



WACCAMAW
R E G I O N A L
COUNCIL OF GOVERNMENTS

WACCAMAW HOME CONSORTIUM

CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)

Program Year 2015 - 2016

(July 1, 2015 - June 30, 2016)

To be submitted to HUD September 29, 2016

Prepared for:

The U.S. Department of Housing and Urban Development

By:

The Waccamaw HOME Consortium
c/o Waccamaw Regional Council of Governments
Georgetown, South Carolina

INTRODUCTION

HOME funds are used to enhance the region's effort to provide quality affordable housing to low and very-low income households, to expand the capacity of local non-profit affordable housing providers and to leverage other funds for local affordable housing efforts. Program Year 2015 was the Waccamaw HOME Consortium's (WHC) tenth year of funding through the U.S. Department of Housing and Urban Development HOME Investment Partnerships Program (HOME). The data reported in this CAPER is for activities for which the WHC has dispersed funds during the program year beginning July 1, 2015 and ending June 30, 2016.

The WHC Consolidated Plan's jurisdiction includes fifteen municipalities and three counties. Georgetown and Horry counties are situated on the Atlantic coast, while Williamsburg County is inland. Georgetown County is the smallest of the three counties in terms of land area and second in population; it covers 815 square miles. The City of Georgetown is the county seat and the other towns participating in the HOME Consortium are Andrews and Pawleys Island.

Horry County is the largest in area, 1,134 square miles, as well as in population. Its county seat is Conway. Other cities and towns include Atlantic Beach, Aynor, Briarcliffe Acres, Loris, Myrtle Beach, North Myrtle Beach, and Surfside Beach. Of these cities and towns, all are members of the Consortium with the exception of Briarcliffe Acres. Williamsburg County covers 934 square miles and has the smallest population. Its county seat is Kingstree. Other towns include Greeleyville, Hemingway, Lane, and Stuckey, all of which participate in the Consortium.

The HOME Program project activity data in this report include those projects that have been marked as "Completed" in HUD's automated Integrated Disbursement and Information System ("IDIS") for the reporting period as well as those that are denoted as "ongoing." IDIS protocols allow completed status only for those project activities for which all information has been entered for project closeout. Consequently, the numerical data reported herein should not be taken as a sole measure of activity in the HOME Program for the period nor should the amounts listed be construed as sole indicators of funds committed and/or disbursed. This report represents the fifth report of the five-year HUD-mandated Consolidated Plan.

ADMINISTRATION

By way of a written agreement with Georgetown County, the lead agency of the WHC, the Waccamaw Regional Council of Governments (WRCOG) administers the HOME program funds. This includes conducting an annual planning effort and implementing an annual competitive funding cycle that awards HOME funds for eligible activities. The WRCOG Board of Directors serves as the WHC Board.

DISTRIBUTION OF FUNDING

The WHC has not established any specific target areas because the need for affordable housing exists in virtually every part of the region. The WHC works with participating communities and their units of local government to identify and prioritize housing needs. Additional technical assistance is provided to assist in identifying sponsors and developers of activities as well as identifying the additional funding resources needed to make projects viable.

Identified projects are bid competitively through a ***Request for Proposal*** process. The process to review proposed activities includes staff review for compliance and eligibility and a Technical Review Committee (TRC), which consists of representatives from all three counties. Project selection is also affected by the availability of entities with the capacity and willingness to develop activities eligible for funding. The TRC makes funding recommendations to the WHC Board. The final, local decision regarding the distribution of HOME funds rests with the WHC Board.

The WHC is working with community housing development organizations (CHDOs), local units of government, non-profit organizations, for-profit developers, and other stakeholders to develop viable activities to fulfill unmet affordable housing needs. The Consortium provides technical assistance to all partner jurisdictions and assists in identifying viable activities throughout the entire region to ensure adequate distribution of funds.

**SUMMARY OF RESOURCES AND
PROGRAMMATIC ACCOMPLISHMENTS**

RESOURCES MADE AVAILABLE:

The following table approximates the federal HOME funds that were made available for affordable housing activities as approved in the 2015 annual action plan.

PROPOSED PROJECT CATEGORIES AND GOALS FROM THE 2015 ACTION PLAN

Activity	Description	Proposed Units	Proposed Project Funding
Rental Housing Development	Funds awarded to housing partners for the purpose of producing affordable rental units throughout the service area	2	\$88,500
Owner Occupied Rehabilitation	Funds for both substantial and moderate rehabilitation of owner-occupied housing units throughout the service area	17	\$632,271
Administration			\$80,086
Totals		19	\$800,857

ASSESSMENT OF FIVE YEAR PRIORITIES AND OBJECTIVES:

The Waccamaw HOME Consortium's *2011-2016 Five Year Consolidated Plan* identified six (6) specific housing priorities. Each project/activity for which federal HOME funds were expended during program year 2015 is listed and discussed under the relevant priority.

During this fifth program year of the current approved Consolidated Plan, the WHC has continued to work to identify partners and activities to fulfill the objectives of the plan. Additional administrative efforts were required to develop program compliance standards that aligned with the 2013 New HOME RULE requirements. This included the development of contracts, programmatic and construction standards, and monitoring activities. A summary table of projects and funding disbursements during the program year 2015 is included in this report.

PRIORITY ONE

Provide HOME funds to support infill rental housing development for low to moderate-income families.

The WHC Five-Year Consolidated Plan needs assessment identified a growing demand for affordable rental housing. The limited supply of decent, safe, and sanitary affordable housing is increasingly making it difficult for low-income households, those earning 80% or less of the area median income, to find adequate housing.

Therefore, the Consortium established a priority to preserve and expand available affordable housing opportunities in cooperation with qualified for-profit and non-profit developers. The HOME program provides funding for new rental construction and rehabilitation for primarily low and moderate-income housing with an emphasis on urban infill.

The rental program provides funding for the new construction or rehabilitation of structures for affordable rental projects. Rental housing developments must serve, in whole or part, households earning 60% or less of the area median income (AMI) with a priority given to rental developments serving households earning 30% or less of the AMI. Housing developments having a mixture of incomes are encouraged. The Consortium will maintain the affordability for units through the use of deed restrictions and resale/recapture restrictions, as appropriate. The minimum length of the affordability period is based on the amount of Consortium financing per unit and type of development.

The five-year goal is 100 units of new or rehabilitated rental housing in developed areas with an emphasis on serving special needs and elderly populations. During 2015, 3% of the five-year goal was completed.

Santee-Lynches Affordable Rental Unit Development

Santee-Lynches Affordable Housing and Community Development Corporation was awarded \$180,000 for the acquisition and rehabilitation of four existing single-family housing units in Horry County.



Three of the four units have been completely rehabilitated and are occupied by income-eligible families. The fourth unit is anticipated to be completed during the 2016 program year. The 2015 disbursement was \$140,326.22 for this project.

PRIORITY TWO

Provide HOME funds for owner occupied rehabilitation of substandard housing in all areas of the region.

The Consolidated Plan identifies the cost burden experienced by low and very-low income homeowners as a major impediment to achieving quality, affordable housing. Cost burden makes it difficult for existing homeowners to complete general repairs and maintenance on their homes and threatens the general stability of a neighborhood.

This program provides funding for the rehabilitation of owner occupied homes for the purpose of preserving affordability. The Consortium maintains the affordability of units through the use of deed restrictions and resale/recapture restrictions, as appropriate. The locally established affordability period for owner occupied rehabilitation is five years, which can be waived at the discretion of the Consortium.

WHC strengthens the area's affordable housing stock by providing grants, deferred loans and/or low-interest loans to low and moderate-income homeowners to substantially rehabilitate their homes. In order to qualify, the person must own and occupy the home and earn 80% or less of median income. The goal is to substantially rehabilitate 50 units over the five year period of the Consolidated Plan with a focus on both rural and urban areas, and inclusive of replacement housing and Elderly Transportable Units. In 2015, WHC completed 16% of the rehabilitations required to meet that goal.

Horry County Owner Occupied Housing Rehabilitation

WHC provided funding for owner-occupied housing rehabilitation to Horry County through a Subrecipient Agreement.

All HOME funded rehabilitation projects done by Horry County were required to meet HOME standards. HOME standards require the entire home be brought up to proper building code standards, with the goal of ensuring decent, safe and sanitary housing. Horry County completed five qualified owner-occupied housing units during the 2015 program year.



Horry County Community Development has focused on homes with both ADA accommodations as well as safety issues during this program year. The scope of work includes widening doors and bringing bathroom facilities up to code and meeting ADA accessibility for LMI qualified individuals using HOME funds.

Furthermore, where needed, Horry County provided Community Development Block Grant (CDBG) funding from their HUD Entitlement to ensure the completion of units that required work beyond the \$37,500 per unit limit set under the local HOME program guidelines. The 2015 HOME disbursement was \$86,573.40 for this project.

Grand Strand Housing Owner Occupied Housing Rehabilitation

Grand Strand Housing and Community Development Corporation is committed to the preservation of affordable housing stock throughout the Waccamaw region. Grand Strand Housing completed two owner-occupied rehabilitations during the 2015 program year. These units were located in Horry and Georgetown counties.



All HOME funded rehabilitation projects done by Grand Strand Housing were required to meet HOME standards. HOME standards require the entire home be brought up to proper building code standards, with the goal of ensuring decent, safe and sanitary housing. The 2015 disbursement was \$77,521.36 for this project.

Tri-County Owner-Occupied Rehabilitation

Tri-County Regional Development Corporation received \$37,500 for the rehabilitation of owner-occupied housing during a previous program year. Tri-County serves the entire Waccamaw region by developing and rehabilitating affordable housing in Horry, Georgetown, and Williamsburg counties. Tri-County completed one owner-occupied rehabilitation unit during the 2015 program year. This unit is located in Williamsburg County. Although no funds were expended during the 2015 disbursement period, the project was closed out during the 2015 program year and is reflected as completed in this report.



PRIORITY THREE

Provide HOME funds to enable low- to moderate-income families to purchase affordable homes

The limited supply of decent, safe and sanitary affordable housing is increasingly making it difficult for low-income households, those earning 80% or less of the area median income, to find adequate housing. Therefore, the Consortium established a priority to preserve and expand available affordable housing opportunities in cooperation with qualified for-profit and non-profit developers.

For homeownership developments, the target housing development must primarily serve households earning 80% or less of the area median income. Housing developments having a mixture of incomes are encouraged. The Consortium will maintain the affordability for units through the use of deed and recapture restrictions as appropriate. The minimum length of the affordability period will be based on the Consortium's financing per unit. The five-year goal is to create 25 new homebuyer opportunities in infill areas during the five year period of the Consolidated Plan. 2015 saw a completion rate of 12% for that goal. WHC anticipates the completion of an additional two homes in 2016.

[Habitat for Humanity of Horry County](#)

Habitat for Humanity of Horry County has one unit under construction as a part of the Hopes Crossing project. This project includes the development of six units in Horry County. Two units were completed during the 2015 program year. Two more units are anticipated to be completed during the 2016 program year. A total of \$78,191.01 was spent on the construction of the two homes, as well as pre-development activities for the remaining homes.



All homeownership projects require a deferred forgivable mortgage for five to fifteen years depending on how much assistance they receive. Due to the level of assistance for all homeownership projects in this report, they each have ten-year mortgage provision in order to maintain affordability.

PRIORITY FOUR

Affirmatively Further Fair Housing in the Waccamaw Region

The WHC affirmatively furthers Fair Housing through affirmative marketing of affordable housing units that are created. All funding provided through the WHC requires that its partners develop an affirmative marketing plan and have policies and procedures in place that affirmatively further Fair Housing. Each project site must also include the Fair Housing logo on signage as well as flyers, brochures and pamphlets regarding the project. These actions are described in greater detail in the section marked “**Other Actions taken to Alleviate Fair Housing Barriers.**” All plans must be reviewed and approved by the WHC prior to project start. Documentation showing compliance with plans is reviewed during monitoring.

PRIORITY FIVE

Provide HOME funding to build capacity for Community Housing Development Organizations (CHDOs)

As a part of the WHC’s Consolidated Plan, the Consortium recognized that there was no single experienced CHDO that serves all three counties in the region. As a result, the Consortium created a CHDO for these purposes in April 2011. The Consortium has maintained a commitment to building the capacity of the CHDO throughout the five year period of the Consolidated Plan through the utilization of CHDO operating funds.

The WHC is currently working with six (6) Community Housing Development Organizations (CHDO): Habitat for Humanity of Georgetown County, Grand Strand Housing, Home Alliance, Homes of Hope, Santee-Lynches CDC, and Tri-County RDC. Grand Strand Housing, Homes of Hope, Santee-Lynches CDC and Tri-County RDC serve all three counties. Home Alliance serves Horry County and Habitat for Humanity of Georgetown County serves Georgetown County. The WHC staff supports these CHDOs by assisting them with finding quality projects and providing technical assistance on future projects in the region.

Given all CHDO organizations are beyond their initial three-year capacity building period, the WHC now provides operating funds to some CHDOs who have active development projects. The WHC staff continues to provide guidance and technical assistance.

Grand Strand Housing received a total of \$15,000.00 in operating funds during the program year in association with the development of a project that involved acquisition and rehabilitation of two rental units.

PRIORITY SIX

Reduce lead-based paint through mitigation

Lead-based paint is a concern in the region; more than 35,000 homes in the three-county area are estimated to contain lead paint. The WHC works to reduce the number of housing units with lead-based paint by requiring that each potentially funded, eligible owner-occupied and rental housing unit undergo a standardized lead-based paint assessment. Appropriate mitigation is conducted if necessary and a clearance letter must be filed.

PROJECTS IN PRODUCTION

Projects in production include the following:

City of Conway: Five owner-occupied units will be rehabilitated in 2016.

Grand Strand Housing: Will develop two rental units and conduct twelve homeowner occupied rehabilitations in 2016.

Habitat for Humanity of Georgetown County: Construction of four new homeowner units will be completed in program year 2016.

Habitat for Humanity of Horry County: Three homes located within Horry County in the “Hopes Crossing” subdivision will be completed in program year 2016.

Home Alliance – Grey Street: Four new rental units are near completion.

Homes of Hope: This project was delayed due to bidding issues. The project will be rebid during the first quarter of program year 2016.

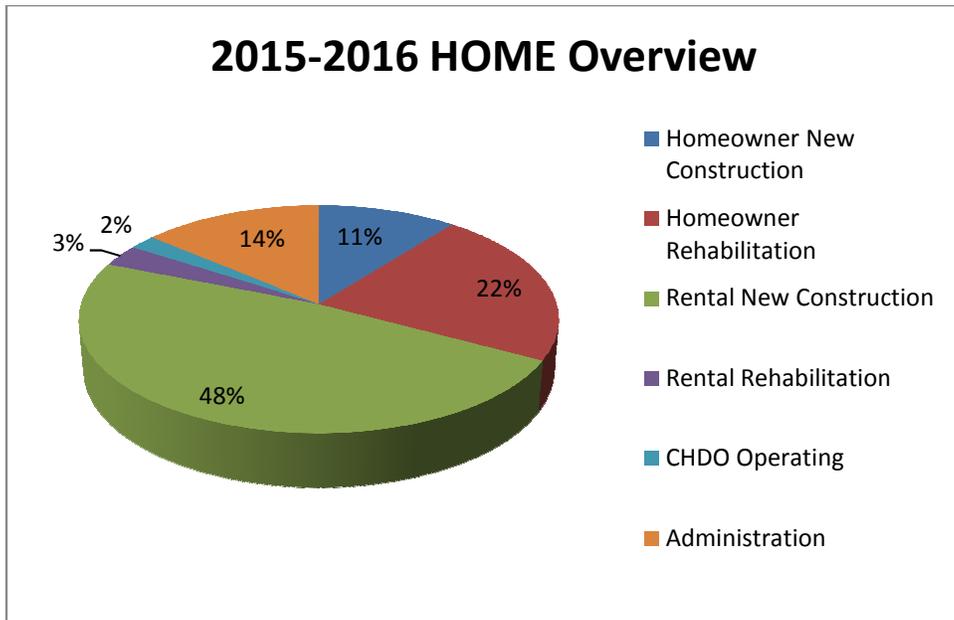
Santee Lynches CDC: The final unit of four rental units will be acquired and rehabilitated in program year 2016.

Tri-County RDC: Six elderly transportable units (ETUs) will be rehabilitated and placed in program year 2016.

PROGRAM YEAR 2015
PROJECT EXPENDITURE SUMMARY
BY PROJECT TYPE AND COUNTY

Project	HOME Funds Disbursed in PY 2015	HOME Assisted Units	HOME Funded Units (pending)	Disposition	Project Type	Location
Habitat for Humanity of Horry County Project Hopes Crossing	\$78,191.09	6	3	3 completed units, 1 unit under construction, 2 units will be completed in 2016	Homeowner New Construction	Horry
Horry County Homeowner Rehabilitation	\$86,573.40	8	3	Outstanding units will be completed in 2016	Homeowner Rehabilitation	Horry
Habitat for Humanity Georgetown County	\$30,808.43	4	4	1 unit near completion, 3 units remaining	Homeowner New Construction	Georgetown
Grand Strand Housing Homeowner Rehab	\$77,521.36	14	12	2 units completed, 1 unit near completion, 11 units remaining	Homeowner Rehabilitation	Horry, Georgetown, Williamsburg
Grand Strand Housing Rental Acquisition and Rehabilitation	\$1,760.69	4	0	4 units completed	Rental Rehabilitation	Horry
Grand Strand Housing Operating Assistance	\$15,000.00	-	-	Completed	CHDO Operating	-
Santee-Lynches Affordable Housing	\$140,326.22	4	1	3 units completed 1 unit remaining	Rental Rehabilitation	Horry
TriCounty RDC – Duke and Lynch Street Apartments	\$21,074.24	14	0	14 units completed	Rental Rehabilitation	Georgetown
TriCounty RDC Homeowner Rehabilitation	\$0	1	0	1 unit completed in 2014 PY, closed in 2015 PY	Homeowner Rehabilitation	Williamsburg
Homes of Hope Georgetown West End	\$545.84	4	4	Pre-construction activities	Rental New Construction	Georgetown
Home Alliance – Grey St.	\$184,281.40	4	4	4 units near completion	Rental New Construction	Horry
Administration	\$101,761.22	-	-		-	-
TOTAL	\$737,843.89	63	31	Program Year (Completed): Owner-Occupied Rehabs: 8 Affordable Rentals: 3 Single-family Homeownership: 3 Note: 18 additional rental rehabilitations were completed in 2015 but were previously attributed to the 2014 CAPER		

2015-2016 HOME Overview



EVALUATION OF ANNUAL PERFORMANCE (Administration)

The Department of Housing and Urban Development and the Waccamaw HOME Consortium strive to meet the objectives of providing decent housing and creating suitable living environments with the outcomes of availability and accessibility, affordability, and sustainability. During the 2015 CAPER period, WHC subrecipients completed ongoing projects, and reviewed and revised policies and procedures to ensure alignment with the compliance standards of the 2013 New HOME rule. Moreover, many projects completed predevelopment activities and will start construction during 2016.

The following table reflects the proposed goals and actual outcomes from the 2015-2016 Annual Action Plan.

CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT Program Year 2015-2016					
General Objective & Activities	OUTCOMES			Proposed Number	Actual Number
OBJECTIVE #1 – Provide Decent Housing	Availability & Accessibility	Affordability	Sustainability		
Activities					
Rental Housing – infill	X			4	3

CONSOLIDATED ANNUAL PERFORMANCE & EVALUATION REPORT
Program Year 2015-2016

General Objective & Activities	OUTCOMES			Proposed Number	Actual Number
Preserve & Renovate Substandard Housing		X	X	15	2
Owner Housing Development & Purchase		X		0	3
OBJECTIVE #2 – Create a Suitable Living Environment					
Activities					
Affirmatively Further Fair Housing	X	X	X	0	6
Reduce Lead paint					0
TOTAL				19	14

BENEFICIARY INCOME DATA/PROJECT TYPE 2015-2016

The table below indicates the level of household income by percentage of area median income for the beneficiary of each of the total number of activity types completed during the program year.

Category	≤30% AMI*	31-50% AMI	51-60% AMI	61-80% AMI	Total
Homeowner Rehabilitation	2	5	0	1	8
Housing Development	0	2	1	0	3
Rental Development	1	0	2	0	3
Totals	3	7	3	1	14

*AMI = Area Median Income

INDIVIDUAL PROJECT BENEFICIARY INCOME DATA 2015-2016

The table below indicates the level of household income by percentage of area median income for the beneficiaries of each of the individual current activities completed during the program year.

PROJECT	≤30% AMI	31-50% AMI	51-60% AMI	61-80% AMI	Total
Habitat For Humanity Horry County	0	2	1	0	3
Grand Strand Housing Homeowner Rehab	1	1	0	0	2
Tri-County Homeowner Rehab	0	1	0	0	1
Horry County Owner-Occupied Housing Rehabilitation	1	3	0	1	5
Santee-Lynches CDC Rental Development	1	0	2	0	3
Totals	3	7	3	1	14

INDIVIDUAL PROJECT BENEFICIARY RACE/ETHNICITY DATA 2015-2016

The table below indicates the head of household race by count of the beneficiary of each of the individual activities completed during the program year.

PROJECT	White	Black	Bi-Racial White/Black	Asian	Am Ind./ Alaskan Native	Hispanic
Habitat For Humanity Horry County	0	3	0	0	0	0
Grand Strand Housing Homeowner Rehab	1	1	0	0	0	0
Tri-County Homeowner Rehab	0	1	0	0	0	0
Horry County Owner-Occupied Housing Rehabilitation	1	4	0	0	0	0
Santee-Lynches CDC Rental Development	1	2	0	0	0	0

PROJECT	White	Black	Bi-Racial White/Black	Asian	Am Ind./ Alaskan Native	Hispanic
Totals	3	11	0	0	0	0

HOMELESS NEEDS

Representatives of Housing, Social Service and local governments meet regularly to address the needs of the homeless community. The Continuum of Care includes discharge planning by local health care providers and jails. The Continuum has already surveyed these agencies regarding their discharge planning and is currently researching best practices on discharge planning to inform local organizations of model protocols. In addition, representatives from the Continuum are coordinating efforts with the State Homeless Council to ensure improved discharge planning from the SC Department of Corrections and the Department of Social Services (foster care).

The Eastern Carolina Homeless Organization (ECHO) is the lead agency of the Continuum of Care (COC) for several counties including the three served by the WHC. Their goals are to decrease the number of homeless through shelter, transitional housing, outreach and prevention programs. The non-profit, Street Reach, based out of Myrtle Beach in Horry County has made strides in building trust among the numerous youth and mentally handicapped homeless in Horry County. They continue to coordinate with law enforcement, social services and housing providers to provide assistance to the unsheltered as well as when they are placed in housing, be it supportive housing or shelter.

Georgetown and Williamsburg counties have fewer homeless persons than Horry County in terms of official identification. There are non-profits in both counties providing transitional housing for battered women and their children as well as some transitional housing for men. There are also two non-profits in Georgetown County that provide basic services to homeless persons through counseling and resource identification.

HOMELESS PREVENTION

Efforts continue to be implemented to assist those at risk of homelessness with programs offering rental and utilities assistance. Many entities from churches to schools have set up food banks and health screenings. ECHO and partner organizations are working to identify the various homeless prevention assistance, services and activities in hopes of maintaining an inventory of these resources as well as encouraging coordination of all efforts where appropriate. During the program year an untold number of renters and homeowners alike were assisted by area entities including Santee Electric Cooperative, who provided utility bill relief to many families during the record-breaking winter months.

NON-HOMELESS SPECIAL NEEDS

The WHC is a HOME Consortium and does not receive funding to address special needs population other than through its affordable housing projects. Our housing partners provide set-asides of units developed through our partnership in an informal way for those served by the region’s county mental health offices as well as homeless providers. Careteam, an AIDS Service Organization with offices in Horry and Georgetown counties, provides a vast array of services to persons living with HIV/AIDS. Careteam serves Georgetown, Horry and Williamsburg counties through in-office and at-home services including short-term rent, mortgage and utilities assistance (STRMU) to ensure the participant is in a stable, safe and sanitary housing unit. Health through Housing is the driver of Careteam’s overall activities. They serve approximately 935 households throughout the region. They provide services from support-group interactions and activities to dental care. Most of the funding for their services is derived from the Ryan White Care Act, Housing Opportunities for Persons With HIV/AIDS (HOPWA) and private donations.

PUBLIC HOUSING

The mission of the region’s Public Housing Authorities (PHAs) is the same as that of the Department of Housing and Urban Development: To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination. The PHAs also share the same goals:

- Increase the availability of decent, safe, and affordable housing
- Improve community quality of life and economic vitality
- Promote self-sufficiency and asset development of families and individuals
- Ensure Equal Opportunity in Housing for all Americans

Each PHA submits an annual plan that details the specific strategies and objectives adopted by the local authority. The Myrtle Beach and Georgetown PHAs have been renovating units and continue to succeed in the augmented Family Self Sufficiency Programs.

The following tables summarize public housing data from five authorities in the region.

Waccamaw Region Public Housing Agencies					
Agency	Section 8 Vouchers	Section 8 Wait List	Wait List Duration	Special Needs Housing Units	Public Housing Units Total Units
Myrtle Beach	804	1000	3+ years (closed)	--	-
Georgetown	163	446	2+ years (closed)	31	262
Conway	260	--	1 year (open)	--	368
Kingstree	NA	NA	--	30	140

Waccamaw Region Public Housing Agencies					
Agency	Section 8 Vouchers	Section 8 Wait List	Wait List Duration	Special Needs Housing Units	Public Housing Units Total Units
Lake City	311	600	4-5 years (closed)	--	299
Source: Executive Summaries provided by directors of each Housing Authority in April 2015 and HUD Inventory of Section 8 Units.					1,069

MATCH

Projects awarded 2015 program year funds were required to provide a minimum of 25% match from non-federal sources. As match reported beyond the minimum yearly requirement may be carried over and reported against future match requirements, the WHC has far exceeded the minimum match requirements for total HOME funds expended. The total exceeded match amount allows the WHC to grant waivers to applicants for deserving projects that don't have readily available sources of match.

The need for decent, safe, and affordable housing within the region is far greater than what the annual HOME allocation can address. An important criterion for project funding is the requirement that applicants provide leveraging as well as non-federal match. This requirement encourages the pursuit of additional funding resources, as HOME funds are not meant to be a sole source of funding.

Sources of Match and Leveraging come from the following sources:

- ◆ State HOME funds
- ◆ State CDBG funds
- ◆ State of South Carolina Housing Trust Fund
- ◆ USDA Rural Development Housing Preservation Grant
- ◆ Federal Home Loan Bank of Atlanta
- ◆ Low-income Housing Tax Credits
- ◆ Private foundations
- ◆ Donations of volunteer labor and materials

WHC staff maintains an ongoing match log. The annual match report reflects data from this log. The HOME Match Report is attached.

PROGRAM INCOME

No program income was received during the program year. Program income by policy must be expended before utilizing other HOME funding.

MONITORING

Program monitoring determines whether WHC and its Subrecipients have the proper procedures, files and forms in place to carry out a program in compliance with the regulations and whether it is following those procedures. Program monitoring can help evaluate the overall health of a program's systems and procedures, but the monitor must differentiate between systemic problems (ones that are present across projects) and problems that might be limited to specific projects. Program monitoring for the WHC involves a self-review for rental and homeownership programs and a Subrecipient review for owner occupied rehabilitation programs.

Program monitoring involves the examination of the following items:

- **Application for HOME Funds.** The Recipient's application documents the basis on which the project was selected for funding. Project activities should conform reasonably to those described in the application.
- **Policies and Procedures.** Written policies and procedures should be in place and should be followed in the implementation of activities.
- **Program Files.** These include the Recipient's HOME application, memos, and other written communication documents.
- **Financial Files.** These include documentation of disbursements or payments, including supporting documentation such as bank statements, accounting records, copies of checks and other financial documents.
- **Project Files.** Project files include the documentation of funding agreement; work write-ups, bids, change orders, and income eligibility and other relevant documents for each beneficiary assisted. These files must be organized in a logical, accountable system.
- **CHDO Files, if applicable.** These files include documentation of CHDO certifications and recertifications, CHDO set-aside projects, and financial assistance.

In addition, WHC performs a program self-assessment utilizing monitoring checklists on an annual basis to ensure compliance with uniform administrative requirements, meet the goals of the Consolidated Plan, and build and maintain the capacity of CHDOs and other non-profit developers, sponsors, or owners.

Administrative and Financial Monitoring

Administrative and financial monitoring ensures that Recipients are administering the program properly (i.e., using funds from authorized sources, tracking funds, using proper methods of record keeping, and managing finances appropriately). Many of these requirements are codified for recipients through the written agreement with WHC.

Project Monitoring

Project monitoring ensures that each funded project meets all project requirements (i.e., property standards for new construction, cost restrictions, etc.). Project monitoring involves a review of sample files and inspection of units. If a recipient is involved in the development, sponsorship or ownership of a substantial project, monitoring should determine whether an appropriate level of subsidy has been provided and appropriate payments made. WHC requires progress reports and regularly scheduled meetings to monitor the development while in progress. For rental projects, WHC also analyzes the projects for financial stability, management capacity and other long-term viability issues. Finally, project monitoring involves a review of compliance with several other federal regulations including environmental review, the Uniform Relocation Act, the Lead Safe Housing Rule, and others. The chart below highlights some key monitoring areas for the different types of projects.

Key Monitoring Areas		
Homeowner Rehab	Homebuyer	Rental
Owner Income	Owner Income	Tenant Income
Owner Occupancy	Owner Occupancy	Unit Occupancy
Property Ownership	Property Ownership	Affordable Rents
Property Type	Property Type	Property Type
Property Location	Property Location	Property Location
HOME Subsidy (Type and Amount)	HOME Subsidy	HOME Subsidy
Property Value	Property Value	Cost Allocation
Property Standards	Property Standards	Property Standards
Eligible Activities	Eligible Activities	Eligible Activities
Affordability Period	Affordability Period	Affordability Period

Long Term Monitoring

Long-term monitoring is a requirement that is applicable to completed rental and homebuyer projects when HOME project funds are expended. Long-term monitoring ensures compliance with requirements related to the rents, income of tenants, affirmative marketing and fair housing, the condition of the property, and principal residence and resale/recapture provisions (homebuyer). These are requirements that are imposed for periods of five to twenty years, depending on type of project and amount of HOME funds.

IDIS REPORTS

The following IDIS reports are included with this report:

- PR 25 Status of CHDO Funds
- PR 27 #1 Status of HOME grants
- PR 33 HOME Matching Liability Report
- PR 22 Status of HOME Activities

MBE/WBE (Minority-owned Business Enterprises/Women-owned Business Enterprises)

Most projects reported on in this CAPER were carried out by grantees, subrecipients and CHDOs. WHC strongly encourages its partners to contract with women and minority owned businesses. The following are examples of language taken from WHC written agreements. The Grantee MBE/WBE Report for the program year is attached.

“Grantees will take necessary affirmative steps to assure that minority firms and women’s business enterprises are used whenever possible. Procurement regulations at 24 CFR Part 85.36(e) specify that MBE/WBE outreach activities apply to all contracting opportunities facilitated by HOME-funded activities, including contracts related to construction, rental assistance, and HOME program administration. There are no monetary thresholds that trigger MBE/WBE outreach requirements. They apply to all contracts awarded in conjunction with HOME-assisted projects. The HOME Construction Performance Standards Manual provides complete details of requirements that will be followed.”

HOME regulations require that the following **minimum** affirmative steps are taken to ensure MBE/WBE are afforded every opportunity to participate in HOME generated contracts:

1. Placing minorities and women on solicitation lists;
2. Assuring that MBE and WBE firms are solicited whenever they are potential sources;

3. Dividing the total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by small and minority business enterprises, and women business enterprises;
4. Where the requirement permits, establishing delivery schedules that encourage participation by small and minority business enterprises, and women business enterprises;
5. Using the services and assistance of the Small Business Administration and the Minority Business Development Agency of the Department of Commerce; and
6. Requiring the prime contractor, if subcontractors are to be let, to take all the same actions.

CITIZEN PARTICIPATION

The Waccamaw Regional Council of Governments, on behalf of the Consortium, consulted with Consortium members; local public housing authorities; social service agencies; agencies and organizations serving the elderly, persons with disabilities, children, homeless populations, and populations with HIV/AIDS. Consultation is done throughout the year and is on-going through phone calls, e-mail correspondence, and in-person consultations. All of these efforts assist the Consortium in refining the region's housing needs and priorities.

A public hearing was held at the WRCOG offices on April 28, 2015 at 5:30 pm for the 2015-2016 Action Plan. Additional public hearings and needs assessments were conducted in various parts of the region each year to obtain public comment on the needs of the region. Members of the public were given an opportunity to provide comments regarding affordable housing, neighborhood and community revitalization, homelessness, and special needs. Notices for these meetings were published in local newspapers of general circulation. Additionally, notices were sent to local units of government within the region, to state and local social service agencies, and local non-profits and other organizations that would have a stake in housing and services for low-income and special needs populations.

CAPER COMMENT PERIOD

The CAPER was made available at the main libraries and county administrative buildings in Horry, Georgetown, and Williamsburg counties, as well as the Chapin library, public housing authority offices, and on WRCOG's website. A Public Hearing on the 2015 CAPER was well published and was held at the WRCOG offices at **5:30 pm on September 7, 2016**. No members of the public attended the public hearing. The comment period was held from **August 25, 2016 to September 15, 2016**. No comments were received from the public.