



5.2	<p><b>Goals and Objectives (Continued).</b></p> <p><u>Goal:</u> Develop mutually supportive relationships that expand our ability to provide affordable housing while enhancing the value of investment.</p> <p><u>Objectives:</u></p> <ol style="list-style-type: none"> <li>1. Develop and enhance partnerships with internal and external agencies and businesses to leverage resources and coordinate affordable housing activities.</li> <li>2. Conduct ongoing public relations outreach with affordable housing advocates, social service agencies and landlords concerning program availability and participation requirements.</li> </ol> <p><u>Goal:</u> Actively seek new and innovative ideas to improve affordable housing opportunities.</p> <p><u>Objectives:</u></p> <ol style="list-style-type: none"> <li>1. Develop initiatives and strategies to increase participation in the Housing Choice Voucher Homeownership Program. Increase program visibility to potential candidates. Coordinate with internal departments and external affordable housing partners to provide necessary homeownership and housing counseling. Coordinate with internal departments to identify and secure funds to assist with down-payment assistance and closing costs through their respective programs.</li> <li>2. Partner with other Divisions and agencies in exploring and exploiting viable alternatives to compliment additional housing initiatives, in an effort to make our mutual client base more self-sufficient.</li> <li>3. Aggressively pursue new targeted and untargeted Voucher funding, when made available by HUD, in order to assist additional families within the Authority's jurisdiction, thus expanding program opportunities to low-income, very low-income, extremely low-income and special needs populations.</li> </ol> <p>The South Carolina State Housing Finance and Development Authority has made the following progress in meeting and exceeding the goals and objectives described in the previous Five-Year Plan as follows:</p> <ol style="list-style-type: none"> <li>1. Expanded the supply of assisted housing and increased assisted housing choices through community outreach efforts, the establishment of a free affordable housing database that allows landlords interested in participating in the Section 8 Housing Choice Voucher Program to list their properties, and program applicants/participants to locate affordable housing that meets their needs, and the implementation of a program to provide security deposit assistance to new program participants.</li> <li>2. Improved the quality of assisted housing through numerous quality control initiatives and achieved a "High Performer" rating by HUD on the Section Eight Management Assessment Program (SEMAP) for the seventh consecutive year and had no findings from a Fiscal Year 2009 Tier 1 Consolidated Monitoring Review.</li> <li>3. Increased customer satisfaction as evidenced by exceeding the Authority's goal of 90% landlord and participant satisfaction for the fifth consecutive year.</li> <li>4. Increased Homeownership Voucher Program participation to seventeen participants through the establishment of a program specifically tailored to assist families in overcoming the unique challenges facing low-income families in attaining homeownership.</li> <li>5. Promoted self-sufficiency through participation in the Homeownership Voucher Program and by maintaining a viable Family Self-Sufficiency program with over 90% of the participants establishing and maintaining an escrow balance.</li> </ol>
6.0	<p><b>PHA Plan Update.</b></p> <p>(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:</p> <p>No PHA Plan elements have been revised by the PHA since its last Annual Plan submission.</p> <p>(b) Identify the specific location(s) where the public may obtain copies of the Five-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions.</p> <p>The public may review or obtain copies of the Five-Year and Annual PHA Plan and a complete list of PHA Plan Elements (supporting documents) at:</p> <p>South Carolina State Housing Finance and Development Authority, 300-C Outlet Pointe Boulevard, Columbia, South Carolina 29210 and the Authority's website at <a href="http://www.SCHousing.com">www.SCHousing.com</a>.</p>
7.0	<p><b>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers.</b> <i>Include statements related to these programs as applicable.</i></p> <p><u>Homeownership</u> – The SC State Housing Finance and Development Authority has operated a first-time homebuyer program for over 30 years, funded with Mortgage Revenue Bonds. It has also developed a highly successful Homeownership Voucher Loan Purchase Program through its Homeownership Division, to facilitate the origination and purchase of loans made to borrowers receiving rental assistance through the Section 8 Housing Choice Voucher Program. Although the Authority administers the Voucher Program in seven counties, the Homeownership Voucher Loan Program has been made available to all Public Housing Authorities throughout the State of South Carolina.</p> <p><u>Project-Based Vouchers</u> – In order to better serve the elderly, persons with disabilities and other special needs populations, the Authority will continue to research the feasibility and viability of "project-basing" tenant-based Section 8 Vouchers. This option will be utilized when it allows access to areas outside of high concentrations of poverty and minority populations, or there is a low utilization rate for Vouchers due to a lack of suitable quality, affordable rental housing and limited to housing that meets the proposal guidelines of 24 CFR 983.51(b)(2).</p>

8.0	<p><b>Capital Improvements.</b> Please complete Parts 8.1 through 8.3, as applicable.</p> <p>N/A</p>
8.1	<p><b>Capital Fund Program Annual Statement/Performance and Evaluation Report.</b> As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i>, form HUD-50075.1, for each current and open CFP grant and CFFP financing.</p> <p>N/A</p>
8.2	<p><b>Capital Fund Program Five-Year Action Plan.</b> As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i>, form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.</p> <p>N/A</p>
8.3	<p><b>Capital Fund Financing Program (CFFP).</b></p> <p><input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.</p> <p>N/A</p>
9.0	<p><b>Housing Needs.</b> Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.</p> <p>The Consolidated Plan jurisdiction is the State of South Carolina. The SC State Housing Finance and Development Authority (“the Authority”) is one of the four administering state agencies of HUD Programs. The Authority is a major contributor in providing, to the SC Department of Commerce, lead entity responsible for overseeing the development of the Consolidated Plan, various housing and programmatic statistics as well as other housing-related trends and issues.</p> <p>The housing needs of the low-income, very low-income and extremely low-income families are constantly reviewed with regard to those current and potential participants of the Section 8 Housing Choice Voucher Program. Affordability is reviewed annually when determining whether to increase or decrease payment standards. In addition, the Authority ensures that a family pays no more than 40% of their monthly adjusted income towards rent and utilities at initial occupancy, thereby allowing families to have a more viable and stable economic and living environment.</p> <p>The Authority monitors the special needs categories of those utilizing the program as well as those families selected from the waiting list. In addition to being ranked by date and time of waiting list application, selection from the waiting lists is determined by the Authority’s established preferences of a disabled member in the household or veteran/surviving spouse of a veteran. Whenever a PHA issues a voucher to a family that includes a person with disabilities, the PHA provides a current listing of available accessible units known to the PHA and, if necessary, otherwise assist the family in locating an available accessible dwelling unit. Currently there are 1158 families on the Authority’s Section 8 Housing Choice Voucher Program waiting list. Approximately 83% are extremely low-income and about 17% represent very low-income and low-income families. The Authority will continue to target families whose income is at or below 30% of the area median income.</p> <p>The supply of safe, decent, affordable housing has consistently been a barrier within the housing industry. However, the Authority secured the services of SocialServe.com for the development and implementation of a website which is now the Authority’s primary listing and searching tool for affordable housing. This website, <a href="http://www.SCHousingSearch.com">www.SCHousingSearch.com</a> has been made available for owners, landlords and managing agents to list their various properties throughout the State of South Carolina. Also, both private sector renters and those searching for affordable housing units under the Section 8 Housing Choice Voucher Program are able to obtain the most complete and updated listing, not only within the Voucher Program’s seven county jurisdiction, but within all other counties in the state. This information enables families to become more educated, make better informed housing decisions and be able to move out of the areas of high concentrations of poverty and minority populations.</p> <p>The staff of the Authority are continually improving customer service to both internal and external customers and are able to direct families to other agencies/organizations or websites in an effort to assist them with their housing needs.</p>

<p><b>9.1</b></p>	<p><b>Strategy for Addressing Housing Needs.</b> Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. <b>Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</b></p> <p>The Authority will continue to consult the Consolidated Plan in an effort to further address the needs of the low income, very low income and extremely low income populations. The Voucher Program will accomplish this by careful review of payment standards within our seven county jurisdiction, maximizing the number of affordable units available within its current resources, and applying for additional funding, when available. We will maintain or increase Section 8 lease-up rates by continuing to market the program to landlords, particularly those outside areas of high concentrations of poverty and minority populations. It is important to continue effectively screening applicants to increase owner acceptance of the program, continue providing security deposit assistance for new program participants, and further develop mutually supportive relationships that expand our ability to provide affordable housing while enhancing the value of investment. We will continue to conduct ongoing public relations and outreach with affordable housing advocates, social service agencies and landlords concerning program availability, thereby enhancing program visibility.</p> <p>The Authority recognizes that communities and families can be strengthened through Homeownership and we will continue to provide low interest rates and down payment assistance and solicit continued support from Federal funding sources to answer the demand for affordable housing. Repair, rehabilitation and new construction create additional safe, decent and affordable units. Rehabilitation has a direct affect on persons who are elderly and disabled by adapting units to accommodate disabilities. Creating new initiatives that will increase community sustainability through affordable housing options can be achieved by coordination, working and/or partnering with other agencies and organizations in providing new and improved accessibility to housing and supportive services for low-income, very low-income, and extremely low-income families.</p> <p>Educating the public about the importance of safe, decent, affordable housing will remain a priority. Communities will become more viable and strengthened through economic development and improved infrastructure and services. This creates a safe and suitable living environment through accessibility to various facilities and services and other critical community needs for the low-income, very low-income, and extremely low-income families.</p>
<p><b>10.0</b></p>	<p><b>Additional Information.</b> Describe the following, as well as any additional information HUD has requested.</p> <p>(a) <b>Progress in Meeting Mission and Goals.</b> Provide a brief statement of the PHA’s progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>During the past five years the Authority has worked to provide a quality Voucher Program that exceeded the expectations of our clients and HUD. The Authority has been a consistent “High Performer” in the Section Eight Management Assessment Program (SEMAP) rating system and had no findings from a Fiscal Year 2009 Tier 1 Consolidated Monitoring Review. The Authority has increased participation in its Homeownership Voucher Program, revised the Participant Handbook and Section 8 Housing Choice Voucher Administrative Plan to incorporate the provisions of the Violence Against Women Act (VAWA). It also addressed Limited English Proficiency (LEP) to include the hiring of bilingual staff.</p> <p>(b) <b>Significant Amendment and Substantial Deviation/Modification.</b> Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification”</p> <p>It is the intent of the South Carolina State Housing Finance and Development Authority to adhere to the mission, goals and objectives outlined in the Five-Year Plan. The Plan, however, will be modified and re-submitted to HUD should a substantial deviation from program goals and objectives occur. The Authority defines substantial deviation/modification as:</p> <p>Any change in the planned or actual use of federal funds for activities that would prohibit or redirect the Authority’s mission, goals and objectives.</p> <p>A need to respond immediately to Acts of God beyond the control of the Authority, such as earthquakes, civil unrest, or other unforeseen significant events.</p> <p>A mandate from State government officials, specifically the governing board of the Authority, to modify, revise, or delete the long-range goals and objectives of the program.</p> <p>A substantial deviation does not include any changes in HUD rules and regulations, which require or prohibit changes to activities listed herein.</p> <p>A Significant Amendment or Modification to the Five-Year and Annual Plans is defined as:</p> <p>Changes of a significant nature to the rent or admissions policies, or the organization of the waiting list not required by federal regulatory requirements as to effect a change in the Section 8 Housing Choice Voucher Program Administrative Plan.</p>
<p><b>11.0</b></p>	<p><b>Required Submission for HUD Field Office Review.</b> In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. <b>Note:</b> Faxed copies of these documents will not be accepted by the Field Office.</p> <p>(a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights)</p> <p>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</p> <p>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</p> <p>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</p> <p>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</p> <p>(f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.</p> <p>(g) Challenged Elements</p> <p>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</p> <p>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p>