WACCAMAW HOME CONSORTIUM



2016

HOME INVESTMENT PARTNERSHIPS PROGRAM

Housing Development Application Form

Proposing Organization:	Contact Person:			
Address:		Authorized	d Signature:	
Amount Requested:	Project Nam	e:	# Units Developed:	HOME Cost per unit: \$

Waccamaw HOME Consortium

c/o Waccamaw Regional Council of Governments 1230 Highmarket Street Georgetown, SC 29440 (843)436-6126

DUE: FEBRUARY 23, 2016 5pm

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HOUSING DEVELOPMENT APPLICATION

Instructions: Answer all questions on the form provided unless otherwise indicated.

- 1. Applications are being accepted for the following proposed activities: rehabilitation of vacant housing for use as rental units; rental rehabilitation programs which are already fully operational and in compliance with WHC and HOME Program rules and regulations; new construction of housing for rental and homeownership units, and funding for tenant-based rental assistance.
- 2. WHC seeks an applicant to administer the Waccamaw Tenant Based Rental Assistance (TBRA) program. Applicants interested in administering should complete this application. The scope of work will include the development of standard policies and procedures as well as the administration of the 2016 PILOT program. Supplemental forms may also be required as a part of the application process.
- 3. All eligible projects must be within the counties of Georgetown, Horry, and Williamsburg and may only be within local jurisdictions that are HOME Consortium members. Projects may not be located in Briarcliffe Acres.
- 4. Eligible applicants include units of local government within Georgetown, Horry, and Williamsburg counties (includes counties, cities, and towns) which are also Waccamaw HOME Consortium members, Community Housing Development Organizations (CHDOs), nonprofit entities, and for-profit entities.
- 5. Eligible applicants with prior year WHC award activities that have been delayed must show capacity to complete such activities and any new activities being proposed within eighteen (18) months from date of application submission. The WHC reserves the right to decline applications that would result in overlapping years of funding where feasibility of activity completion is limited.
- 6. All activities must be consistent with the Consortium's 5-Year Consolidated Plan.
- 7. Technical assistance may be provided upon request and by appointment on Tuesday February 16, 2016. Contact Courtney Kain to schedule an appointment.

Staff Contact	Phone Number	Fax Number	E-mail Address
Courtney Kain	(843) 436-6126	(843) 527-2302	ckain@wrcog.org

(if applicant is not a CHDO, please skip to C. Debarement/Legal)

I. APPLICANT/OWNER INFORMATION

City State Zip Code Federal Taxpayer ID Number DUNS Number Contact Person/Title FAX	A. Applicar	nt Info	Name			_		
Contact Person/Title Telephone FAX Email Person authorized to negotiate and sign legal contracts for the applicant: Who will be the applicant's primary contact for the project? (if different from above) Name Address City State Zip Telephone fax cell Email Type of Applicant: Nonprofit CHDO For-Profit General Partnership PHA Limited Partnership Limited Liability Corporation Unit of Local Government If the applicant is a Community Housing Development Organization (CHDO), will the			Address		<u> </u>			
Contact Person/Title Telephone FAX Email Person authorized to negotiate and sign legal contracts for the applicant: Who will be the applicant's primary contact for the project? (if different from above) Name Address City State Zip Telephone fax cell Email Type of Applicant: Nonprofit CHDO For-Profit General Partnership PHA Limited Partnership Limited Liability Corporation Unit of Local Government If the applicant is a Community Housing Development Organization (CHDO), will the			City		_State	_ Zip Code		
Contact Person/Title Telephone FAX Email Person authorized to negotiate and sign legal contracts for the applicant: Who will be the applicant's primary contact for the project? (if different from above) Name Address City State Zip Telephone fax cell Email Type of Applicant: Nonprofit CHDO For-Profit General Partnership PHA Limited Partnership Limited Liability Corporation Unit of Local Government If the applicant is a Community Housing Development Organization (CHDO), will the			Federal Taxpayer ID Num	ber				
Telephone FAX Email Person authorized to negotiate and sign legal contracts for the applicant: Who will be the applicant's primary contact for the project? (if different from above) Name			DON2 Namber					
Who will be the applicant's primary contact for the project? (if different from above) Name			Contact Person/Title		ΓΛV			
Who will be the applicant's primary contact for the project? (if different from above) Name			reiephone		FAX			
Who will be the applicant's primary contact for the project? (if different from above) Name			Darson authorized to nego	tiate and sign le	nal contracts	for the		
Who will be the applicant's primary contact for the project? (if different from above) Name			annlicant	mate and sign to	garcontracts	TOT THE		
Name			аррисант.					
Name			Who will be the applicant's	s primary contact	for the projec	ct? (if different from above)		
CityStateZip			• •	. ,		•		
Type of Applicant: Nonprofit General Partnership PHA Limited Partnership Limited Liability Corporation Unit of Local Government B. CHDO Applicant If the applicant is a Community Housing Development Organization (CHDO), will the			Address					
Type of Applicant: Nonprofit General Partnership PHA Limited Partnership Limited Liability Corporation Unit of Local Government B. CHDO Applicant If the applicant is a Community Housing Development Organization (CHDO), will the			City	S	state	Zip		
Type of Applicant: Nonprofit General Partnership PHA Limited Partnership Limited Liability Corporation Unit of Local Government B. CHDO Applicant If the applicant is a Community Housing Development Organization (CHDO), will the			Telephone	fax		cell		
Nonprofit			Email					
Nonprofit								
For-Profit General Partnership PHA Limited Partnership Limited Liability Corporation Unit of Local Government B. CHDO Applicant If the applicant is a Community Housing Development Organization (CHDO), will the			3	-				
☐ PHA ☐ Limited Partnership ☐ Limited Liability Corporation ☐ Unit of Local Government B. CHDO Applicant If the applicant is a Community Housing Development Organization (CHDO), will the			INONPROTIT		□ спро			
Limited Liability Corporation Unit of Local Government B. CHDO Applicant If the applicant is a Community Housing Development Organization (CHDO), will the			For-Profit		General P	General Partnership		
B. CHDO Applicant If the applicant is a Community Housing Development Organization (CHDO), will the			□PHA	☐ PHA ☐ Limited Partnership				
			☐ Limited Liability Corporation ☐ Unit of Local Government					
	B. CHDO A	pplicant	If the applicant is a Community Housing Development Organization (CHDO), will the CHDO be acting as (check which apply):					
Owner Developer Sponsor			Owner D	eveloper 🔲 S	Sponsor			
If the CHDO is developing or sponsoring the project, what entity will own the project upon completion?			If the CHDO is developing or sponsoring the project, what entity will own the project upon completion?					
Namo			Namo					
Name								
Address			Address					
CityStateZip			City	51	tate	ZIP		
Person authorized to negotiate and sign legal contracts for the owner entity:			Person authorized to negotiate and sign legal contracts for the owner entity:					
Name/Title			Name/Title					
Address			Address					
TelephoneFAX			Telephone_		FAX			
Email								

PROJ	ECT NAME	APPLICANT NAME	
	Are CH	IDO Operating Funds being requested in conjunction with proposed projection Yes No	ct?
		If "Yes": Please provide the proposed amount: Please attach detailed CHDO operating budgets for current year and period: July 1, 2016 to June 30, 2017.	forecasted for the
C.	-	gal Has the Applicant organization or partner/member received an unsat oject or been debarred for any period of time? Yes No	isfactory rating on a
		Has the Applicant organization or partner/member been involved in any la Yes No	awsuits?
		Are there any outstanding judgments against the Applicant organization partner/member? No	or
	<u>If any of t</u>	the above responses are "Yes," provide a short explanation:	
II DD(NIFCT <i>(This da</i>	ta applies to entire project, HOME and non-HOME units)	
A.	-	n	
		CountyZip	_
		County	_
		Tax Map #	- -
B.	Type of Project	Please choose the category that best describes the proposed project:	
		 New Construction for: → →	Rental Units
C.	Development T	Type	

RUJ	ECT NAME		-	APPLICA	ANI NAME		
D.	Consolidated Pla website. Indicate project proceed v the project includ be made until env	tion (Exhibit A): (a) in the reasons when and Refer to the end the project without HOME functing status. (Exhibitation) (Exhib	y you are pre 2011 Waccivill be achieved by Provious Provious (a) Please is complete	oposing this pro amaw Housing Need and illustrate de the anticipate e note that const ed.	ject. Identify the Needs Assessm how HOME fur ed level of enviro ruction may not	e goal(s) from the ent located at the nds will be utilized onmental review begin and no p	ee 2011-2015 ne wrcog ed. Would the required for
	Characteristic:	Total Housing Units in Project	Efficiency	Single Room Occupancy	1-Bedroom	2-Bedroom	3-Bedroom
	Number:						
	Characteristic:	4-Bedroom		ergy Star equired)	Section 504 Compliant	Handicap- Assessable	LEED-Cert Green
	Number:						
E.	Target Population Please provide Identify with of dome certain	e Foot: \$ on e a one-page sum fy the type(s) of p children, physical stic abuse, etc.). n populations. organization's inta	mary of the foopulation(s) by disabled, If relevant,	following as (ExI that will be res elderly, person please identify	hibit A): sidents of the p is with HIV/AIE number or per	roject (e.g. hom OS, large famili	es, victims of
	NumbNumb	eer of units afforda per of units afforda per of units afforda per of units afforda	ble to house ble to house ble to house ble to house	holds earning be holds earning 30 holds earning 50	elow 30% AMI 0% but less thar 0% but less thar 0% but less thar	n 50% AMI n 60% AMI n 80% AMI	

# of Bedrooms	(a) Number of Units	(b) Square Ft Per Unit	(c) # of Bathrooms	(d) Purchase Price for Ownership	(e) Rent Charged to Tenant	(f) Utility Allowance*	(g) Total of (e) & (f) (not to exceed HUD
Efficiency/SRO				•			rent limits)
1 Bedroom							
2 Bedrooms							
3 Bedrooms							
4 Bedrooms							
Total Units					1		
C. Capaci Describe housing. E capacity or awards old provide a	ty/ Previous byour capacity bemonstrate yf key staff medder than 24 my progress upd	Performance y, experience our capacity to mbers and you nonths, which late on the pr	(Exhibit C) and accompling of develop project may consider the construction of the co	shments as a cts similar to the composite of the composit	ne one propose Applicants with ped out at the ti e to make subs	ed herein. De previous Conso me of this app stantial progres	monstrate the ortium funding olication, mus ss toward the

_____ APPLICANT NAME __

PROJECT NAME_

project closing requests)

☐ Yes

Amount drawn:

☐ No

If yes, amount of HOME award:

Agreement dated _____ Agreement expires_____

IV. TENANT BASED F The primary objective housing in the private r individuals/families to c quality of neighborhood	RENTAL ASSISTANCE of the TBRA program i rental market in Horry, choose a neighborhood ds. Complete only if	s to assist eligible applicants to s Georgetown and Williamsburg co I in which they prefer to live and h your organization is requesting T	ecure safe, decent, and sanitary punties. This program allows nelps to upgrade and maintain the
A. AMOUNT OF TB	RA FUNDS REQUES		Administrative Funds
Project Hard Costs	Project Soft Costs	Total Project Funds Reguested	Requested
. reject rand elete		\$	\$
B. ADDITIONAL P	UBLIC FUNDS COMN	IITTED TO PROJECT	Amount
Development, HUD H		ex. CDBG, USDA-Rural	
Contribution amount of Local Governmen	of other state funds (ex nt Funds	. Housing Trust Fund)	
county funds.		vernment entities, such as city or	
Total Additional Publi	c Funds Committed to	Contract	
C. HOUSEHOLDS S		the ContractO	T
D. PROJECT DESC	ion process, program n		ninistering rental assistance programs provide on separate page/ with

V. PROJECT TIMELINE

STARTING WITH THE TIME OF THIS PROPOSAL SUBMITTAL, layout a proposed project schedule, using the chart below as a guideline.

PROPOSED ACTIVITIES	COMPLETION DATES		
Other Financing Applicationsfilingaward	Start	End	Comments
THIS PROPOSAL			
Closing on Financing			
Site Plans			
Architectural/Engineering Plans			
Zoning/Variances			
Other Local Approvals			
Other Local Permits			
State Permits			
Acquisition			
Demolition			
Rehabilitation			
Construction			
Permanent Financing			
Marketing			
Occupancy			

VI. FINANCIAL

A. Funds Requested

1.	Total Amount of HOME funds requested	\$
2.	Total Project Development Cost	\$
3.	HOME funding percentage of Project	
٥.	(#1 ÷ #2)	
4.	Total # housing units in Project	
5.	Total # of HOME-Designated Units	
6.	HOME per-unit Cost	\$
0.	(#5 ÷ #1)	Ψ

B. MATCH

1. Applicants are required to provide 25% non-federal funding as a match. A match cannot be in the form of owner equity.

1. Total HOME funds requested	\$	2. Match Liability	\$			
		(#1 X .25)				
3. Amount of Match in Project	\$	4. Match Percenta				
,		(#3 ÷ #2)	3		%	
	Source	Amount	Received	ıA	nticipated	
5. Source(s) and Amount(s) of Match						
6. If Match will not be met, are you requesting waiver? yes no						

Exhibit H. Financial: Complete the excel spreadsheets included in the application and attach as Exhibit H:

- 1. Development Budget & 5 Year Proforma: If applicable, debt service ratios should be between 1.15 and 1.3
- 2. Funding Source Documentation

VII. SIGNATURE OF AUTHORIZED OFFICIAL

By signing below, the Applicant certifies that the information provided in this application, along with its attachments, is true and complete.

By:		
Name:		
Title:		
Date:		

PROJECT NAME	APPLICANT NAME	

WHC HOME APPLICATION REQUIRED EXHIBITS

Clearly label each exhibit as required depending on whether your project is rental or homeowner housing unit construction. There are several items requested as parts of each exhibit. As noted in the body of the application, the type of applicant and project will determine whether certain items are required. Please refer to the body of the application and exhibit instructions within for specific guidance on what is required.

Please check off each item attached, note with "n/a" if you are certain a particular item is not required for your application, and if you are uncertain, please contact Waccamaw HOME Consortium staff for assistance.

	Exhibit A - Application Narratives: Project Description, Experience, and Targeted Audience
	Exhibit B - If the organization has not certified as a CHDO by WHC in the past 6 months provide evidence of legal existence (Article of incorporation, Bylaws, IRS documentation, Current Board members listing, etc).
	Exhibit C - Provide a listing of those persons (name and title) who will directly be involved in this proposal/Project.
	Exhibit D - Provide a copy of the applicant's most recent financial statement.
	Exhibit E - Provide status of environmental review (environmental forms available on the WRCOG website)
	Exhibit E - Evidence of site control (Sales contract/option, deed etc.)
	Exhibit F - Location map of site(s) Site Plan, Architectural plans, if available
	Exhibit G - Photographs (front and back if buildings exist)
	Exhibit H - Development Budget and Proforma, Project Funding Source
П	Exhibit I - Market Study

PROJECT EVALUATION CRITERIA

Project Scope:

Fulfills a priority unmet need as documented in the Waccamaw Regional Housing Needs Assessment

15 points

Project Design:

Targeted Service Population/ Quality of Design

20 points

Organization Capacity and Experience:

Organization or Staff has capacity and experience with similar projects within the last 5 years

20 points

Feasibility:

Does the applicant have the financial resources committed to carry out the project?, i.e. will it cash flow (rental), (points will be reduced if funds have been applied for but not received, and further reduced if they have not yet been applied for)

20 points

In relation to other projects, what is the return on investment?

(Impact of HOME funding based on project viability)

10 points

Match/Leverage:

Does the project leverage at least 40% of the total amount of funding from other sources? How much?

10 points

10 points

Project Timeline/

Feasibility of project projected timeframe

APPLICATION PROCEDURES/ GUIDELINES

PURPOSE AND INTENT

The Waccamaw **HOME** Consortium's (the Consortium) HOME Program is designed to promote partnerships among the U.S. Department of Housing and Urban Development (HUD) and other federal entities, state and local governments, and those in the nonprofit and for-profit sectors who build, own, manage, finance, and support affordable housing initiatives. HOME provides the flexibility needed to fund a wide range of affordable housing initiatives through creative and unique housing partnerships. The HOME Program was created under Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990.

^{**}The project must be consistent with HUD HOME requirements including min/max rents, policies, procedures, intake, fair housing, maximum sales price, population served

CONSORTIUM HOME POLICIES

- 1. Only one Consortium HOME award will be made for each project.
- 2. If an applicant proposes a project that is also requesting State HOME Program funds and/or State/ Entitlement CDBG funds, and/or State Housing Trust Funds, Low-Income Housing Tax Credits, and/or funds from another source (public or private) the applicant must have a commitment letter from these sources, proof that funds have been applied for, or specific detail about application due dates and funding announcements

ELIGIBLE APPLICANTS

Eligible applicants include Units of Local Government within Georgetown, Horry, and Williamsburg counties (includes counties, cities, and towns) who are also Waccamaw HOME Consortium members, Public Housing Authorities, Community Housing Development Organizations (CHDOs), Nonprofit entities, and For-Profit entities.

INCURRING COSTS

Any cost incurred by the applicant in the preparation, transmittal, or presentation of any proposal or material submitted in response to this application package shall be borne by the applicant. Project costs incurred prior to a funding commitment being made by the Consortium will not be eligible for reimbursement under this program.

APPLICATION REQUESTS

Applications may be obtained by writing, faxing or emailing a request to:

Waccamaw Regional Council of Governments ATTN: HOME Application Package Request 1230 Highmarket Street Georgetown, SC 29440 Fax – (843) 527-2302 ckain@wrcog.org

Applications are also available on the Waccamaw Regional Council of Government's web page at: http://wrcog.org/transportation-planning/home-consortium/

SUBMISSION METHOD

Applications must be received by February 23, 2016 by 5pm. Applications will be accepted during regular business hours during the cycle (9:00 a.m. to 5:00 p.m., Monday-Friday). Applications may be delivered by mail, other shipping service, or by hand. Facsimile transmissions will not be accepted. Applications should be submitted in a package labeled "HOME Program Application" to:

Waccamaw Regional Council of Governments 1230 Highmarket Street Georgetown, SC 29440 Attn: Courtney Kain

PROJECT NAME	APPLICANT NAME		

SUBMISSION FORMAT

Please submit one (1) signed original, one (1) copy, and email of all application materials to ckain@wrcog.org.

Attachments must be included as separate items in numerical order separated with colored paper or flat tabs. Please use a binder clip or rubber bands. Please, <u>do not use</u> binders, sheet protectors or staples.

All applications must be self-contained. The Consortium will not rely on any previously submitted information, written or verbal, to evaluate the applications in any given application period.

APPLICATION QUESTIONS

For questions concerning the application, contact the HOME Program staff by phone, fax, or e-mail.

Staff Contact	Phone Number	Fax Number	E-mail Address
Courtney Kain HOME/ Community Development	(843) 436-6126	(843) 527-2302	ckain@wrcog.org
Planner			

APPLICATION REVIEW PROCESS

Consortium staff will complete an initial review of each application.

- 1. Applications will be reviewed first for compliance with threshold criteria (HUD regulations).
- 2. Applications <u>not</u> meeting threshold criteria or compliance with federal, state, and local laws, or program requirements will be rejected and returned to the applicant with a reason.
- 3. Consortium staff will review applications for completeness. Applicants will be notified of any deficiencies in their applications and will be given one (1) opportunity to correct any correctable items. A list of missing and/or incomplete documents will be provided to the applicant by email. The applicant will have five (5) business days from the date of notification to provide the missing and/or incomplete documents to the Consortium. The Consortium will exercise sole discretion when deciding to accept proposals for further review or reject for noncompliance. The Consortium may approve all, some or none of the applications received.
- 4. Consortium staff and the Technical Review Committee may conduct site evaluations for each application. If the Consortium determines any detrimental site characteristics exist on, adjacent to, or within unallowable distances from the site, the Consortium may reject the application.
- 5. Successful applications which are deemed to be financially feasible, requiring subsidy, and are consistent with HOME policies will be recommended until available funding is depleted. The highest ranking proposals will be funded first and the amount requested may be different than the amount awarded. 15% of all Consortium funds are set-aside for CHDO-owned, developed or sponsored projects and are scored compared to other CHDO applications. Any unused funds will automatically be applied to other activities or combined with the following year's allocation until all funds are exhausted. In an effort to provide funding in all Consortium areas, the Consortium may, on occasion, award extra points based on geographic location (i.e. underserved area).
- 6. Consortium staff has developed an objective set of criteria to be used in making funding recommendations. The criteria are used to review and rank proposals received for funding.
- 7. The Technical Review Committee, consisting of representatives from all counties participating in the Consortium, will make recommendations to the HOME Consortium Board regarding which projects to pursue.
- 8. The ultimate decision regarding the distribution of HOME funds rests with the HOME Consortium Board of Directors.
- 9. Reservations for HOME awards will be issued not later than ninety (90) days after the application deadline. WHC reserves the right to accept or reject any or all bids/proposals or part thereof, to accept one or more items of a bid/proposal without obligation as to other items, and to waive any informalities or irregularities.

GENERAL REQUIREMENTS

Davis-Bacon Labor Requirements

There are no limits on the number of units per project and properties may be privately or publicly owned. However, if 12 or more units are part of the same HOME-funded project, the project will be subject to the provisions of Davis-Bacon.

Ineligible Properties

- Public housing units
- Projects assisted under Title VI of NAHA (prepayment of mortgages issued by HUD)
- Commercial properties (except when converted to residential)
- Homeless or other shelters

Relocation

The Consortium will not fund any project that requires permanent relocation.

Property Standards

Applicants must adhere to the written standards and specifications developed by the Consortium and to all local standards in order to use HOME funds for any activity. All units rehabilitated with HOME funds, in whole or in part, must be brought up to standard code. New construction must also meet the International Energy Conservation Code. (Refer to the HOME Construction Manual)

Matching Requirements

Each recipient of WHC funds will be required to match their allocation with 25 percent funding from non-federal sources (unless a waiver is granted). These contributions to the project must be permanent. Any match reported in excess of the 25 percent requirement will be retained by the Consortium and banked for use with future HOME projects. Evidence of match must be submitted with the application.

Eligible sources of match include:

- Cash or cash equivalents- such as bank financing (not from the owner, investor or recipient of HOME assistance)
- The value of waived taxes, fees or charges (for HOME projects only)
- The value of donated land/real property (100% counted if end-use is rental)(Value minus factored property cost to homebuyer)
- The cost of infrastructure improvements for HOME-assisted units. (either through private or locality general revenue/infrastructure funding)
- The value of donated material and labor
- The value of sweat equity
- The direct costs of supportive services to residents of HOME-assisted units
- The direct costs of homebuyer counseling to HOME-assisted units

Waccamaw HOME Consortium Policies, Procedures and Guidelines

Please review the Policies, Procedures and Guidelines for HOME program specifics including new requirements in compliance with the 2013 HOME Final Rule.

CONSORTIUM HOME FUNDING PARAMETERS

FUNDING THRESHOLDS					
Rental Unit Renovation (acquired for provision of affordable housing units)	Dependent upon project structure				
Homeowner or Rental Unit New Construction					
Minimum HOME Consortium Funding	\$5,000				
Maximum HOME Consortium Funding	Dependent upon project structure: \$10,000 to \$45,000/Unit				
General – Match and Project Size					
Minimum Matching Contribution	25% of Consortium HOME funds provided				
Minimum HOME-Assisted Units per Project	2 units-Homeowner/2 units-Rental				
Maximum HOME-Assisted Units per Project	11, unless proposed project gets HOME Consortium approval for Davis-Bacon project.				

Eligible Applicants	Type of Assistance
CHDOs, Local Governments and Non- Profits, PHA's	0% Interest Loan (Forgivable Loan), 1% Interest Loan, and
	5% Net Profit (Annually, for Affordability Period)
For Profits	2% Interest Loan, 5% Net Profit (Annually, for Affordability Period)

HOME PROGRAM AFFORDABILITY PERIOD									
Project Type	HOME Investment per Unit	Period of Affordability							
Homebuyer Housing Unit	Less than \$15,000	5 years							
Homebuyer Housing Unit	\$15,000 to \$40,000	10 years							
Homebuyer Housing Unit	Over \$40,000	15 years							
Rental Housing Rehab	Less than \$15,000	5 years							
Rental Housing Rehab	\$15,000 to \$40,000	10 years							
Rental Housing Rehab	Over \$40,000	15 years							
New Construction Rental Units	Any Amount	20 years							

FY 2015 Income Limits Summary

FY 2015 Income Limit	Median Income	FY 2015 Income Limit Category	Persons in Family							
Area	Explanation		1	2	3	4	5	6	7	8
	\$57,900	Very Low (50%) Income Limits (\$) Explanation	20,300	23,200	26,100	28,950	31,300	33,600	35,900	38,250
Georgetown County		Extremely Low Income Limits (\$)* Explanation	12,150	15,930	20,090	24,250	28,410	32,570	35,900*	38,250*
		Low (80%) Income Limits (\$) Explanation	32,450	37,050	41,700	46,300	50,050	53,750	57,450	61,150

FY 2015 Income Limits Summary

FY 2015 Income Limit Area	Median Income Explanation	FY 2015 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
	\$50,800	Very Low (50%) Income Limits (\$) Explanation	17,800	20,350	22,900	25,400	27,450	29,500	31,500	33,550
Horry County		Extremely Low Income Limits (\$)* Explanation	11,770	15,930	20,090	24,250	27,450*	29,500*	31,500*	33,550*
		Low (80%) Income Limits (\$) Explanation	28,500	32,550	36,600	40,650	43,950	47,200	50,450	53,700

FY 2015 Income Limits Summary

FY 2015 Income	Median Income Explanation	FY 2015 Income Limit Category	Persons in Family							
Limit Area			1	2	3	4	5	6	7	8
		Very Low (50%) Income Limits (\$) Explanation	16,550	18,900	21,250	23,600	25,500	27,400	29,300	31,200
Williamsburg County		Extremely Low Income Limits (\$)* Explanation	11,770	15,930	20,090	23,600*	25,500*	27,400*	29,300*	31,200*
		Low (80%) Income Limits (\$) Explanation	26,450	30,200	34,000	37,750	40,800	43,800	46,850	49,850

2015 HOME PROGRAM RENT LIMITS

U.S. DEPARTMENT OF HUD 03/2015 STATE:SOUTH CAROLINA			2015	HOME PRO	OGRAM RENTS			
	PROGRAM	EFFICIENCY 1	BR	2 BR	3 BR	4 BR	5 BR	6 BR
Georgetown County, SC								
	LOW HOME RENT LIMIT	507	526	652	753	840	926	1013
	HIGH HOME RENT LIMIT	522	526	711	943	1074	1167	1259
	For Information Only:							
	FAIR MARKET RENT	522	526	711	943	1188	1366	1544
	50% RENT LIMIT		543	652	753	840	926	1013
	65% RENT LIMIT	663	711	856	980	1074	1167	1259
Myrtle Beach-North Myrtle Beach	n-Conway, SC MSA LOW HOME RENT LIMIT HIGH HOME RENT LIMIT FOR Information Only: FAIR MARKET RENT 50% RENT LIMIT 65% RENT LIMIT	606 640 481	515 644 644 515 651	618 783 801 618 783	715 896 998 715 896	797 980 1171 797 980	880 1062 1347 880 1062	962 1145 1522 962 1145
Williamsburg County, SC								
	LOW HOME RENT LIMIT	372	453	543	628	701	773	845
	HIGH HOME RENT LIMIT	372*	513	608	781	848	968	1042
	For Information Only:							
	FAIR MARKET RENT	362	513	608	781	848	975	1102
	50% RENT LIMIT	423	453	543	628	701	773	845
	65% DENT LIMIT	555	596	717	210	204	968	1042