

**Grantee: Richland County, SC**

**Grant: B-08-UN-45-0002**

**October 1, 2009 thru December 31, 2009 Performance Report**

**Grant Number:**

B-08-UN-45-0002

**Obligation Date:****Grantee Name:**

Richland County, SC

**Award Date:****Grant Amount:**

\$2,221,859.00

**Contract End Date:**

03/16/2013

**Grant Status:**

Active

**Review by HUD:**

Reviewed and Approved

**QPR Contact:**

Ebony Je'Tuan Woods

**Disasters:****Declaration Number**

NSP

**Narratives****Areas of Greatest Need:**

Richland County NEIGHBORHOOD STABILIZATION PROGRAM (NSP) DRAFT SUBSTANTIAL AMENDMENT TO THE CONSOLIDATED PLAN 2008 ANNUAL ACTION PLAN B. Distribution and Uses of Funds The NSP funds can be used for the following eligible areas: A. Establish financing mechanisms for purchase and redevelopment of foreclosed homes and residential properties; B. Purchase and rehabilitate homes and residential properties abandoned or foreclosed; C. Establish land banks for foreclosed homes; D. Demolish blighted structures; E. Redevelop demolished or vacant properties Allocation of Funds The RCCCD 2008 NSP allocation is \$2,221,859. Activities will include the purchase and redevelopment of foreclosed properties and financing mechanisms such as down payment and closing cost assistance to enable eligible homebuyers to purchase foreclosed properties. Funds may also be used to establish land banks for homes that have been foreclosed upon, to demolish blighted structures or redevelop demolished or vacant properties. The specific activities to be undertaken will be identified through the RFQ (Request for Qualifications) processes (to be described under *Distribution of Funds* later in this section of the Amendment) as well as local municipality set-asides. The RCCCD NSP amendment also provides the following attachments to support the areas of greatest need: Attachment A *Richland County Foreclosed Properties for January - August 2008* (Raw Source: Richland County Master in Equity) and Attachment B *Richland County Estimated Foreclosure by Census Tract and Block Group* (Source: HUD User.org <http://www.huduser.org/datasets/nsp.html>). Attachment C is a map of Richland County by zip code and other data layers. Attachment E shows data for initial foreclosures filings from RealtyTrac, HMDA Loan Originations, and First Quarter of 2008 Loan Delinquency Rates, Selected 2007 Data from the American Community Survey and Richland county mortgage statistic information. Finally, according to the SC State Housing Finance and Development Authority NSP Amendment, Attachment A, Richland County ranks #1 in estimated number of foreclosures with 4,579, #1 in total 90 day vacant residential addresses at 6,327 and #1 in total number of newer HMDA high cost loans between 2004-2007 at 12,353 loans. The vacant residential property ranking for the county is #5 in the State, with Horry County as #1. Distribution of Funds The RCCCD *s* RFP process may award funding to entities that comply with HUD *s* requirements for meeting the following: 1. In one of the areas identified as *greatest need* found in Attachments A and B; 2. Ability to meet the 18-month obligation requirements; 3. Ability to meet the four year expenditure requirements; and 4. Project/program *s* ability to stabilize neighborhoods at risk due to foreclosures or abandonment of properties that demonstrate local greatest need.

**Distribution and and Uses of Funds:**

G. NSP INFORMATION BY ACTIVITY Activity # 1: NSP Set-Aside for 50% and below median income residents (1) Activity Name: 50% and below median income residents- Special Target Populations (2) Activity Types: All five NSP-eligible activities will be allowed under this program: *§2301(c)(3)(A)* - Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate- income homebuyers. (CDBG activity = varies based on activity type B-E financing is done in connection with [e.g., acquisition] and includes direct homeownership assistance). *§2301(c)(3)(B)* - Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon in order to sell, rent or redevelop such homes and properties. (CDBG activity = acquisition and rehabilitation). *§2301(c)(3)(C)* - Establish land banks for homes that have been foreclosed upon. (CDBG activity = acquisition, disposition). *§2301(c)(3)(D)* - Demolish blighted structures. (CDBG activity = clearance/demolition). *§2301(c)(3)(E)* - Redevelop demolished or vacant properties. (CDBG activity = various including acquisition, disposition, public facilities, new construction). (3) National Objective: Low-Mod Housing, 50% and below Low-Mod Area Benefit (4) Activity Description: This program will be available to benefit only persons who are 50% and below median income. Projects will be solicited from entities that will address this segment of the population, to include but not limited to: HIV/AIDS, Veterans-especially those who have recently served in Iraq and Afghanistan, permanent supportive housing. Applications will be reviewed and selected through the RFP process previously described. Applicants for funding will be required to provide data on local needs and market conditions and to demonstrate how proposed projects will address such needs. Projects will provide housing units for low to moderate income persons as defined in the NSP at or below 50% of area median income. (5) Location Description: The RCCCD has identified pockets within Richland County noting the potential *greatest need* found in Attachments A and B. Specific locations will be identified through the

process. (6) Performance Measures: Using an estimated average of \$50,000 per unit, the RCCCD anticipates that this program may provide as many as 11 properties. To the extent that activities other than residential housing are proposed (demolition, redevelopment of demolished or vacant properties for commercial or industrial use), that number could be less. (7) Total Budget: \$555,465.00 (8) Responsible Organization: Applicants will be selected through the RFQ process previously described by a pre-designated NSP committee. Local governments, nonprofit entities, local housing authorities and for-profit entities are eligible to apply but must meet the experience and capacity requirements outlined in the RFQ. (9) Projected Start Date: March 1, 2009 (10) Projected End Date: March 1, 2013 (11) Specific Activity Requirements:  $\zeta$  Discount Rate: For acquisition activities, properties must be purchased at a 5-15% discount rate from the current appraised value.  $\zeta$  Forms of Assistance: Funds will be provided in the form of a grant to recipients. Recipients will be allowed to propose reasonable terms of financing to individual other property owners that NSP funds are provided to at the local level via the RFP process. The RCCCD will ensure that interest rates and terms are reasonable and appropriate for 50% and below low- to moderate-income beneficiaries.  $\zeta$  For housing related activities: The tenure of beneficiaries will include both rental and homeownership to be determined through the RFQ process. The duration or term of assistance and continued affordability will be ensured as outlined in Section C. This Amendment will be in keeping with the HOME Program recapture model which uses deferred, forgivable loans for a term of 5 or 10 years depending upon the amount of NSP funds provided on a per unit basis. Activity # 2: Richland County County-wide NSP Program (1) Activity Name: Richland County County-wide NSP Program (2) Activity Types: All five NSP-eligible activities will be allowed under this program:  $\zeta$  §2301(c)(3)(A) - Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate- income homebuyers. (CDBG activity = varies based on activity type B-E financing is done in connection with [e.g., acquisition] and includes direct homeownership assistance).  $\zeta$  §2301(c)(3)(B) - Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon in order to sell, rent or redevelop such homes and properties. (CDBG activity = acquisition and rehabilitation).  $\zeta$  §2301(c)(3)(C) - Establish land banks for homes that have been foreclosed upon. (CDBG activity = acquisition, disposition). §2301(c)(3)(D) - Demolish blighted structures. (CDBG activity = clearance/demolition).  $\zeta$  §2301(c)(3)(E) - Redevelop demolished or vacant properties. (CDBG activity = various including acquisition, disposition, public facilities, new construction). (3) National Objective: Low-Mod Housing at 120% LMMI (4) Activity Description: This program will be available in the areas identified as areas of greatest need throughout Richland County. The minimum per recipient will be \$250,000 to any one recipient. Partnerships are encouraged, but contracts and monitoring will be made with the lead agency. (5) Location Description: The RCCCD has identified pockets and areas within Richland County showing the  $\zeta$  areas of greatest need  $\zeta$  found in Attachments A and B. Specific locations will be identified through the RFQ process. (6) Performance Measures: Using an estimated average of \$100,000 per unit, the RCCCD anticipates that this program may provide as many as 10 acquired and rehabilitated or redevelopment housing units. (7) Total Budget: \$1,000,000.00 (8) Responsible Organization: Entities will be selected through the RFQ process previously described. Local governments, nonprofit entities, local housing authorities and for-profit entities are eligible to apply but must meet the experience and capacity requirements outlined in the RFQ. (9) Projected Start Date: March 1, 2009 (10) Projected End Date: March 1, 2013 (11) Specific Activity Requirements:  $\zeta$  Discount Rate: For acquisition activities, properties must be purchased at a 5-15% discount rate from the current market appraised value.  $\zeta$  Forms of Assistance: Funds will be provided in the form of a grant to recipients. Recipients will be allowed to propose reasonable terms of financing to rental property owners that NSP funds are provided to at the local level via the RFQ process. The RCCCD will ensure that interest rates and terms are reasonable and appropriate for 120% low- to moderate-income beneficiaries.  $\zeta$  For housing related activities: The tenure of beneficiaries will include tenants to be determined through the RFQ process.  $\zeta$  The duration or term of assistance and continued affordability will be ensured as outlined in Section C. This Amendment in keeping with the HOME Program affordability model and will be using restrictive covenants for a term of 5 or 10 years depending upon the amount of NSP funds provided on a per unit basis. Activity #3: Target Neighborhoods Efforts  $\zeta$  Arthurtown and Ridgewood (1) Activity Name: Targeted Neighborhood Revitalization Efforts (2) Activity Type: 2) Activity Types: All five NSP-eligible activities will be allowed under this program:  $\zeta$  §2301(c)(3)(A) - Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate- income homebuyers. (CDBG activity = varies based on activity type B-E financing is done in connection with [e.g., acquisition] and includes direct homeownership assistance).  $\zeta$  §2301(c)(3)(B) - Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon in order to sell, rent or redevelop such homes and properties. (CDBG activity = acquisition and rehabilitation).  $\zeta$  §2301(c)(3)(C) - Establish land banks for homes that have been foreclosed upon. (CDBG activity = acquisition, disposition). §2301(c)(3)(D) - Demolish blighted structures. (CDBG activity = clearance/demolition).  $\zeta$  §2301(c)(3)(E) - Redevelop demolished or vacant properties. (CDBG activity = various including acquisition, disposition, public facilities, new construction). (3) National Objective: Low-Mod Area Benefit (4) Activity Description: This program will provide up to \$150,000 as a set-aside to work in tandem with Community Development Block Grant (CDBG) and HOME Investment Act (HOME) for current targeted areas of Arthurtown and Ridgewood. Ridgewood is in Census Tract 106, Block Group 4, which ranks in the highest foreclosure priority as evidence on the chart, Attachment B and has over 71% LMMI. Arthurtown is in Census Tract 116.05 and has over 66% LMMI. (5) Location Description: Ridgewood is in Census Tract 106, Block Group 4, It is located in the north Columbia area and sits along Monticello Road, between I-20 and Summit Avenue. Arthurtown is located in Census Tract 116.05. It is located south west of downtown Columbia, past the University of South Carolina's Williams-Brice Stadium. (6) Performance Measures: The RCCCD anticipates the assistant for up to 5 homes assisted in tandem with CDBG and HOME funds in these targeted areas. (7) Total Budget \$150,000.00 (8) Responsible Organization: The RCCCD will be the responsible organization as it folds this set-aside in with viable CDC's that are currently operating or pending operating in these areas. (9) Projected Start Date: March 1, 2009 (10) Projected End Date March 1, 2013 (11) Specific Activity Requirements: Discount Rate: For acquisition activities, properties must be purchased at a 5-15% discount rate from the current market appraised value; Forms of Assistance: Funds will be provided in the form of a grant to recipients. Recipients will be allowed to propose reasonable terms of financing to rental property owners that NSP funds are provided to at the local level via the RFQ process. The RCCCD will ensure that interest rates and terms are reasonable and appropriate for 120% low- to moderate-income beneficiaries.  $\zeta$  For housing related activities: The tenure of beneficiaries will include tenants to be determined through the RFQ process.  $\zeta$  The duration or term of assistance and continued affordability will be ensured as outlined in Section C. This Amendment in keeping with the HOME Program affordability model and will be using restrictive covenants for a term of 5 or 10 years depending upon the amount of NSP funds provided on a per unit basis. 11 Activity 4: Demolition Efforts (1) Activity Name: Demolition Efforts (2) Activity Type: §2301(c)(3)(D) Demolish blighted structures. (CDBG activity = clearance/demolition). (3) National Objective: Low-Mod Area Benefit (4) Activity Description: This program will provide up to \$150,000 to Richland County's Planning and Development Services to demolish unsafe, abandoned and blighted Housing throughout Richland County to protect public health and safety. To meet the Low-Mod Area Benefit national objective, such properties must be located in low-mod income areas (as defined by CDBG) and must demonstrate readiness when proposals are submitted to the Authority. (5) Location Description: The Richland County Planning and Development Services Department has a listing of all county housing units within Richland County that are deemed by HUD's definition of blighted structures and meet the county's standards of unsafe for human habitation. Specific locations of properties will be identified through the RFP process previously described. (6) Performance Measures: Because each demolition ranges between \$3,500 to \$5,000 per demolition, Richland County is anticipating between 42-30 demolitions (7) Total Budget \$150,000.00 (8) Responsible Organization: The Richland County Planning and Development Services Department will take the lead on the demolitions of blighted structures and will report back to the Richland County Community Development Department (9) Projected Start Date: March 1, 2009 (10) Projected End Date March 1, 2013 (11) Specific Activity Requirements: Not applicable (this is not an

acquisition or housing activity). Activity 5: Richland County & City of Columbia Allocation (1) Activity Name: Richland County & City of Columbia Allocation for Inner City Activity 2) Activity Types: All five NSP-eligible activities will be allowed under this program: §2301(c)(3)(A) - Establish financing mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties, including such mechanisms as soft-second, loan loss reserves, and shared-equity loans for low- and moderate- income homebuyers. (CDBG activity = varies based on activity type B-E financing is done in connection with [e.g., acquisition] and includes direct homeownership assistance). §2301(c)(3)(B) - Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon in order to sell, rent or redevelop such homes and properties. (CDBG activity = acquisition and rehabilitation). §2301(c)(3)(C) - Establish land banks for homes that have been foreclosed upon. (CDBG activity = acquisition, disposition). §2301(c)(3)(D) - Demolish blighted structures. (CDBG activity = clearance/demolition). §2301(c)(3)(E) - Redevelop demolished or vacant properties. (CDBG activity = various including acquisition, disposition, public facilities, new construction). (3) National Objective: Low-Mod Housing at 120% LMMI (4) Activity Description: This program will be available in the inner city of Columbia areas only as identified as areas of greatest need within the city of Columbia. A high area of greatest need fall within 29203 and 29204 zip codes . Partnerships are encouraged, but contracts and monitoring will be made with the lead agency. (5) Location Description: The RCCCD has identified pockets and areas within the city of Columbia showing the areas of greatest need found in Attachments A and B, to include a concentration in zip codes 29203 and 29204. Specific locations will be identified through the RFQ process. (6) Performance Measures: The City of Columbia is anticipating the application and approval of SC State NSP funding. It is anticipated the City will apply for \$3 million in the Tier 1 State NSP initiatives program. Any State NSP will be leveraged with RCCCD NSP to address areas of greatest need. Using an estimated average of \$100,000 per unit, the RCCCD anticipates that this program may provide up to 32 acquired and rehabilitated or redevelopment housing units combined. (7) Total Budget: \$144,209.00 (8) Responsible Organization: The City of Columbia Community Development Department will be the responsible lead organization and will report back to the Richland County Community Development Department (9) Projected Start Date: March 1, 2009 (10) Projected End Date: March 1, 2013 (11) Specific Activity Requirements: Discount Rate: For acquisition activities, properties must be purchased at a 5-15% discount rate from the current market-appraised value. Forms of Assistance: Funds will be provided in the form of a grant to recipients. Recipients will be allowed to proposed reasonable terms of financing to rental property owners that NSP funds are provided to at the local level via the RFQ process. The RCCCD will ensure that interest rates and terms are reasonable and appropriate for 120% low- to moderate-income beneficiaries. For housing related activities: The tenure of beneficiaries will include tenants to be determined through the RFQ process. The duration or term of assistance and continued affordability will be ensured as outlined in Section C. This Amendment in keeping with the HOME Program affordability model and will be using restrictive covenants for a term of 5 or 10 years depending upon the amount of NSP funds provided on a per unit basis.

**Definitions and Descriptions:**

**Low Income Targeting:**

**Acquisition and Relocation:**

**Public Comment:**

| <b>Overall</b>                                 | <b>This Report Period</b> | <b>To Date</b> |
|--|---------------------------|----------------|
| <b>Total Projected Budget from All Sources</b> | N/A                       | \$2,221,859.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A                       | \$2,221,859.00 |
| <b>Program Funds Drawdown</b>                  | \$499,438.42              | \$499,438.42   |
| <b>Program Funds Obligated</b>                 | \$2,077,650.00            | \$2,077,650.00 |
| <b>Program Funds Expended</b>                  | \$425,630.74              | \$425,630.74   |
| <b>Match Contributed</b>                       | \$0.00                    | \$0.00         |
| <b>Program Income Received</b>                 | \$0.00                    | \$0.00         |
| <b>Program Income Drawdown</b>                 | \$0.00                    | \$0.00         |

## Progress Toward Required Numeric Targets

| Requirement                            | Required     | To Date     |
|--|--------------|-------------|
| Overall Benefit Percentage (Projected) |              | 0.00%       |
| Overall Benefit Percentage (Actual)    |              | 0.00%       |
| Minimum Non-Federal Match              | \$0.00       | \$0.00      |
| Limit on Public Services               | \$333,278.85 | \$0.00      |
| Limit on Admin/Planning                | \$222,185.90 | \$26,284.14 |
| Limit on State Admin                   | \$0.00       | \$0.00      |

## Progress Toward Activity Type Targets

## Progress Toward National Objective Targets

| National Objective            | Target       | Actual       |
|-------------------------------|--------------|--------------|
| NSP Only - LH - 25% Set-Aside | \$555,464.75 | \$555,465.00 |

## Overall Progress Narrative:

Richland County Community Development is constantly working with our partners, both public and non-profit, to make the Richland County NSP program a more functionally efficient process. We are continually receiving property approval forms, site-specific environmental forms, and closing documentation. We have concluded the initial walk-through, reviewed the work write-ups, and approved the initiation of the rehabilitation of eight (8) properties this quarter. We have also done a close-out walk-through of one (1) property and obtained income verification information on the respective tenant. We have entered into the implementation stage of the program at this point and are seeing a majority of the stages of the program at work.

For the life of our program, we have accomplished the following:

- Approved the acquisition of thirteen (13) properties for rehabilitation or reconstruction throughout our program.
- Initial work write up approved and granted approval to move forward with rehabilitation of eight (8) properties.
- Performed final walk-through on one (1) property; beneficiary has moved in the home.
- Demolition:

Properties Removed to Date:

316 Everett Street (\$4250.00)  
 2205 Joe Frazier Court (\$2800.00)  
 308 Beaver Dale Drive (\$3974.00)  
 121 Mallard Road (\$1825.00)  
 117 George Robertson Road (\$4700.00)  
 138 Woodvale Circle (\$4945.00)  
 1631 Blakeley (\$3600.00)  
 1632 Blakeley (\$4250.00)  
 1604 Blakeley (\$4846.00)  
 114 Bisbane (\$3600.00)  
 438 Dubard Boyle (\$1500.00)

Richland County Community Development is in the final stages of fine-tuning a restrictive covenant to be placed on all properties that will protect the affordability of the subject property for the required tenure as stated in our Substantial Amendment. These affordability restrictions are based on HOME affordability requirements. For your convenience, they are below:

NSP FUNDS PROVIDED  
AFFORDABILITY PERIOD

- <\$15,000
- >\$15,000 - \$40,000
- >>\$40,000
- 5 years (Forgiven 20% each year)
- >10 years (Forgiven 10% each year)
- >15 years

Committed funds:

- NSP-1-031609-01: Rehabilitation -25%: \$485,863.14
- NSP-1-031609-02: Rehabilitation &ndash LMMI: \$178,851.42
- NSP-1-031609-03: Rehabilitation &ndash Neighborhood Revitalization: 0
- NSP-1-031609-04: Demolition &ndash Unsafe Housing: \$150,000.00
- NSP-1-031609-05: Rehabilitation &ndash City of Columbia: \$96,899.12
- NSP-1-031609-06: Administrative Costs: \$222,185.00

Total Committed Funds: \$1,133,798.60  
Percent Funds Committed: 51%

Expended Funds:

- NSP-1-031609-01: Rehabilitation -25%: \$485,863.14
- NSP-1-031609-02: Rehabilitation &ndash LMMI: \$178,851.42
- NSP-1-031609-03: Rehabilitation &ndash Neighborhood Revitalization: 0
- NSP-1-031609-04: Demolition &ndash Unsafe Housing: \$40,290.00
- NSP-1-031609-05: Rehabilitation &ndash City of Columbia: \$96,899.12
- NSP-1-031609-06: Administrative Costs: \$25,536.84

Total Funds Expended: \$827,440.52  
Percent Funds Expended: 37.24%

Please see individual activity narratives for specific information regarding each activity.

>

## Project Summary

| Project #, Project Title  | This Report Period     | To Date                |                        |
|---|------------------------|------------------------|------------------------|
|   | Program Funds Drawdown | Project Funds Budgeted | Program Funds Drawdown |
| 9999, Restricted Balance  | \$0.00                 | \$0.00                 | \$0.00                 |
| Acquisition/Rehab, Acquisition/Rehabilitation                   | \$176,807.50           | \$1,000,000.00         | \$176,807.50           |
| Acquisition/Rehab - 25%, Acquisition and Rehab - 25% set aside  | \$278,102.78           | \$555,465.00           | \$278,102.78           |
| Acquisition/Rehab, Acquisition/Rehabilitation - Neighborhood    | \$0.00                 | \$150,000.00           | \$0.00                 |
| Admin, Administration   | \$26,284.14            | \$222,185.00           | \$26,284.14            |
| Aquisition/Rehab - COC, Aquisition and Rehabilitation - City of | \$0.00                 | \$144,209.00           | \$0.00                 |
| Demo, Demolition of Blighted Structures                         | \$18,244.00            | \$150,000.00           | \$18,244.00            |

## Activities

**Grantee Activity Number:** NSP-I-031609-01

**Activity Title:** Rehabilitation - 25%

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

Acquisition/Rehab - 25%

**Project Title:**

Acquisition and Rehab - 25% set aside

**Projected Start Date:**

03/16/2009

**Projected End Date:**

03/16/2013

**Benefit Type:**

Direct Benefit (Households)

**Completed Activity Actual End Date:**

12/31/2009

**National Objective:**

NSP Only - LH - 25% Set-Aside

**Responsible Organization:**

Richland County Government

**Overall**

**Oct 1 thru Dec 31, 2009**

**To Date**

|  |              |              |
|--|--------------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A          | \$555,465.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A          | \$555,465.00 |
| <b>Program Funds Drawdown</b>                  | \$278,102.78 | \$278,102.78 |
| <b>Program Funds Obligated</b>                 | \$555,465.00 | \$555,465.00 |
| <b>Program Funds Expended</b>                  | \$207,760.36 | \$207,760.36 |
| Richland County Government                     | \$207,760.36 | \$207,760.36 |
| <b>Match Contributed</b>                       | \$0.00       | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00       | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00       | \$0.00       |

**Activity Description:**

Richland County awarded a developer contract to Santee-Lynches Affordable Housing and Community Development Corporation (Santee-Lynches). Santee-Lynches has entered into a partnership agreement with Community Assistance Providers, Inc. (CAP) in order to complete NSP activities. Santee-Lynches is the lead agency and CAP is responsible for managing and maintaining files.

**Location Description:**

Zip Codes of 29229 and 29223. These areas have been chosen based on the high rate of foreclosure, high percentage of subprime mortgage loans and the likelihood of continued foreclosure activity.

**Activity Progress Narrative:**

PART 1: 25% set-aside

Santee Lynches Community Development Corporation (SLCDC) has been awarded the entire 25% set-aside for those 50% and below median income for our area.

In 4Q 2009, we have accomplished the following:

- SLCDC has closed on the following properties:
  - 106 Elders Pond Drive: below is a listing of the information received to date
    - Appraisal (\$88,000)
    - HUD Settlement Statement from the closing (\$85,000)
    - Request for payment from the acquisition (\$87,836.74)
    - Purchase Discout (3%)
    - Site-specific environmental review
  - 9 Brookfield Heights: below is a listing of the information received to date
    - Appriaisal (\$80,000)
    - HUD Settlement Statement from the closing (\$65,000)



- Request for payment from the acquisition (\$67,378.31)
- Purchase Discount (19%)
- Site-specific environmental review
- Payment of the following requisitions:
  - 133 Windridge Road
    - Acquisition: \$96,274.00
  - 107 Elders Pond Drive
    - Acquisition: \$97,157.75
  - 19 Wheatstone Court
    - Acquisition: \$101,789.76
  - 106 Elders Pond Drive
    - Acquisition: \$87,836.74
  - 9 Brookfield Heights
    - Acquisition: \$67,378.31
  - Developer Fee Payment : \$35,426.58
- Approved the initial work write-up and permission to move forward with the rehabilitation has been given for the following properties:
  - 133 Windridge Road
  - 107 Elders Pond Drive
  - 19 Wheatstone Court
  - 106 Elders Pond
  - 9 Brookfield Heights
- SLCDC is also consistently screening tenants and preparing the end-use stage of this program.

Total Funds Committed: \$485,863.14  
 Percent Committed: 87.47%  
 Total Funds Expended: \$485,863.14  
 Percent Expended: 87.47%

## Accomplishments Performance Measures

|                              | This Report Period | Cumulative Actual Total / Expected |
|------------------------------|--------------------|------------------------------------|
|                              | Total              | Total                              |
| # of Properties              | 0                  | 0/5                                |
| # ELI Households (0-30% AMI) | 0                  | 0/0                                |

|                         | This Report Period | Cumulative Actual Total / Expected |
|-------------------------|--------------------|------------------------------------|
|                         | Total              | Total                              |
| # of Housing Units      | 0                  | 0/5                                |
| # of Singlefamily Units | 0                  | 0/5                                |

## Beneficiaries Performance Measures

|                     | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |          |
|---------------------|--------------------|-----|-------|------------------------------------|-----|-------|----------|
|                     | Low                | Mod | Total | Low                                | Mod | Total | Low/Mod% |
| # of Households     | 0                  | 0   | 0     | 0/5                                | 0/0 | 0/5   | 0        |
| # Renter Households | 0                  | 0   | 0     | 0/5                                | 0/0 | 0/5   | 0        |

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

**Other Funding Sources**

**Amount**

No Other Funding Sources Found

Total Other Funding Sources

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**Grantee Activity Number:** NSP-I-031609-02

**Activity Title:** Rehabilitation - LMMI

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

Acquisition/Rehab

**Project Title:**

Acquisition/Rehabilitation

**Projected Start Date:**

03/16/2009

**Projected End Date:**

03/16/2013

**Benefit Type:**

Direct Benefit (Households)

**Completed Activity Actual End Date:**

12/31/2009

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

Richland County Government

| Overall  | Oct 1 thru Dec 31, 2009 | To Date        |
|--|-------------------------|----------------|
| <b>Total Projected Budget from All Sources</b> | N/A                     | \$1,019,548.88 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A                     | \$1,019,548.88 |
| <b>Program Funds Drawdown</b>                  | \$176,807.50            | \$176,807.50   |
| <b>Program Funds Obligated</b>                 | \$1,000,000.00          | \$1,000,000.00 |
| <b>Program Funds Expended</b>                  | \$96,274.00             | \$96,274.00    |
| Richland County Government                     | \$96,274.00             | \$96,274.00    |
| <b>Match Contributed</b>                       | \$0.00                  | \$0.00         |
| <b>Program Income Received</b>                 | \$0.00                  | \$0.00         |
| <b>Program Income Drawdown</b>                 | \$0.00                  | \$0.00         |

**Activity Description:**

Richland County awarded two (2) developer contracts for this allocation of funds. Santee Lynches Community Development Corporation will receive \$562,705.00 to acquire, rehabilitate, and rent single family homes to LMMI residents in the unincorporated portions of Richland County. Columbia Housing Authority will receive \$437,295.00 to acquire, rehabilitate, and sell single family homes to LMMI residents in the unincorporated portions of Richland County.

**Location Description:**

Unincorporated portions of Richland County. Focus is on areas that have the highest rates of foreclosure and are experiencing continued abandonment, vacancy and foreclosure.

**Activity Progress Narrative:**

Two non-profit developers have been awarded these NSP funds to acquire, rehabilitate, and resell/rent foreclosed single family homes throughout the unincorporated portions of Richland County. RCCDD has signed contracts establishing the relationship between Richland County Community Development (RCCD) and Santee-Lynches Community Development Corporation (SLCDC), and between RCCD and Columbia Housing Authority (CHA). This contract defines SLCDC and CHA as developers and also details the obligations and expectations of SLCDC and CHA, given they are recipients of federal funds (please contact me if you would like a copies of these contracts to review).

Santee Lynches Community Development Corporation (SLCDC)

SLCDC has been awarded \$562,705.00 from this portion of the Richland County NSP grant, which is to be used on houses in the 29229 and 29223 zip codes, as well as a portion to be used in the Decker Boulevard Neighborhood Improvement Program Area (a Richland County Planning Program). Please contact me if you would like a map of the Neighborhood Improvement program area.

- 18 Autumn Run Way
  - RCCDD approved the initial work write-up and permission to move forward with the rehabilitation was given to SLCDC
  - SLCDC has finished the rehabilitation.

- We have obtained income verification on beneficiary
- The beneficiary has moved in the property.
- 9 Pennridge Court
  - RCCDD approved the initial work write-up and permission to move forward with the rehabilitation was given to SLCDC
- SLCDC has a contract on the following property:
  - 2030 Fairlamb Avenue
  - SLCDC has a minimum of two more properties to acquire under this activity.

**Columbia Housing Authority**

CHA has been awarded \$377,295 from this portion of the Richland County NSP grant, which is to be used in the 29223 zip code, as well as a portion to be used in the Crane Creek Neighborhood Improvement Program Area (a Richland County Planning Program). Please contact me if you would like a map of the Crane Creek Neighborhood Improvement Program Area.

- CHA has contracts pending on four properties (all in 29223)
  - 1602 Conestoga Circle
  - Moody View Court
  - 111 Jaybird Lane
  - 534 Seton Hall Drive
- RCCD has received the following on the above CHA properties
  - Appraisals
  - Initial work write-ups
  - Site-specific environmental reviews
- RCCD reviewed the sales contract that would be used between CHA and HUD for the acquisition of the properties
- Confirmed situation regarding HUD-assisted tenants currently occupying the properties CHA is acquiring.
  - Because they are living in HUD assisted properties, they are not entitled to full payment under URA; they are only entitled to be relocated to other HUD assisted housing, such as CHA public housing units or with a Section 8 Voucher, both of which CHA could offer them at no additional cost to CHA. Of course, that is only needed in the event the occupants don't buy the houses they are in, which most have indicated a desire to do.

Total Funds Committed: \$178,851.42  
 Percent Committed: 17.89%  
 Total Funds Expended: \$178,851.42  
 Percent Expended: 17.89%

**Accomplishments Performance Measures**

|                 | This Report Period | Cumulative Actual Total / Expected |
|-----------------|--------------------|------------------------------------|
|                 | Total              | Total                              |
| # of Properties | 1                  | 1/8                                |

|                         | This Report Period | Cumulative Actual Total / Expected |
|-------------------------|--------------------|------------------------------------|
|                         | Total              | Total                              |
| # of Housing Units      | 0                  | 0/8                                |
| # of Singlefamily Units | 0                  | 0/8                                |

**Beneficiaries Performance Measures**

|                     | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |          |
|---------------------|--------------------|-----|-------|------------------------------------|-----|-------|----------|
|                     | Low                | Mod | Total | Low                                | Mod | Total | Low/Mod% |
| # of Households     | 0                  | 0   | 0     | 0/4                                | 0/4 | 0/8   | 0        |
| # Owner Households  | 0                  | 0   | 0     | 0/0                                | 0/4 | 0/4   | 0        |
| # Renter Households | 0                  | 0   | 0     | 0/4                                | 0/0 | 0/4   | 0        |

**Activity Locations**

| Address           | City     | State | Zip   |
|-------------------|----------|-------|-------|
| 18 Autumn Run Way | Columbia | NA    | 29229 |

## Other Funding Sources Budgeted - Detail

### No Other Match Funding Sources Found

| Other Funding Sources                    | Amount |
|--|--------|
| Neighborhood Stabilization Program (NSP) | \$0.00 |
| Total Other Funding Sources              | \$0.00 |

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**Grantee Activity Number:** NSP-I-031609-03

**Activity Title:** Rehabilitation - Neighborhood Revitalization

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Under Way

**Project Number:**

Acquisition/Rehab

**Project Title:**

Acquisition/Rehabilitation - Neighborhood Revitalization

**Projected Start Date:**

03/16/2009

**Projected End Date:**

03/16/2013

**Benefit Type:**

Direct Benefit (Households)

**Completed Activity Actual End Date:**

12/31/2009

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

Richland County Government

**Overall**

**Oct 1 thru Dec 31, 2009**

**To Date**

|  |              |              |
|--|--------------|--------------|
| <b>Total Projected Budget from All Sources</b> | N/A          | \$150,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A          | \$150,000.00 |
| <b>Program Funds Drawdown</b>                  | \$0.00       | \$0.00       |
| <b>Program Funds Obligated</b>                 | \$150,000.00 | \$150,000.00 |
| <b>Program Funds Expended</b>                  | \$0.00       | \$0.00       |
| <b>Match Contributed</b>                       | \$0.00       | \$0.00       |
| <b>Program Income Received</b>                 | \$0.00       | \$0.00       |
| <b>Program Income Drawdown</b>                 | \$0.00       | \$0.00       |

**Activity Description:**

Funds will be used for rehabilitation and in fill housing in the Ridgewood Neighborhood Revitalization community.

**Location Description:**

These funds will be designated to be used in either/or Aarthurtown or Ridgewood to assist in our Neighborhood Revitalization (CDBG) efforts in those communities.

**Activity Progress Narrative:**

This is a \$150,000 set-aside for the Richland County Community Development Neighborhood Revitalization Program. The NSP funds will be used in the acquisition of two lots and construction of two single family residences in the Ridgewood neighborhood. The two lots that will be purchased once housed single family residences. In our research in determining if this use is eligible under NSP we determined this activity is eligible for the use of NSP funds and falls under Eligible Use E.

The Request for Qualifications (RFQ) for Affordable Housing Developer was submitted to Richland County Procurement Department in early November and was advertised December 6, 2009. This RFQ process will establish a list of qualified housing developers for Richland County. Our goal is to have 100% of funds committed by March 2010.

Total Funds Committed: 0  
Percent Committed: 0  
Total Funds Expended: 0  
Percent Expended: 0

**Accomplishments Performance Measures**

**This Report Period**  
**Total**

**Cumulative Actual Total / Expected**  
**Total**

|                 |   |     |
|-----------------|---|-----|
| # of Properties | 0 | 0/5 |
|-----------------|---|-----|

|                         | This Report Period | Cumulative Actual Total / Expected |
|-------------------------|--------------------|------------------------------------|
|                         | Total              | Total                              |
| # of Housing Units      | 0                  | 0/0                                |
| # of Singlefamily Units | 0                  | 0/0                                |

### Beneficiaries Performance Measures

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |          |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|----------|
|                    | Low                | Mod | Total | Low                                | Mod | Total | Low/Mod% |
| # of Households    | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/0   | 0        |
| # Owner Households | 0                  | 0   | 0     | 0/0                                | 0/0 | 0/0   | 0        |

### Activity Locations

No Activity Locations found.

### Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

| Other Funding Sources                    | Amount |
|--|--------|
| Neighborhood Stabilization Program (NSP) | \$0.00 |
| Total Other Funding Sources              | \$0.00 |

---

**Grantee Activity Number:** NSP-I-031609-04

**Activity Title:** Demolition - Unsafe Housing - RC planning

**Activity Category:**

Clearance and Demolition

**Project Number:**

Demo

**Projected Start Date:**

03/16/2009

**Benefit Type:**

N/A

**National Objective:**

NSP Only - LMMI

**Activity Status:**

Under Way

**Project Title:**

Demolition of Blighted Structures

**Projected End Date:**

03/16/2013

**Completed Activity Actual End Date:**

12/31/2009

**Responsible Organization:**

Richland County Planning and Development Services

**Overall**

**Oct 1 thru Dec 31, 2009**

**To Date**

|   |              |              |
|---|--------------|--------------|
| <b>Total Projected Budget from All Sources</b>    | N/A          | \$150,000.00 |
| <b>Total CDBG Program Funds Budgeted</b>          | N/A          | \$150,000.00 |
| <b>Program Funds Drawdown</b>                     | \$18,244.00  | \$18,244.00  |
| <b>Program Funds Obligated</b>                    | \$150,000.00 | \$150,000.00 |
| <b>Program Funds Expended</b>                     | \$22,046.00  | \$22,046.00  |
| Richland County Planning and Development Services | \$22,046.00  | \$22,046.00  |
| <b>Match Contributed</b>                          | \$0.00       | \$0.00       |
| <b>Program Income Received</b>                    | \$0.00       | \$0.00       |
| <b>Program Income Drawdown</b>                    | \$0.00       | \$0.00       |

**Activity Description:**

These efforts will be focused on demolition of unsafe, abandoned housing units throughout unincorporated Richland County.

**Location Description:**

These properties are located in the unincorporated areas of Richland County.

**Activity Progress Narrative:**

The Richland County Unsafe Housing Department (RCUHD) has been awarded \$150,000.00 in Richland County NSP funds to demolish abandoned, severely blighted structures throughout the unincorporated portions of Richland County. Every property selected must be considered a danger to public health and safety, per HUD and per Richland County Unsafe Housing Policy. This quarter, RCUHD has removed six (6) structures as of this QRP timeframe.

Properties Removed this 4Q 2009:

138 Woodvale Circle (\$4945.00)  
1631 Blakeley (\$3600.00)  
1632 Blakeley (\$4250.00)  
1604 Blakeley (\$4846.00)  
114 Brisbane (\$3600.00)  
438 Dubard Boyle (\$1500.00)

Target Properties:



Breazio Road  
1531  
Congaree Road  
410  
Dubard Boyle  
224  
Dubard Boyle  
410  
Meeting House Road  
129  
Thrush Street  
6238  
Fairfield Road  
1354  
Whistle Top  
123  
Pickett Hill  
1010  
Eastman  
3909  
Clive  
1339  
Boston  
529  
Calvary  
208  
Alford  
1808  
Carter  
4217  
Mountain  
7235  
Middle Street  
4401  
Revelstoke  
107  
Dawning Lane  
8402  
Winnsboro  
1305  
Rhea  
818  
Willie Wilson  
137  
Bowling  
1620  
Winchester Avenue  
100  
Beatty Downs  
1926  
Burton  
3911  
Clive  
3932  
Gibson  
107  
La Brew  
9051  
Monticello  
117  
Ranchero  
1313  
Pineland  
208  
Crawford  
1400  
Lorick

In the first quarter of 2010, we intend to continue with the demolition of the target properties listed above. We are expecting to demolish a minimum of 10 houses within the next quarter.

Total Funds Committed: \$150,000  
 Percent Committed: 100%  
 Total Funds Expended: \$40,290  
 Percent Expended: 27%

## Accomplishments Performance Measures

|                 | This Report Period<br>Total | Cumulative Actual Total / Expected<br>Total |
|-----------------|-----------------------------|---|
| # of Properties | 6                           | 11/28                                       |

## Beneficiaries Performance Measures

**No Beneficiaries Performance Measures found.**

## Activity Locations

| Address             | City     | State | Zip   |
|---------------------|----------|-------|-------|
| 138 Woodvale Circle | Columbia | NA    | 29203 |
| 114 Bisbane Road    | Columbia | NA    | 29203 |
| 1631 Blakely Street | Columbia | NA    | 29203 |
| 1632 Blakely Street | Columbia | NA    | 29203 |
| 438 Dubard Boyle Rd | Columbia | NA    | 29203 |
| 1604 Blakely Street | Columbia | NA    | 29203 |

## Other Funding Sources Budgeted - Detail

**No Other Match Funding Sources Found**

| Other Funding Sources                    | Amount |
|--|--------|
| Neighborhood Stabilization Program (NSP) | \$0.00 |
| Total Other Funding Sources              | \$0.00 |

|                                 |                                 |
|---------------------------------|---------------------------------|
| <b>Grantee Activity Number:</b> | <b>NSP-I-031609-05</b>          |
| <b>Activity Title:</b>          | <b>Rehab - City of Columbia</b> |

**Activity Category:**

Rehabilitation/reconstruction of residential structures

**Activity Status:**

Completed

**Project Number:**

Aquisition/Rehab - COC

**Project Title:**

Aquisition and Rehabilitation - City of Columbia

**Projected Start Date:**

03/16/2009

**Projected End Date:**

03/16/2013

**Benefit Type:**

Direct Benefit (Households)

**Completed Activity Actual End Date:**

12/31/2009

**National Objective:**

NSP Only - LMMI

**Responsible Organization:**

City of Columbia

| <b>Overall</b>                                 | <b>Oct 1 thru Dec 31, 2009</b> | <b>To Date</b> |
|--|--------------------------------|----------------|
| <b>Total Projected Budget from All Sources</b> | N/A                            | \$124,660.12   |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A                            | \$124,660.12   |
| <b>Program Funds Drawdown</b>                  | \$0.00                         | \$0.00         |
| <b>Program Funds Obligated</b>                 | \$0.00                         | \$0.00         |
| <b>Program Funds Expended</b>                  | \$96,899.12                    | \$96,899.12    |
| City of Columbia                               | \$96,899.12                    | \$96,899.12    |
| <b>Match Contributed</b>                       | \$0.00                         | \$0.00         |
| <b>Program Income Received</b>                 | \$0.00                         | \$0.00         |
| <b>Program Income Drawdown</b>                 | \$0.00                         | \$0.00         |

**Activity Description:**

A City of Columbia set-aside to work with Community Development Corporations in the areas of highest concentration for foreclosure, sub prime lending and delinquencies. The set-aside is based upon an elevated level of foreclosures within the inner city census tracts. The City of Columbia Community Development Department will oversee this effort.

**Location Description:**

This property is located in the corporate city limits of Columbia.

**Activity Progress Narrative:**

This is a \$144,209.00 set aside for the City of Columbia (CoC), which is an incorporated portion of Richland County. CoC will be acquiring, rehabilitating, and then reselling one single family residence. They have closed on a single family home located at 5 North Silas Brook Court for \$95,000. We have received and reviewed the work write-up. We have included such green building measures as laminate hardwood floors, tank-less water heater, energy efficient appliances, and CFL's. We have walked through the property, took before photos, and approved CoC's intended plan and initial work write-up.

Total Funds Committed: \$96,899.12  
 Percent Committed: 67.19%  
 Total Funds Expended: \$96,899.12  
 Percent Expended: 67.19%

**Accomplishments Performance Measures**

|                        | <b>This Report Period</b> | <b>Cumulative Actual Total / Expected</b> |
|------------------------|---------------------------|---|
|                        | <b>Total</b>              | <b>Total</b>                              |
| <b># of Properties</b> | 0                         | 0/1                                       |

|                         | This Report Period | Cumulative Actual Total / Expected |
|-------------------------|--------------------|------------------------------------|
|                         | Total              | Total                              |
| # of Housing Units      | 0                  | 0/1                                |
| # of Singlefamily Units | 0                  | 0/1                                |

## Beneficiaries Performance Measures

|                    | This Report Period |     |       | Cumulative Actual Total / Expected |     |       |          |
|--------------------|--------------------|-----|-------|------------------------------------|-----|-------|----------|
|                    | Low                | Mod | Total | Low                                | Mod | Total | Low/Mod% |
| # of Households    | 0                  | 0   | 0     | 0/1                                | 0/0 | 0/1   | 0        |
| # Owner Households | 0                  | 0   | 0     | 0/1                                | 0/0 | 0/1   | 0        |

## Activity Locations

**No Activity Locations found.**

## Other Funding Sources Budgeted - Detail

**No Other Match Funding Sources Found**

| Other Funding Sources          | Amount |
|--------------------------------|--------|
| No Other Funding Sources Found |        |
| Total Other Funding Sources    |        |

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|                                 |   |
|---------------------------------|---|
| <b>Grantee Activity Number:</b> | <b>NSP-I-031609-06</b>                            |
| <b>Activity Title:</b>          | <b>Administrative Costs Associated with NSP I</b> |

**Activity Category:**

Administration

**Project Number:**

Admin

**Projected Start Date:**

03/16/2009

**Benefit Type:**

N/A

**National Objective:**

N/A

**Activity Status:**

Planned

**Project Title:**

Administration

**Projected End Date:**

03/16/2013

**Completed Activity Actual End Date:**

12/31/2009

**Responsible Organization:**

Richland County Government

| <b>Overall</b>                                 | <b>Oct 1 thru Dec 31, 2009</b> | <b>To Date</b> |
|--|--------------------------------|----------------|
| <b>Total Projected Budget from All Sources</b> | N/A                            | \$222,185.00   |
| <b>Total CDBG Program Funds Budgeted</b>       | N/A                            | \$222,185.00   |
| <b>Program Funds Drawdown</b>                  | \$26,284.14                    | \$26,284.14    |
| <b>Program Funds Obligated</b>                 | \$222,185.00                   | \$222,185.00   |
| <b>Program Funds Expended</b>                  | \$2,651.26                     | \$2,651.26     |
| Richland County Government                     | \$2,651.26                     | \$2,651.26     |
| <b>Match Contributed</b>                       | \$0.00                         | \$0.00         |
| <b>Program Income Received</b>                 | \$0.00                         | \$0.00         |
| <b>Program Income Drawdown</b>                 | \$0.00                         | \$0.00         |

**Activity Description:**

For Administrative Costs Associated with NSP Round I funds

**Location Description:**

Richland County Government

**Activity Progress Narrative:**

The above activity is for administrative costs associated with the management and oversight of the NSP1 program.

**Accomplishments Performance Measures**

No Accomplishments Performance Measures found.

**Beneficiaries Performance Measures**

No Beneficiaries Performance Measures found.

## Activity Locations

No Activity Locations found.

## Other Funding Sources Budgeted - Detail

No Other Match Funding Sources Found

| Other Funding Sources                    | Amount |
|--|--------|
| Neighborhood Stabilization Program (NSP) | \$0.00 |
| Total Other Funding Sources              | \$0.00 |

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