

## EXECUTIVE SUMMARY

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# **WACCAMAW HOME CONSORTIUM**

## **CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER)**

**Program Year 2013**  
**(July 1, 2013-June 30, 2014)**

In 2012, the Waccamaw HOME Consortium's (WHC) third five-year Consolidated Plan (2011-2016) was formally adopted and approved by the U.S. Department of Housing and Urban Development (HUD) through the Home Investment Partnership Act (HOME) program. Six (6) specific housing priorities were identified in the plan. Each project/activity for which federal HOME funds were expended during program year 2013 is listed and discussed under the relevant priority.

### **Priority 1**

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

#### **Grand Strand Housing Affordable Rental Housing Development**

For the 2013 Program Year, \$180,000 was awarded to a partner Community Housing Development Corporation (CHDO), Grand Strand Housing and Community Development Corporation, for the acquisition and rehabilitation of four (4) existing single-family housing units in Horry County. These units were developed into affordable rentals.



As of June 30, 2014, one (1) of the units has been acquired, completely rehabilitated and occupied by an income-qualified family. The other three (3) units have been acquired and rehabilitation will be completed by the end of August, 2014. It is anticipated that all units will be occupied by October 1, 2014. \$126,000 was disbursed for this project during the program year

ending June 30, 2014. The remainder will be disbursed early in the second quarter of the 2014 program year.

#### **Santee-Lynches Affordable Rental Unit Development**

For the 2013 program year, \$180,000 was awarded to the Santee-Lynches Affordable Housing and Community Development Corporation, another partner CHDO, for the acquisition and rehabilitation of four (4) existing single-family housing units in Horry County. Santee-Lynches CDC is developing these units into affordable rental units.

Two (2) of the units have been acquired, completely rehabilitated and are occupied by income-eligible families. The other two (2) units have been acquired. Rehabilitation is scheduled for completion by the end of August, 2014. It is anticipated that all units will be occupied by September 15, 2014. During the fiscal year ending June 30, 2014, \$170,550 was disbursed for this project. The remainder will be disbursed early in the 2014 program year.



### Tri-County Rental Development

In April, 2011 funds were awarded to Tri-County Regional Development Corporation (a local CHDO) for the development of affordable rental housing units in the West End Neighborhood of the City of Georgetown. Two multi-unit apartment complexes, known as the Winyah Apartments, at the corner of Duke Street and Lynch Street were acquired in late 2012 with financing from the South Carolina Community Loan Fund. This property is comprised of two (2) rental development projects: Duke Street Apartments consisting of six (6) attached, 3-bedroom townhouses and Lynch Street Apartments consisting of eight (8) attached, 3-bedroom townhouses. A well coordinated effort between Tri-County and the Waccamaw Housing Consortium (WHC) has yielded revitalization of a cornerstone property in the West End Neighborhood. Below is a snapshot of the progress:

#### Duke Street Apartments

This 6-unit project is near completion and will be fully occupied by December, 2014. As of June 30, 2014, \$183,856 has been disbursed for this project. The remaining \$100,492 appropriated for this project will be expended by December 31, 2014.



#### Lynch Street Apartments

This 8-unit project is near completion and will be fully occupied by October, 2014. As of June 30, 2014, \$193,258 has been disbursed for this project. The remaining \$112,394 appropriated for this project will be expended by October 31, 2014.



(Note: Both projects will be reported in the next CAPER.)

All WHC-funded affordable rental housing units remain affordable for twenty (20) years. These requirements include maintaining rents at or below HUD HOME annual rent limits, yearly income certifications, and required income level to unit ratios. In order to be in compliance with these requirements, 100% of the renters' incomes are below 60% of the area median income (AMI).

## Priority 2

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

### Owner Occupied Rehabilitation

The WHC provided funding for owner-occupied housing rehabilitation to various local governments, non-profits and faith-based organizations. The WHC also completed owner-occupied housing rehabilitation. All HOME funded rehabilitation projects bring the entire home up to proper building code standards, with the goal of ensuring descent, safe and sanitary housing.

#### WHC Owner Occupied Housing Rehabilitation

During the 2013 program year, the WHC completed one (1) owner-occupied housing rehabilitation project in Williamsburg County. A total of \$45,694 was disbursed.

#### Horry County Owner Occupied Housing Rehabilitation

In partnership with the Horry County Community Development Department, four (4) qualified owner-occupied housing units were rehabilitated during the 2013 program year. Where needed, Horry County provided Community Development Block Grant (CDBG) funding to ensure the completion of units that required work beyond the \$37,500 per-unit limit set under the HOME program. Several other housing units are being assisted as the partnership continues into the next program year.



### **Elderly Transportable Units**

Clients whose homes are beyond repair and therefore are not eligible for housing rehabilitation often apply for assistance. One alternative is to demolish their home and install an elderly transportable unit on their property. Elderly Transportable Units (ETU) are stick built homes on a mobile home chassis. The recipient is able to live in the unit at no cost until their situation changes and the unit is no longer needed. An available unit is then refurbished and moved to another low income client in need.



Many volunteer groups including churches, local governments and educational institutions have partnered with the WHC to construct these units, often leveraging donated labor and materials.

Tri-County Regional Development Corporation owns and maintains all units placed throughout Georgetown, Horry, and Williamsburg counties. During the 2013 program year, \$19,483 was expended to place two (2) ETUs. One (1) of the units was placed in Horry County and the other in Georgetown County.

## Priority 3

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

#### Georgetown/Andrews Scattered Site

In 2011, the WHC committed construction funding to Habitat for Humanity of Georgetown County in the amount of \$100,000 to construct four (4) single family homes. This project has



four scattered sites, three in Georgetown and one in Andrews. Three of the homes were completed by end of the previous reporting period (June 30, 2013) and the fourth (seen here) was completed in August, 2013. A total of \$45,772 was expended for completion of this activity during the 2013 program year. All homes are occupied by low-to moderate-income families.

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 resale provisions in order to maintain affordability.

## Priority 4

### 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 recipients 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. All these plans, and documentation showing compliance with plans, are reviewed at the time of monitoring. In addition, the WHC staff participated in the Horry County Fair Housing Fair on April 26, 2014.

## Priority 5

### Provide HOME funding to build capacity for Community Housing Development Organizations (CHDO's)

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 (3) counties. Home Alliance serves Horry County and Habitat for Humanity of Georgetown

County serves Georgetown County. The WHC staff supports these CHDO's 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 (3)-year capacity building period, the WHC now provides operating funds to some CHDO's who have active development projects. The WHC staff continues to provide guidance and technical assistance. Grand Strand Housing received a total of \$18,333 in operating funds during the program year in association with its acquisition and renovation of four (4) existing housing for affordable rentals in Horry County. Tri-County Regional Development Corporation received a total of \$43,571 in operating funds during the program year as it administered the ETU program and implemented the construction phase of developing six (6) affordable rental units for the Duke Street Apartments project and eight (8) affordable rental units for the Lynch Street Apartments project. Both are located in Georgetown County.

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## **Priority 6**

### **Reduce lead-based paint through mitigation**

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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 units undergo a standardized lead-based paint assessment. Appropriate mitigation is conducted if necessary and a clearance letter must be filed.

PROGRAM YEAR 2013  
**PROJECT EXPENDITURE SUMMARY**  
BY PROJECT TYPE AND COUNTY

Project	HOME Funds Disbursed	HOME Assisted Units	HOME Funded Units (pending)	Disposition	Project Type	Location
MJW Apts	\$84,567	-	-	11 completed and counted in program year 2012	Multi-family Rental	Horry County
Georgetown/Andrews Development	\$45,772	1	-	3 counted in program year 2012	Single Family Homeownership	Georgetown County
Hopes Crossing	\$32,684	-	2	2 underway to be counted in program year 2014	Single Family Homeownership	Horry County
Administration	\$177,868	N/A	N/A	Includes expenses from May and June of prior program year	Administration	N/A
Tri-County Rentals Duke Street Apts	\$183,856	-	6	6 being completed and counted in program year 2014	Multi-family Rental	Georgetown County
Tri-County Rentals Lynch Street Apts	\$193,258		8	8 being completed and counted in program year 2014	Multi-family Rental	Georgetown County
Tri-County RDC CHDO Operating Funds	\$43,571	N/A	N/A	-	Projects-Associated Operating Support	Horry, Georgetown, Williamsburg
Horry County Housing Rehabilitation	\$159,553	4	-	-	Owner-Occupied Housing Rehab	Horry County
HOME Consortium Housing Rehabilitation	\$45,694	1	-	Loan to home owner being repaid.	Owner-Occupied Housing Rehab	Williamsburg County
Grand Strand Housing Rental Development	\$126,000	1	3	3 being completed and counted in program year 2014	Single-family Rental	Horry County
Grand Strand Housing CHDO Operating Funds	\$18,333	-	-	-	Projects-Associated Operating Support	Horry County
Santee-Lynches Rental Development	\$170,550	2	2	2 being completed and counted in program year 2014	Single-family Rental	Horry County
Elderly Transportable Units	\$19,483	2	-	-	Owner-Occupied Housing Rehab	Georgetown & Horry Counties
<b>TOTAL</b>	<b>\$1,301,189</b>	<b>11</b>	<b>21</b>	<b>Program Year (Completed): Owner-Occupied Rehabs: 7</b> ◆ Affordable Rentals: 3 Single-family Homeownership: 1		

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