



WACCAMAW HOME CONSORTIUM

DRAFT CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)

Program Year 2020

(July 1, 2020-June 30, 2021)

Submitted to HUD September, 2021

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 regions 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 2019 was the Waccamaw HOME Consortium's (WHC) thirteenth year of programming through the U.S. Department of Housing and Urban Development HOME Investment Partnerships Program (HOME). The data reported in this CAPER reflects activities for which the WHC has dispersed funds during the Program Year beginning July 1, 2020 and ending June 30, 2021.

The WHC Consolidated Plan's jurisdiction includes fifteen (15) municipalities and three (3) counties. Georgetown and Horry counties are situated on the Atlantic coast, while Williamsburg County is located 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. The county's 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. The 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 includes 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 2016-2020 Consolidated Plan mandated by HUD.

COVID-19 has severely disrupted the WHC HOME program. Project administration for Subrecipients and other partners was dramatically constrained for most of the program year. Finding contractors to work on construction projects, especially, owner-occupied rehabilitation was very difficult. Partners had to create safe procedures to carry out activities. As partners have made adjustments in the post-COVID environment, new challenges are developing, such as available supplies, supply costs and contractor availability. WHC continues to work with their partners to create solutions to these obstacles.

ADMINISTRATION

By way of a written agreement with the County of Georgetown, the lead agency of the WHC, the Waccamaw Regional Council of Governments (WRCOG) administers the HOME program funds. This has included 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. In 2017, Horry County became the lead agency for a new HOME Consortium covering essentially the same geographic area as the existing Georgetown County led Consortium. With this new responsibility, Horry County has assumed responsibilities for drafting Consolidated Plans and Annual Action Plans. Although it is no longer conducting Annual Action Plans, WRCOG may facilitate future competitive funding rounds in order to program deobligated and/or unexpended funds.

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 support the identification of sponsors and developers of activities as well as 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 (3) counties. The TRC makes funding recommendations to the WHC Board. The final, local decision regarding the distribution of HOME funds rests with the WHC Board but is also directly affected by the availability of entities with the capacity and willingness to develop activities eligible for funding.

The WHC works 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.

REPORT FORMAT

HUD requires a format that addresses items according to their ordered checklist inclusive of certain narrative and table data; therefore, the remainder of the report reflects this requirement. HUD required headings are italicized.

CR-05 – Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a) and;

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The Waccamaw HOME Consortium’s 2016-2020 Five Year Consolidated Plan identified eight (8) specific housing priorities. Each project/activity for which federal HOME funds were expended during Program Year 2020 is listed and discussed under the relevant priority.

During the 2020 Program Year, the WHC has continued to work to identify partners and activities to fulfill its Consolidated Plan objectives.

A summary table of projects and funding disbursements during Program Year 2020 is included in this report on page 10.

PRIORITY ONE

Provide HOME funds to support the acquisition and/or rehabilitation of rental units for extremely low to low income families.

The WHC 2016-2020 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 making it increasingly difficult for extremely low to 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. This program provides funding for the rehabilitation of rental housing units for primarily low and moderate-income families with an emphasis on urban infill redevelopment.

The rental program provides funding for the rehabilitation of structures for affordable rental projects. Rental housing developments must serve, in whole or part, households earning 80% or less of the area median income (AMI). The Consortium will maintain the affordability for units through the use of mortgages and deed restrictions with repayment provisions, 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 Consolidated Plan goal was twenty-two (22) units of rehabilitated rental housing in developed areas with an emphasis on serving families with children, veterans and elderly populations. That goal has been adjusted to nine (9) units because WHC has received HOME funding for two (2) of the projected five (5) years. During the 2020 Program Year, three (3) units have been acquired and

rehabilitated for low to moderate income (LMI) tenant occupancy. This project was not administratively completed during the 2020 program year (lease-up requirements); therefore the completion reporting data will be reflected in the 2021 IDIS database. Total 2020 Program Year disbursements in this category total \$151,575.98.

Santee-Lynches Affordable Rental Unit Development

In 2018, Santee-Lynches Affordable Housing and Community Development Corporation was awarded \$240,000 for the acquisition and rehabilitation of three (3) existing single-family rental housing units in Kingstree, SC. The project is substantially complete with all three (3) homes acquired and rehabilitated, and two (2) of the three (3) leased at year end. These units will be reflected in the 2021 IDIS completion reports. Program Year 2020 disbursements totaled \$151, 575.98.

PRIORITY TWO

Provide HOME funds to support new rental construction opportunities for extremely low to moderate income families.

This program is directed primarily toward rental new construction housing development serving in whole or in part households earning 60% of AMI with priority given to rental developments serving households earning 30% or less than the AMI. An additional emphasis will be placed on rental housing located near employment, public transportation, and shopping, medical, and social centers.

The five-year goal was adjusted from thirty (30) units to twelve (12) of new rental housing in developed areas with an emphasis on serving families with children, veterans, elderly populations and at-risk cohort groups. Four (4) units were completed in the 2016 Program Year. No new rental construction projects were submitted for funding during Program Year 2017(the last year of new funding). WHC conducts technical assistance throughout the Program Year to assist potential partners in developing eligible projects and may recommend awarding future projects if funds become available.

PRIORITY THREE

Provide HOME funds for Tenant Based Rental Assistance (TBRA)/ Rapid Relocation for very low to extremely low income homeless and at-risk groups.

Tenant Based Rental Assistance (TBRA) is a rental subsidy used to assist homeless and at-risk individuals and families with affordable housing options. In 2016, a pilot TBRA program was formed to provide assistance to individuals/ families located anywhere in Horry, Georgetown, or Williamsburg counties (with the exception of Briarcliffe Acres). The adjusted goal was to assist 40 families. Eastern Carolina Homeless Organization (ECHO) acted as a subrecipient with oversight from WHC during

previous program years. This project was closed out in Program Year 2019 and served nine (9) families. ECHO works with the Horry County HOME Program as a continuing funding source for their TBRA program.

PRIORITY FOUR

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.

WHC strengthens the area's affordable housing stock by providing grants to low to 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 adjusted goal is to substantially rehabilitate four (4) owner-occupied homes during the five year Consolidated Plan period, with a focus on both rural and urban areas. In Program Years 2016 through 2019 WHC completed twenty-seven (27) owner-occupied rehabilitations. During Program Year 2020 an additional two (2) homes were rehabilitated bringing the total number of completed units to twenty-nine (29), which significantly surpasses the original goal. An additional three (3) units were begun in Program Year 2020, and will be completed and documented for the 2021 Program Year report and IDIS database.

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 (2) owner-occupied rehabilitations during the 2020 Program Year. These units were located in Horry County and the City of Conway. Another unit was started in PY 2020 and construction is underway at this time.

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 building code standards, with the goal of ensuring decent, safe and sanitary housing. The total PY 2020 disbursement was \$50,890.28.

Grand Strand Housing will partner with WHC in Program Year 2021 to rehabilitate an additional minimum of five (5) homes in Conway and Horry County. Progress on this project's implementation slowed due to COVID-19.

Georgetown County Owner Occupied Housing Rehabilitation

WHC also provides local programming for rehabilitation and began construction on one (1) unit in PY 2020. \$24, 927.83 have been disbursed in PY 2020.

PRIORITY FIVE

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, 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 second mortgages and deed restrictions with resale/recapture restrictions as appropriate. The minimum length of the affordability period will be based on the Consortium's financing per unit. The adjusted goal is to create seven (7) new homebuyer units.

During Program Years 2016 through 2020, a total of thirteen (13) new construction single-family homes have been completed, surpassing the adjusted goal by six (6) units.

PRIORITY SIX

Affirmatively Further Fair Housing in the Waccamaw Region

The WHC affirmatively furthers Fair Housing by creating affordable housing units. 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 "Barriers to Affordable Housing." All plans must be reviewed and approved by the WHC prior to project start. Documentation showing compliance with plans and actions taken were reviewed during monitoring and all partners were in compliance with this requirement.

PRIORITY SEVEN

Homeless Intervention

Eastern Carolina Homelessness Organization (ECHO) coordinates the Continuum of Care program for the area. Other resources are administered through competitively awarded processes that also address homelessness issues within the region. The Waccamaw HOME Consortium helps to meet the affordable housing and homeless needs within the region. An emphasis in funding activities will be to those projects that provide housing options for homeless and/or those at risk of homelessness.

In 2016, ECHO initiated a Tenant Based Rental Assistance (TBRA) program to provide housing opportunities to very low to extremely low homeless and at-risk cohort groups. The original goal of the program was to assist twenty-five (25) families. Nine families have received rental assistance HOME TBRA funding in previous years. This project has been closed out as ECHO is now partnering with Horry County HOME Consortium as they provide an ongoing source of funding.

PRIORITY EIGHT

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

WHC partners with several Community Housing Development Organizations (CHDOs) to carry out development projects.

WHC must recertify each CHDO with each new project/funding agreement. These non-profit housing development organizations must meet certain criteria regarding their legal status, capacity and organizational structure.

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 only to some CHDOs who have active development projects. The WHC staff continues to provide guidance and technical assistance.

No CHDO Operating funds were disbursed during PY 2020.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. (91.520(g))

Category	Source/ Amount	Indicator	Unit of Measure	Expected- Strategic Plan	Actual- Strategic Plan	Percent Complete	Expected Program Year	Actual Program Year	Percent Complete
Affordable Housing	HOME: \$151,575.98	Rental Units Rehabilitated	Household Housing Unit	9	32	355%	3	0	0%
Affordable Housing	HOME: \$0.00	Rental Units Constructed	Household Housing Unit	12	4	33%	2	0	0%
Affordable Housing	HOME: \$0.00	Tenant Based Rental Assistance	Household Housing Unit	40	9	23%	8	0	0%
Affordable Housing	HOME: \$75,818.11	Homeowner Housing Rehabilitated	Household Housing Unit	4	29	725%	1	2	200%
Affordable Housing	HOME: \$0.00	Homeowner Housing Added	Household Housing Unit	7	13	186%	1	0	0%

Categorical progress varied as some programs outperformed initial 2016 goals while others did not. Project goals are connected to application submission. In the case of New Rental Unit Construction and TBRA, Waccamaw HOME Consortium does not carry out these functions directly and depends and partners to submit viable applications and have capacity to carry out activities. No new rental construction applications have been submitted.

CR-10 Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

The table below indicates the household race by count of the beneficiary of each of the individual activities completed during the Program Year.

White	Black	Bi-Racial White/Black	Asian	Am. Indian or Am. Native	Native Hawaiian or Pac. Islander	Total	Hispanic	Not Hispanic
0	2	0	0	0	0	2	0	0

Narrative

The total number of families assisted was two (2). Reporting states that two (2) non-Hispanic, black families were assisted; both were in the homeowner rehabilitation category.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

The following tables provide funding source and project expenditure and accomplishment summaries for 2020 program year activities.

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	CDBG		
HOME	HOME		\$232,345.09
HOPWA	HOPWA		
ESG	ESG		
Other	Other		

**PROGRAM YEAR 2019
PROJECT EXPENDITURE SUMMARY
BY PROJECT TYPE AND COUNTY**

Project	HOME Funds Disbursed*	HOME Assisted Units**	HOME Units Complete in IDIS***	HOME Funded Units Pending	Disposition	Project Type	Location
Grand Strand Housing Homeowner Rehab	\$50,890.28	3	2	5	2 units completed in PY 5 units to be completed in PY 21 if contract extended.	Homeowner Rehabilitation	City of Conway/ Horry County
Santee Lynches Housing Rental Rehabilitation-Williamsburg	\$151,575.98	3	0	3	Acquisition, construction and lease up of 2 units is now complete (PY 20). 1 unit is in the acquisition process.	Rental Acquisition and Rehabilitation	Williamsburg County
Georgetown County Rehab	\$24,927.83	1	0	0	1 local rehab	Homeowner Rehab	Georgetown
Administration	\$4,951.00	N/A	N/A	N/A	Ongoing Program Administration Expenditures.	Program Administration	N/A
TOTAL	\$232,345.09	7	2	8	Program Year 2020 (Completed IDIS***): Owner-Occupied Rehabs: 2 Single-family Homeownership: 0 Rental Development: 0		
Notes: * Funds Drawn from IDIS during the 2019 Program Year. **Total units for which funding was disbursed. ** (This number is equal to or greater than the number of “completed” units in the IDIS system.)***All beneficiary information and project reporting completed in IDIS system whereby data was generated into HUD official 2020 Program Year reports.							

Narrative

During the twelve-month program period, no new funding has been made available as Waccamaw HOME Consortium has not and will not receive any further allocations due to Horry County being the lead entity for the Consortium since Program Year 2018.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation
Waccamaw Region	100	100

Narrative

All families served were located in the Waccamaw region consisting of all participating counties, cities and towns in the contiguous areas of Horry, Georgetown and Williamsburg counties except for

Briarcliffe Acres. Also, refer to the table on page 10 that specifies locations of projects.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Projects awarded in 2017 and earlier program year funds were required to provide a minimum of 25% match from non-federal sources unless a match waiver was granted. 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.

Additionally, match was waived for the WHC program for 2020 disbursements.

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 may come from State of South Carolina Housing Trust Fund, CDBG Funds, private donations, and donated labor and materials.

No publicly owned land within the Consortium was used to address the needs identified in the Consolidated Plan.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	1,254,401.21
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	1,254,401.21
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	1,254,401.21

Table 1 – Fiscal Year Summary - HOME Match Report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period	Amount received during reporting period	Total amount expended during reporting period	Amount expended for TBRA	Balance on hand at end of reporting period
\$	\$	\$	\$	\$
0	0	0	0	0

No Program Income was received during Program Year 2020.

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period	Amount received during reporting period	Total amount expended during reporting period	Amount expended for TBRA	Balance on hand at end of reporting period
\$	\$	\$	\$	\$
0	0	0	0	0

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

	Total	Women Business Enterprises	
		Female	Male
Contracts			
Dollar Amount	0	0	0
Number	0	0	0
Sub-Contracts			
Number	0	0	0
Dollar Amount	0	0	0

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

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.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	7	2
Number of Special-Needs households to be provided affordable housing units	0	0
Total	7	36

	One-Year Goal	Actual
Number of households supported through Rental Assistance	8	0
Number of households supported through The Production of New Units	2	0
Number of households supported through Rehab of Existing Units	1	2
Number of households supported through Acquisition of Existing Units	2	0
Total	13	2

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Waccamaw HOME Consortium out performed total annual goals significantly. As discussed earlier, the TBRA program was discontinued as the subrecipient had difficulty finding landlords willing to participate and units meeting rent limits. Additionally, ECHO has chosen to work with Horry County as they have ongoing funding to support this program. The supply of affordable rental property is substantially lower than the demand in the Waccamaw region. All HOME projects were impacted by the COVID pandemic. For a significant amount of the program year, organizations were shut down or minimally operating. Even after adjustments occurred and business began again, contractors were unavailable as construction prices have skyrocketed. Also, material shortages have played a role in the slowdown.

Discuss how these outcomes will impact future annual action plans.

Waccamaw HOME Consortium will monitor the annual goals and adjust them according to administrative, subrecipient and funding capacity factors. Also, no additional Funding Year Annual Action Plans will be created as Waccamaw HOME Consortium is no longer receiving an annual allocation.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	0	2
Low-income	0	0
Moderate-income	0	0
Total	0	2

*AMI = Area Median Income

Category	≤30% AMI*	31-50% AMI	51-60% AMI	61-80% AMI	Middle Income	Total
Rental	0	0	0	0	0	0
Homeownership	2	0	0	0	0	2
Totals	2	0	0	0	0	2

Table Narrative

These tables indicates the total number of households served by income category and a further breakdown by rental or homeownership. Also represented are 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.

All households assisted with HOME funds meet the definition of affordable housing according to 24 CFR 92.252 for rental and 24 CFR 92.254 for homeownership, as applicable. This is established in agreements with partners and monitored the Consortium.

The Consortium has received 40% of funding projected in the Consolidated Plan; therefore goals have been reduced accordingly. The Waccamaw HOME Consortium will monitor annual goals and adjust them according to administrative, subrecipient and funding capacity factors.

Progress in Meeting Worst-Case Needs

Waccamaw HOME Consortium in partnership with Home Alliance Inc. completed the rehabilitation of 28 affordable housing units at the Balsam Place Apts. in 2019. These units are efficiencies and one-bedrooms and are affordable to many extremely low-income individuals, some with special physical and mental health needs. Beneficiaries of rehabilitation of owner-occupied units in PY 2020 were all for extremely low-income households.

Other Actions to Foster and Maintain Affordable Housing

In addition to the proposed initiatives stated in the Action Plan, WHC continues to pursue supplemental actions to promote safe, sanitary, and affordable housing for the Waccamaw Region. These planned actions will address a variety of issues and hazards, as listed below.

Meeting Underserved Needs – WHC will continue collaborative efforts with regional partners and pursue additional resource to address underserved community needs.

Reduce Lead Based Paint Hazards - It is estimated that over 35,000 housing units in Georgetown, Horry, and Williamsburg counties contain lead-based paint. During the next

year, the WRCOG will work to reduce the number of housing units with lead-based paint hazards in units assisted with HOME funds. This will be accomplished through the evaluation and disclosure of housing that might contain lead-based paint and properly abating and encapsulating lead contamination.

Reduce the Number of Poverty Level Families

In order to reduce the number of poverty-level families in the region, coordination with partner organizations will be arranged in order to meet the goals of the Consolidated Plan. Neighborhood associations, residents, faith-based organizations, businesses, health and human service agencies, private developers, lenders, and non-profit service providers are included in this list.

Especially for communities within the Consortium whose economies are not tourism-based, pursuing opportunities for economic growth within all three counties will be essential in ameliorating the problem of poverty. Although none of these counties have sustained an overall economic loss, much of the region's economic problems are the result of losing industries, such as large factories, that sustained many smaller communities. For communities that are tourism-based, low-wage service industry jobs can contribute to the prevalence of poverty, especially if jobs are seasonal. In order to reduce poverty, county level economic development agencies will continue to pursue recruitment of industries, which will provide year-round employment with higher paying jobs for area workers.

Allocation of resources to assist in increasing employee skills and education is another essential action to undertake in the next year to stimulate economic development. Since earnings generally increase with skill level and education, the development of programs to assist workers in expanding or improving their skills and education will be pursued to assist with raising pay for workers. Additional actions to be pursued to reduce poverty in the Consortium region include further cultivation of the tourism industry, attracting new businesses and encouraging competition among existing businesses, managing growth and encouraging redevelopment within existing cities, creating performance-based economic development, developing public-private investment strategies, and encouraging people-based economic development.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

Representatives of Housing, Social Service and local governments meet regularly to address the needs of the homeless community. Eastern Carolina Homelessness Organization (ECHO) is currently working with Horry County ESG funding and served 113 homeless and at risk of homelessness individuals during PY 2020. This funding was directed toward homelessness prevention activities, rapid rehousing, emergency shelter and HMIS administration.

ECHO also provides 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.

Finally, ECHO staff are trained in intake and assessment as well as referral services as appropriate.

Addressing the emergency shelter and transitional housing needs of homeless persons

ECHO's goals are to decrease the number of homeless through shelter, transitional housing, outreach and prevention programs. Their service area includes all local governments within the Waccamaw region. They are providing case management services to homeless individuals and provide supportive services and benefit connections assistance enabling recipients to receive desperately needed help to maintain permanent housing. Horry County HOME provided \$31,054 for case management services during PY 2020.

The non-profit, New Directions, 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. They provide temporary shelter, meals, clothing and transportation.

Georgetown and Williamsburg counties have fewer homeless persons 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.

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

Various organizations partner with local governments to provide social services. These include ECHO, New Directions of Horry County and SOS Care. ECHO in particular assists individuals with homeless case management services.

A Father's Place provides an employability boot camp for low income single fathers addressing interview skills, resume preparation and appropriate work behaviors. SOS Care provided life skills training for individuals with autism.

New Directions received CDBG funds from Horry County to acquire 88 shelter beds to increase capacity at their facility.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

ECHO's 2020-2021 ESG data indicate that 90.3% of its ESG-served clients have left the delivery system. According to ECHO, the remaining tend to be elderly, disabled or suffer from chronic illness. These clients require more supportive services. They continue to work with their funding partners and other community stakeholders to improve service delivery so more persons in need don't fall through the cracks.

Horry County and COC remain committed to analyzing the homelessness data and services to improve service delivery and shorten length of stay for clients in the homeless delivery system. The success of the COC lies in its partnerships with providers of critical services that focus on the needs of the area homeless. These services include mental health and health care, senior services, veterans programs, disability services and case management.

Finally, an untold number of renters and homeowners alike were assisted by area entities including the Santee Cooper Power Company who provided utility bill relief to many during the winter months. CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

The mission of the region's 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. WHC works with PHAs to promote the following 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 PHA. The Myrtle Beach and Georgetown PHAs have been renovating units and continue to succeed in the augmented Family Self Sufficiency Programs.

WRCOG works with the four Public Housing Authorities within its jurisdiction: the Housing Authority of Myrtle Beach (MBHA), the Housing Authority of Conway (CHA), Kingstree Housing Authority (KHA), and the Georgetown Housing Authority (GHA).

Additionally, MBHA offers a Housing Choice Voucher Homeownership Program to housing voucher participants who have been receiving assistance for at least one year and who are currently enrolled in the Family Self-Sufficiency Program (FSS). They also administer vouchers for eligible veterans through the Veterans Affairs Supportive Housing (VASH) program. HOME funds are not eligible to be used to make improvements or build public housing units.

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

In addition to the Housing Choice Voucher Homeownership Program, public housing residents are encouraged to provide input to their respective PHAs.

PHA's frequently refer residents to Habitat for Humanity to bridge the gap from renter to homeowner.

Additionally, WHC strongly encourages its funding partners to notify the PHAs of all programs that could potentially benefit their residents.

Actions taken to provide assistance to troubled PHAs

None of the PHA's in the Waccamaw region have been designated as "troubled" agencies or otherwise performing poorly.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

A number of governmental regulations and policies have been identified as impediments or barriers to affordable housing in the Waccamaw region. These barriers include tax inventory laws, FEMA flood elevation requirements, zoning ordinance requirements, and heirs' property constraints. This portion of the Action Plan outlines the strategies that have been developed for combating barriers to affordable housing.

In an effort to remove or ameliorate the negative effects of public policy that act as barriers to affordable housing, local jurisdictions should consider the following actions:

- Local jurisdictions should review their tax inventory regulations to develop alternative tax classifications for unoccupied developer owned lots. Potential tax breaks could allow for a stimulus in the local construction industry, relieving the additional financial strain placed upon developers by these regulations.
- Zoning ordinance regulations should be examined by local municipalities to evaluate if adjustments could be made to reduce barriers.
- Provide for reduced fee or pro bono legal assistance to individuals dealing with heirs' property issues that allows for development of a functional chain of title for properties slated for subdivision or transfer. This assistance is available monthly in the Waccamaw Regional Council of Governments' Georgetown office. This service assists prospective sellers with clarifying the ownership of their lots, removing a serious barrier for many rural property owners.
- Promote public awareness and outreach on affordable housing issues. Many of the issues associated with NIMBYism can be attributed to a lack of knowledge of proposed improvements. A proactive education campaign should be used to dispel any misinformation and confusion, so that the public is aware of the project benefits. Together, these strategies seek to reduce common barriers to affordable housing. Governmental regulations and policies continue to be identified as barriers to affordable housing in the Waccamaw region.

By identifying these barriers, local governments can begin to review their policies to look for any adverse effects that may manifest as byproducts of governmental regulation. It is important for jurisdictions to recognize these encumbrances in order to facilitate the development of affordable housing. These alterations can create a climate that encourages construction of new homes, increasing the local tax base and benefiting the local government.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

WHC will continue collaborative efforts with regional partners and pursue additional resource to address underserved community needs. Housing stock continues to decline in condition for elderly and fixed-income families. Coronavirus unemployment consequences has made things worse. WHC continues to provide funding for owner-occupied housing rehabilitation to assist people from being displaced or living in unsafe conditions. Horry County is administering HOME, CDBG and ESG programs of which the HOME program assists low to moderate income families in all three counties. Funding provided to ECHO and the COC for various programs assist all three counties due to the organizational service area.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

It is estimated that over 35,000 housing units in Georgetown, Horry, and Williamsburg counties contain lead-based paint. During the next year, the WRCOG will work to reduce the number of housing units with lead-based paint hazards in units assisted with HOME funds by preventing lead poisoning. This will be accomplished through the evaluation and disclosure of housing that might contain lead-based paint and properly abating and encapsulating lead contamination during rehabilitation.

WHC requires all homeownership and rental units that were built before 1978 to have a lead inspection and final clearance inspection upon completion in the event of lead paint being present.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

In order to reduce the number of poverty-level families in the region, coordination with partner organizations will be arranged in order to meet the goals of the Consolidated Plan. Neighborhood associations, residents, faith-based organizations, businesses, health and human service agencies, private developers, lenders, and non-profit service providers are included in this list.

Especially for communities within the Consortium whose economies are not tourism-based, pursuing opportunities for economic growth within all three counties will be essential in ameliorating the problem of poverty. Much of the region's economic problems are the result of losing industries, such as large factories, that sustained many smaller communities as well as segments of populations in cities like Myrtle Beach. For communities that are tourism-based, low-wage service industry jobs can contribute to the prevalence of poverty, especially if they are seasonal. Coronavirus shut-downs for restaurants and other retail businesses is likely to result increases in poverty rates for the region. In order to reduce poverty, county level economic development agencies will continue to pursue recruitment of industries, which will provide year-round employment with higher paying jobs for area workers.

Allocation of resources to assist in increasing employee skills and education is another essential action to undertake in the next year to stimulate economic development. Since earnings generally increase with skill level and education, the development of programs to assist workers in expanding or improving their skills and education will be pursued to assist with raising pay for workers.

HOME funds have provided assistance to keeping rents low, assisting the elderly to safely age in place and provide homeownership opportunities to low income families at favorable purchase prices due to development subsidies.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The Consortium will continue to have formal and informal working relationships with the Public Housing Authorities, Community Housing Development Organizations (CHDOs), and other non-profit

housing developers and local jurisdictions. WHC staff members work hand in hand with local jurisdictions and state agencies. WHC will also provide workshops and training initiatives to improve the capacity and compliance of regional partners and programs. To that end, WHC will strive to encourage partners to leverage federal, state and private funds to benefit affordable housing opportunities with the region.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

WHC is involved in various efforts to enhance the coordination between public and assisted housing providers and private and governmental health, mental health and service agencies. WHC staff serve on committees within the region in order to take an active role in the coordination of efforts with particular emphasis on housing and community development efforts. WHC is actively working on initiatives to further strengthen this coordination. An example of a coordinating organization is the Continuum of Care (CoC) that leverages the efforts of the regions non-profit organizations, PHAs, local governments, social service providers, housing agencies, and health care institution. The CoC convenes on a quarterly basis to develop and evaluate efforts to end homelessness. The Continuum of Care strategy that emphasizes permanent housing alternatives and supportive services for the homeless, disabled and other "special needs" populations and coordinates the process of obtaining Federal resources through its application for funding under the Continuum-of-Care SuperNOFA. WHC also maintains several mailing lists with organizations that represent minority, disabled, and homeless populations, to ensure their involvement in the community needs assessment and planning process. Organizations are notified of public hearings, funding availability, changes in qualifying median-income, and HOME rents.

WHC continues to support local housing organizations such as Habitat for Humanity, Grand Strand Housing and Community Development Corporation, Santee Lynches Community Development Corporation and HOME Alliance, Inc.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

All local governments that receive CDBG funding through the State's competitive funding program as well as the Horry County entitlement must affirmatively further Fair Housing as part of their grant programs. They must program Fair Housing activities as part of their agreement to receive funding.

These actions as part of these Fair Housing plans are essential to the promotion of safe, sanitary, and affordable housing. Through intergovernmental coordination between member jurisdictions, WHC will continue to educate the public on their rights under the Fair Housing Act.

Also, Waccamaw HOME Consortium requires that all subrecipients, CHDO and other program partners participate in affirmatively furthering fair housing via affirmative marketing policies and actions in

accordance with our contractual agreements. These policies and actions are reviewed annually at monitoring.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

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 reviews 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. This includes the documentation of CHDO certifications and recertifications, CHDO set-aside projects and financial assistance.

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 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 following table summarizes the results of Program Year 2020 monitoring. This year, none of the rental units required a physical inspection. All HOME funded projects, development, rehabilitation, or homeownership must be inspected during construction and all receive a final passed inspection prior to final payment. No issues were identified during this year's monitoring except the ongoing problem of flooding of the Duke and Lynch Apartments. The six (6) Duke units remain vacant as the owner, Tri-County Regional Development Corporation, works with HUD, their lender and various federal grant programs to find a solution.

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Project Name	Type of Monitoring	Date	Result	Physical Inspection
Halyard Bend	Ongoing Rental	8/28/2020	No Issues Identified	Not Required This Year
Pipers Pointe	Ongoing Rental	8/28/2020	No Issues Identified	Not Required This Year
Baypointe 1 & 2	Ongoing Rental	8/28/2020	No Issues Identified	Not Required This Year
Santee Lynches Williamsburg	Ongoing Rental	8/28/2020	No Issues Identified	Not Require This Year
Santee Lynches Conway 4	Ongoing Rental	8/28/2020	No Issues Identified	Not Required This Year
Santee Lynches Waccamaw 4	Ongoing Rental	8/28/2020	No Issues Identified	Not Required This Year
Santee Lynches Horry 2	Ongoing Rental	8/28/2020	No Issues Identified	Not Required This Year
Santee Lynches Breezy 3	Rental Acquisition & Rehab- Active	8/28/2020	No Issues Identified	All Units Passed Final Inspection
Tri-County Duke/ Lynch	Ongoing Rental	8/28/2020	The 6 Duke units remain vacant and have not been rehabilitated. TDC continues to work with federal funding agencies for solutions	Not Required This Year
Habitat for Humanity of Horry County	Ongoing Residency	8/26/2020	No Issues Identified	N/A-Ongoing Residency
Habitat for Humanity of Horry County – 4 unit Housing Development	Homeownership-Active Project	8/26/2020	No Issues Identified	All Units Passed Final Inspection
Georgetown County Habitat	Ongoing Residency	8/27/2020	No Issues Identified	N/A-Ongoing Residency
Home Alliance (MJW Apts)	Ongoing Rental	8/28/2020	No Issues Identified	Not Required This Year
Home Alliance (Grey Street Rentals)	Ongoing Rental	8/28/2020	No Issues Identified	Not Required This Year
Home Alliance - Balsam Place	Ongoing Rental	8/28/2020	No Issues Identified	Not Required This Year
Grand Strand Housing 8 Unit Rental Portfolio	Ongoing Rental	9/3/2020	No Issues Identified	Not Required This Year.
Grand Strand Housing Rehab	Owner Occupied Rehab-Active Project	9/3/2020	No Issues Identified	All Active Projects Passed Final Inspection

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

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

The CAPER was made available at the county administrative buildings and public libraries in Horry, Georgetown, and Williamsburg counties; and was made available on our website. A Public Hearing for the 2020 CAPER was publicly advertised and held at the WRCOG offices at **6:00 p.m. on September 9, 2021**. The comment period was from **August 26, 2021 to September 10, 2021**.

Comments:

CR-50 - HOME 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

WHC maintains a schedule that determines which year an ongoing rental project needs to have a physical inspection. No units were scheduled for this year.

Rental units that were new projects, namely Santee Lynches CDC – Breezy 3 did acquire and rehabilitate rental units. Those units received a final inspection from WHC and passed prior to final payment.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

The WHC continually works with community housing development organizations (CHDOs), local units of government, non-profit organizations, for-profit developers and other stakeholders to develop viable housing activities that promote equal opportunity.

Affirmative marketing policies are a contractual obligation for all WHC partners and are evaluated at monitoring. Partners must submit their actions taken during the program year. All partners were in compliance during Program Year 2020.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

No Program Income was received or expended this program year.

Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)

All actions were described previously in this report.

ATTACHMENTS

The following documents are included with this report:

- Notice of Public Hearing and Comment Period
- PR 02 List of Activities by Program Year and Project
- PR 09 Program Income Details
- PR 22 Status of Open Activities
- PR 23 Summary of Accomplishments
- PR 25 Status of CHDO Funds
- PR 27 Status of HOME Grants
- PR 33 Match Liability