** – No person will be denied services based on race, color, religion, national origin, sex, sexual orientation or gender identity, or familial status. All shelters will meet the State Fire Marshall's and State Health Department safety regulations. Accessibility for the handicapped will be provided for the disabled. Each client household will be eligible to receive financial and support services to help maintain their housing up to twenty-four (24) months. A list of rules and regulations will be provided to each applicant. A grievance policy and procedures will be in place in each shelter.
- **Assessing, Prioritizing, and Reassessing** – Each family or individual will be assigned a case manager who will follow them throughout the program. A care plan will be developed with the client and evaluated each month.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Midlands Area Consortium for the Homeless (MACH) Continuum of Care operates a Coordinated Entry System (CES) across the CoC's 14 counties to help people with a housing crisis find help quickly no matter how or where they seek assistance. CES is designed to ensure that all people experiencing homelessness have fair and equal access to housing, regardless of race, color, national origin, religion, sex, age, familial status, disability, actual or perceived sexual orientation, gender identify, or marital status. The system aims to work with households to understand their strengths and needs, provide a common assessment, and connect them with housing and homeless assistance. Through a standardized assessment and vulnerability screening tools, CES strives to provide assistance to anyone in need and prioritize those with the highest service needs for federally funded housing. The target population of CES are people experiencing homelessness or imminent risk as defined by HUD.

CES works in two phases – initial assessment (Phase I) and vulnerability screening/prioritization (Phase II). Phase I starts with diversion to determine if stable housing can be maintained without a homeless service intervention. If an immediate intervention is still needed after diversion attempts a CES Phase I Assessment is completed in HMIS based on the HUD universal data elements. After initial assessment, the client is referred to resources that best meet their needs and eligibility. Referrals may include prevention funds and sheltering. If the client is assessed to have further long-term needs for housing Phase II is initiated. Phase II includes use of the Vulnerability Index and Service Prioritization Decision Assistance Tool (VI-SPDAT) vulnerability screening tool. The CoC operates a single, prioritization listing that incorporates the results of the vulnerability screening tool in an addition to length of time homeless (rather than individual agency waitlists). Those with the highest vulnerability and length of time experiencing homelessness are prioritized for federally funded permanent supportive housing.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Richland County Grants & Community Outreach is the department that awards ESG funding to nonprofit organizations. Awards are made through an application and scoring process judged by the County Grants & Community Outreach staff.

Applicants are evaluated based on the following criteria:

- Prior Performance
- Applicant Capacity
- Fiscal Capacity
- Proposed Project

Upon completing the review process, the evaluation team will prepare the rankings of all applicants. Then the final selections of who will receive ESG funds is determined. Successful applicants will be sent a Notice of Intent to Award and offered an opportunity to negotiate an agreement with the County staff.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Richland County consults with agencies, organizations, and the Midlands Area Consortium for the Homeless (MACH) Continuum of Care. MACH has a formerly homeless person on the board. Several organizations representing the homeless population were contacted for input during the planning process and the public meeting was advertised.

5. Describe performance standards for evaluating ESG.

Richland County continued to consult with the Continuum of Care to determine the ESG funding priorities to assist homeless people. The Continuum of Care assisted in the decision-making process for the development of the ESG program. Richland County worked with the Continuum of Care to develop performance standards for projects and activities assisted by ESG funds, including reviewing the standards that the Continuum of Care has established for their sub-grantees.

Discussion

CDBG Program Income:

Richland County does not anticipate that it will receive any Program Income during this program year.

CDBG Percentage:

- Administrative Percentage: 20.0%
- Public Service Percentage: 15%
- Low- and Moderate-Income Percentage: 100.0%
- Slum and Blight Activities: 0.0%

Richland County solicited applications for CDBG funds; applications were sent out to a list of agencies, organizations, municipalities, County Departments, and housing providers that had previously submitted an application or which had expressed an interest in submitting an application. The applications were reviewed by the county staff for eligibility and fundability.

Richland County does not limit beneficiaries or provide preference to any segment of the low/mod income population.

HOME Program Income:

- Richland County does not anticipate it will receive any HOME program income during this program year.

HOME Match:

- Richland County has excess HOME Match funds from previous years in the amount of \$114,786 as reported in the FY 2023 CAPER. Richland County will have additional HOME Match from bond funds, Federal Home Loan Bank, and other private funds during this program year.

CHDO Organizations:

- Richland County has not certified any Community Housing Development Organizations (CHDOs). Once a project has been identified the County will certify the organization based on the project.

HOME Percentage:

- Administrative Percentage: 10.0%
- CHDO Set-Aside: 15.0%

Richland County will solicit applications for HOME and HOME CHDO funds; applications are sent out to a list of agencies, organizations, and housing providers that have previously submitted an application or which have expressed an interest in submitting an application. The application is reviewed by the county staff and any questions are discussed with the applicant.

Richland County does not limit beneficiaries or provide preference to any segment of the low/mod income population.

ESG Match Requirement:

- Richland County will have \$151,031 in ESG Match during this program year. The ESG Match will come from local and state funds, as well as donations and grants to the ESG sub-grantees.