



South Carolina State Housing Finance and Development Authority

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August 26, 2019

SENT VIA EMAIL TO: KENDRAWILKERSON@SCHOUSE.GOV

The Honorable William M. "Bill" Hixon
Subcommittee Chair
Legislative Oversight Committee
South Carolina House of Representatives
Columbia, South Carolina 29201

Re: Follow-up from July 18 and 22, 2019 Subcommittee Meetings and August 13, 2019 Committee Meeting

Dear Representative Hixon:

SC Housing is in receipt of your letter dated July 25, 2019 and appreciates the opportunity to provide additional information in response to queries from the Subcommittee. SC Housing is also taking this opportunity to respond to verbal inquiries at the July 22, 2019 Subcommittee Meeting and the August 13, 2019 Committee Meeting.

Responses to Letter Dated July 25, 2019

1. What are the mortgage foreclosure rates for your single-family homebuyer program and the eviction rates for tenants living in properties receiving allocations of Low Income Housing Tax Credits? What, if any, additional information do you track to measure the long-term success of your programs?

As of June 30, 2019, SC Housing's foreclosure rate for its single family homebuyer program was 0.83%. The National average as reported by the Mortgage Bankers Association (MBA) was 0.90% for the same date. Like other state housing finance agencies, SC Housing's portfolio is considerably more risky than the average portfolio nationwide.

As SC Housing has no direct relation to the tenants living in properties receiving allocations of Low Income Housing Tax Credits, SC Housing does not track eviction rates.

SC Housing utilizes quantities of single family loans produced and number of units of affordable housing as measures of long-term success of its programs.

2. How many local governments have SC Housing staff met with in the last year to discuss affordable housing programs?

It is difficult to determine a precise number. Various employees of SC Housing have given presentations before large groups where many local government leaders were present (e.g., the South Carolina Association of Counties). Additionally, SC Housing has given presentations and provided training on its various programs across the state in many venues, which often include local governments. Finally, SC Housing staff have had numerous conference calls and meetings with local officials, local housing authorities, local trust fund administrators, and other players in the affordable housing arena.

With the release of the Housing Needs Assessment and the discussion draft of the Qualified Allocation Plan occurring the same week as the issuance of this letter, we expect an increase in engagement with local governments.

3. What kind of input do local governments have in the process of selecting projects that will receive funding or tax credits?

Local governments have the opportunity to provide comments to the Qualified Allocation Plan. Due to Section 42 requirements and Fair Housing Act concerns, SC Housing must make the final determination on allocation of funding and is prohibited from allowing influence that may be contrary to the Fair Housing Act.

4. How many awards were made in the Neighborhood Initiative Program?

Approximately \$30 million was awarded to twenty-six lead entities.

5. Does the agency have any current plans to address residential blight?

SC Housing and SC Housing Corp are currently winding down the Neighborhood Initiative Program. There is currently no additional funding available to address residential blight.

6. Are the fees that SC Housing receives for administering the state Housing Trust Fund established in statute?

Per Section 31-13-420, SC Housing is "entitled to reimbursement for the costs or expenses incurred in the administration and operation of the [Housing Trust Fund] from monies deposited into the [Housing Trust Fund]."

7. Was there ever a requirement to have \$40,000 liquid assets in order to access Emergency Repair program funds?

To current staff's knowledge and research, no such requirement existed to participate in the Housing Trust Fund program. A similar requirement existed with the HOME Program per HUD guidelines. In 2012, for CHDO (Community Housing Development Organization) participation in the HOME program, HUD required financial capacity of

10% of award amount. The maximum award was \$400,000, therefore, a minimum unrestricted liquid asset of \$40,000 was required by HUD.

8. Is the construction manager the only person who reviews and sets expected construction costs? What information is taken into consideration when setting those?

The construction manager and other members of the construction department prepare a construction cost sheet that itemizes the allowable costs and item/material specifications which must be followed for all Housing Trust Fund projects. The sheet is prepared taking into account the average across the state for supply costs, labor costs, and contractor profit and overhead. To determine average supply costs, the team consults with various commercial stores and building supply companies. To determine average labor costs, the team consults with contractors who are working on Housing Trust Fund projects, as well as contractors who are not working on Housing Trust Fund projects. Additionally, they consult with insurance companies as to the labor costs they are paying for repairs. A standard 20% is then added to the total supply and labor costs to cover contractor overhead and profit. The Construction Cost Sheet can be found on the Housing Trust Fund webpage and is updated as necessary and annually.

9. Please provide a list of fees that nonprofit organizations or others have to pay for SC Housing services or programs. For each fee, please indicate what the revenue is used for. If available, please also provide the total revenue from each of those fees in the last year.

SC Housing does not charge its approved nonprofits any fees to participate in its Housing Trust Fund programs. The developer fee paid to nonprofits is reduced by \$25 for any necessary re-inspections.

In conjunction with the Low Income Housing Tax Credit program, SC Housing charges a \$5,500 application fee, a \$600 market study review fee, a \$2,000 missing documents fee (if required), a \$1,200 reconsideration fee (if required), a \$5,500 plan review and construction inspection fee (for awarded projects), and \$35 per unit annually for compliance monitoring. The funds generated by these fees are used for program administration or in the case of the market study review fee, reconsideration fee and plan review and construction inspection fee, to pay for third parties to conduct these services.

In conjunction with the Multifamily Tax Exempt Bond program, SC Housing charges a \$1,000 or \$20 per unit application fee, whichever is greater, a financing fee of 75 basis points for new financings or 50 basis points for refundings, and \$50 per unit annually for compliance monitoring. The funds generated by these fees are used for program administration.

10. What qualifications are required of inspectors?

See attached document titled "Inspector Requirements".

11. Once an inspection of a Housing Trust Fund repair project is requested, how long is the wait? Do you track performance measures related to this?

SC Housing's inspectors seek to schedule inspections in the most efficient and timely manner possible. Inspectors typically use Mondays to plan and schedule inspections which are then conducted Tuesday through Friday. SC Housing's internal goal is to

conduct all inspections within 10 days of receiving a complete request. SC Housing utilizes an inspection tracking system and the construction manager runs reports in the system which track inspection completion dates. As information, the inspectors timely conducted 2,379 inspections during the most recent fiscal year.

12. What is the difference between group homes and supportive housing? Who owns each?

Group homes under the Housing Trust Fund are projects that provide a combination of services and permanent housing for permanently disabled individuals. This includes community training homes and residential care facilities operated by the South Carolina Department of Disabilities and Special Needs. The South Carolina Department of Disabilities and Special Needs and their affiliates are the only eligible owners for group homes under this program.

Supportive housing under the Housing Trust Fund is housing that provides access to community-based supportive services for special needs populations, such as people with disabilities and/or people experiencing homelessness, that help individuals and families live more stable and productive lives. Units of local government (cities, towns, and counties) or approved nonprofit sponsors are the eligible owners for supporting housing under this program.

13. How many applications were received and awarded for group homes or supportive housing in the last year?

From June 2018 until the present, the Housing Trust Fund has awarded eleven (11) applications for group homes and one (1) application for supportive housing. There will be two additional applications presented to the Board of Commissioners for approval at their September 2019 meeting. These activities are not competitive, therefore an application meeting the requirements of the program is funded.

14. Please provide the number of applications that have been received and approved for Housing Trust Fund programs over the last three years.

Over the last three fiscal years, the Housing Trust Fund has awarded 1,453 applications for rehabilitation of owner-occupied single family homes, 39 applications for supportive housing or group homes, 10 multifamily rental awards, and 2 awards for disaster recovery relief. These activities are not competitive, therefore an application meeting the requirements of the program is funded.

Additionally, the nonprofits accept applications from the proposed beneficiaries and SC Housing does not receive applications unless and until the nonprofit has qualified the beneficiary to participate in the program. SC Housing does not track applications denied by nonprofits.

15. Please provide a list of nonprofits you work with.

For the Housing Trust Fund programs, see attached document titled "2019 Approved Nonprofit List".

SC Housing also services mortgage loans for certain Habitat for Humanity affiliates and receives applications from nonprofit applicants for Development Division programs. SC Housing does not maintain a list of nonprofit applicants for those programs.

16. What kind of training do nonprofits have to go through to become qualified for participation in Housing Trust Fund programs? How do you market this training to nonprofits?

SC Housing offers workshops to educate potential nonprofit partners about the Housing Trust Fund programs. All potential partners who have contacted SC Housing are also directed to our website to review the manuals and sign up for development updates. Our workshops are marketed by sending out email blasts to those that have signed up to receive such information.

Newly approved nonprofits must have an implementation meeting prior to submitting a funding application. The Housing Trust Fund program area has an Advocacy and Outreach Coordinator who conducts this training. This employee has been involved with the Housing Trust Fund for nearly seventeen years and offers guidance on all aspects of the Housing Trust Fund application process. In addition, staff conducts annual workshops on application criteria and processes. Staff continuously offers additional training and technical assistance on an as-needed basis and upon change in nonprofit staffing.

17. Does the agency play a role in developing nonprofit housing development capacity in the state?

To maintain an independent view of applicants, SC Housing does not directly develop nonprofit housing development capacity. In the Housing Trust Fund program, SC Housing helps existing nonprofits grow their capacity and ability by requiring that they participate in the Emergency Repair program prior to participating in the Owner-Occupied Rehabilitation program. In the past and when funds are available, SC Housing has provided seed money for local housing authorities and local housing trust funds to be established.

18. How do individuals who need home repairs find out about Housing Trust Fund programs and know which local nonprofits can assist them in applying for this funding?

Homeowners in need of repairs under the Housing Trust Fund learn about the program either by visiting SC Housing's website or from local nonprofits. Homeowners that contact SC Housing are referred to local nonprofits that may be able to assist them.

19. Given the challenges you cited with the administration of the Housing Trust Fund programs, have you ever considered receiving applications and supervising repairs directly rather than paying a fee to local nonprofits to complete this work?

SC Housing is always looking at new ways to ensure its mission is delivered in the most efficient and effective manner. SC Housing has discussed the possibility of receiving applications and supervising repairs directly. This process, however, would involve state procurement requirements and could delay the homeowners' receipt of necessary repairs. Additionally, doing so would have the collaterally damaging effect of eliminating many local nonprofits. Finally, this process would put SC Housing in a much more active role and, thus, could create liability exposure involving additional taxpayer resources. In its

current role, SC Housing acts similar to a bank providing funding and is not directly involved in contractual matters related to the construction.

20. What steps does the agency take to ensure that affordable housing development projects are distributed throughout the state?

The 2019 Qualified Allocation Plan does not permit more than two new construction projects to be funded in a single county in any given year.

By statute, the Housing Trust Fund cannot have more than 20% expended in a fiscal year in any one county. When a county reaches 20%, SC Housing declines applications for that county for the remainder of the fiscal year.

21. Can you quantify the agency's impact in urban vs. rural areas?

See attached document titled "Analysis of the Geographic Distribution of SC Housing Program Activity".

22. How can individuals or partner organizations contact the Board of Commissioners? Is there a way to share feedback anonymously?

Individuals or partners may contact Board members via phone, email or letter. Aside from periodic surveys, there is no official manner for individuals or partners to share feedback anonymously. Individuals and partners may send anonymous letters.

23. Other than Palmetto Heroes, are any of the single family mortgage programs targeted to specific groups, such as seniors?

Palmetto Heroes is a special funding program based on occupations of otherwise qualified borrowers. Fair lending laws do not permit age restrictions on any SC Housing single family mortgage lending programs. SC Housing's single family mortgage lending program is restricted to borrowers meeting the definition of first time homebuyer as set by the Internal Revenue Code. (In non-targeted counties, qualified borrowers must not have owned a home in the preceding three years; in targeted counties, qualified borrowers must not own a home at the time their loan is closed.) Additionally, SC Housing has a single family mortgage lending program for single parents which waives the first time homebuyer requirement. The single-parent program is a limited funding source that was created prior to the Tax Reform Act of 1986.

24. Is there an appeals process for program changes included in program notices?

In general, there is no appeals process for program changes. SC Housing permits public input into new program manuals, so any changes from year to year have had opportunity for public input. Most program changes included in program notices are either required or suggested by the federal agency controlling the funds or benefit the participants. The majority of program notices, however, are clarifications or explanations of existing provisions.

25. Does the agency benchmark any of its performance measures to other state housing finance agencies? If so, how does the agency compare?

SC Housing is a member of the National Council of State Housing Agencies. As a member in the organization, SC Housing participates in annual surveys which results in an annual State Housing Agencies Factbook. The Factbook enables SC Housing to compare its quantifiable data to that of other agencies on an as needed basis. The Factbook does not, however, benchmark specific performance measures.

26. Does the agency take any steps to reduce the number of mobile homes across the state?

SC Housing does not have any programs aimed at decreasing or increasing mobile homes in the state. The Housing Trust Fund permits repairs to mobile homes only in the Emergency Rehabilitation program (up to \$8000 in repairs) but only for mobile homes that were built within thirty years of the date of the application for funding. SC Housing's single family homebuyer program does permit loans on modular homes which are built offsite and transported to the site.

27. What effect does the agency anticipate Opportunity Zones will have on statewide affordable housing and the agency's programs?

SC Housing is optimistic about the potential funding that the Opportunity Zone tax incentive could bring to affordable housing in South Carolina and across the nation. Affordable housing is one of many designated options for investors seeking to invest capital gains in distressed areas. Many of the designated options have the potential for a significant return on investment, and SC Housing expects that investors will generally seek the highest return, where possible.

In the 2019 Qualified Allocation Plan for the Low Income Housing Tax Credit, SC Housing incentivized the development of properties in Opportunity Zones by including it in the point system. The reasoning behind this incentive is to encourage developers to seek equity from a Qualified Opportunity Fund, to establish affordable housing near new employment opportunities, and to help prevent housing displacement associated with gentrification. In response to this incentive in the Qualified Allocation Plan, seven of applications for 2019 are for properties in Opportunity Zones. At the time of this letter, final awards have not been determined.

We have ongoing discussions with those from the development and financial communities about additional ways to include Opportunity Zone investment in affordable housing. We actively encourage developers to seek Opportunity Zone funding, where available.

28. Please provide position descriptions for all director positions.

See attached document titled "Position Descriptions".

Follow-up from July 22, 2019 Subcommittee Meeting

- Housing Trust Fund Program
 - SC Housing previously did have a down payment assistance program in the Housing Trust Fund program. However, due to a decrease in the Housing Trust Fund, SC Housing reevaluated the use of monies in the funds and determined that the down payment assistance program was a duplication of programs.

Additionally, SC Housing discovered that since it tracked awards by beneficiary name, some properties were being subsidized multiple times when the Habitat for Humanity affiliate foreclosed on a property that had been assisted and subsequently requested assistance for a new borrower in the same property.

- The \$25 re-inspection fee is for repeat visits to inspect repairs done under the Housing Trust Fund.
- The developer fee for the Owner-Occupied Rehabilitation program is a flat fee of \$2,250 and not a percentage of the award. The maximum award for both Emergency Repair and Owner-Occupied Rehabilitation was increased to accommodate for increased construction costs. No additional work was being requested of the nonprofit sponsors.
- SC Housing does require contractors performing work under the Housing Trust Fund program to be protected by workers comp insurance. This protects the homeowner, the nonprofit sponsor, and the Housing Trust Fund from potential liability.
- SC Housing interpreted Section 31-13-450(C) to require loan documents or restrictive covenants to be on a property assisted with the Housing Trust Fund for at least twenty years.
- HOME Program
 - Due to changes to Housing and Urban Development regulations and guidelines, SC Housing no longer utilizes HOME funds in its down payment assistance program.
- Low Income Housing Tax Credit Program
 - The Large Population Urban Set-Aside in the 2019 Qualified Allocation Plan provided a special set-aside for the largest ten cities in South Carolina. Greenville was included in this list. The Large Population Urban Set-Aside in the 2019 Qualified Allocation Plan was no dependent on Opportunity Zone locations.
- 2002 Housing Needs Study
 - SC Housing acknowledges that the 2002 Housing Needs Study was out of date and had not been sufficiently addressed. However, due to the age of the 2002 study, SC Housing determined that the state would be best served by a new study that could be released and help guide and lead the future programs of SC Housing.

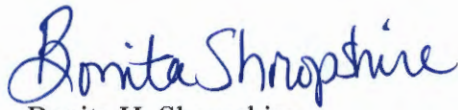
Follow-up from August 13, 2019 Full Committee Meeting

- Housing Trust Fund
 - Funding: The Housing Trust Fund is funded by the deed recording fees. Per Code Section 12-24-90, the state fee of \$1.30 per each \$500 provides \$0.20 to the Housing Trust Fund.
 - Program Participant Income Limits: SC Housing limits the Emergency Repair and Owner Occupied Rehabilitation programs to beneficiaries at the very-low income level. Gross annual incomes may not exceed fifty percent of area median income. 2019 income limits are attached.
- Single Family Homeownership Program
 - SC Housing's single family homeownership program offers four different financing options which have different maximum loan-to-value ("LTV") ratios.
 - FHA insured is a maximum 96.5% LTV.
 - Conventional insured is a maximum 97% LTV.
 - USDA RHS insured is a maximum 100% LTV.
 - VA insured is a maximum 100% LTV.

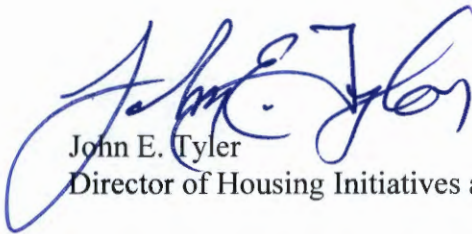
- SC Housing's mortgage rates are set by SC Housing to ensure that SC Housing obtains enough return on investment to repay the bondholders. SC Housing does review market rates for similar lending programs, but does not reduce its rates below the minimum required to repay bondholders.
- Palmetto Heroes is a regularly occurring special program administered by SC Housing. The program varies from year to year but could include lower interest rates, higher down payment assistance, or a mortgage credit certificate. Qualifying occupations for the Palmetto Heroes program are law enforcement officers, fire fighters, emergency medical technicians, paramedics, correctional officers, teachers, nurses, certified nurse aides, SC National Guard members, and veterans.
- As of July 31, 2019, SC Housing's default rate is 11.92% with a foreclosure rate of 1.00%.

Thank you for allowing us to respond in this manner. We look forward to continuing our discussion in September.

Very truly yours,



Bonita H. Shropshire
Executive Director



John E. Tyler
Director of Housing Initiatives and Innovation



Tracey C. Easton
General Counsel

Analysis of the Geographic Distribution of SC Housing Program Activity

Introduction

This analysis evaluates the location of activities in six areas comprising the overwhelming majority of funds expended by the South Carolina State Housing Finance and Development Authority (SC Housing): homeownership activities, Low-Income Housing Tax Credit (LIHTC) projects, the South Carolina Housing Trust Fund, federal programs administered by the Authority’s Development Division, rental assistance and compliance, and SC HELP homeowner assistance provided by the U.S. Department of the Treasury Hardest Hit Fund (HHF).

There is no universal definition, according to either the federal or state government, of what constitutes urban and rural areas. For the sake of simplicity, this analysis will define categories at the county level. Hence, “urban” counties are those with at least 150,000 residents; these are Greenville, Richland, Charleston, Horry, Spartanburg, Lexington, York, Berkeley, Anderson, Beaufort, Aiken, and Dorchester. Collectively, these 12 counties have roughly 3.5 million residents, or **69% of the state’s population**, according to U.S. Census Bureau estimates. The remaining 34 counties are herein considered “rural.”

Homeownership Activities

SC Housing provides capital to lending partners to originate loans, primarily to first-time homebuyers, through several initiatives, including the standard SC Homebuyer Program, Palmetto Home Advantage, and Palmetto Heroes. These loans often include down payment assistance in the form of a forgivable interest-free second mortgage. SC Housing also issues Mortgage Credit Certificates (MCCs) that allow homebuyers to convert a portion of their mortgage interest deduction to a more valuable tax credit.

Homebuyer Loans

In fiscal year (FY) 2019, SC Housing funds financed the origination of 1,278 mortgages statewide totaling \$170 million. Of these, 1,030 loans (81%) totaling \$141 million (83%) took place in urban counties. While this is well above the statewide share of population, these counties are also responsible for a disproportionate share of home sales in the overall market, given that urban counties are growing faster and seeing more economic activity per capita than rural counties. Further, the Authority offered more generous down payment assistance in the Midlands due to one-time funding (see next section), and our programs are dependent upon mortgage originators that are disproportionately located in urban areas.

A table reporting comparable figures for the prior five fiscal years is provided below.

Fiscal Year	Statewide		Urban Counties			
	Loans	Value	Loans	Value	Loan %	Value %
2014	295	\$32.3M	262	\$29.2M	88.8	90.6
2015	307	\$34.0M	270	\$30.3M	87.9	89.1
2016	577	\$68.8M	516	\$62.1M	89.4	90.2
2017	759	\$90.0M	700	\$84.1M	92.2	93.5
2018	797	\$100M	690	\$88.8M	86.6	88.8

Down Payment Assistance

As noted above, nearly all SC Housing loans include down payment assistance (DPA). In FY19, all but 30 originated mortgages included DPA, with \$9.7 million awarded. Of these 1,248 awards, 250 used HHF dollars that were restricted to select distressed ZIP codes in Lexington, Richland, and Sumter Counties; this assistance provided \$15,000 per homebuyer, as opposed to \$6,000 with a standard DPA award. Overall, 1,001 DPA awards (80%) totaling \$7.7 million (79%) took place in urban counties.

A table reporting comparable figures for the prior five fiscal years is provided below.

Fiscal Year	Statewide		Urban Counties			
	DPA's	Value	DPA's	Value	DPA %	Value %
2014	296	\$1.66M	261	\$1.47M	88.2	88.9
2015	315	\$1.77M	278	\$1.57M	88.3	88.8
2016	576	\$3.18M	515	\$2.85M	89.4	89.6
2017	755	\$4.82M	699	\$4.49M	92.6	93.1
2018	745	\$4.48M	646	\$3.89M	86.7	86.8

Mortgage Credit Certificates

In FY19, SC Housing issued 127 MCCs statewide. Of these, 109 (86%) took place in urban counties. The exact amount of assistance provided through tax refunds by these certificates is indeterminate, as it depends on the characteristics of the non-SC Housing mortgage and the homebuyer's tax conditions, but these credits supported home loans worth more than \$20 million statewide.

A table reporting comparable figures for the prior five fiscal years is provided below.

Fiscal Year	Statewide		Urban Counties			
	MCCs	Value	MCCs	Value	MCC %	Value %
2014	51	\$6.97M	44	\$5.96M	86.3	85.6
2015	120	\$16.5M	109	\$14.9M	90.8	90.4
2016	78	\$11.1M	66	\$9.34M	84.6	84.4
2017	156	\$24.6M	137	\$22.2M	87.8	90.4
2018	127	\$20.2M	105	\$17.3M	82.7	85.4

Low-Income Housing Tax Credits

LIHTC constitutes the primary means by which SC Housing supports the construction and preservation of affordable rental housing. More valuable "9%" credits are limited by federal law and awarded through annual competitive scoring, while less valuable "4%" credits are much less restricted and are paired with tax-exempt financing.

In FY19, 9% LIHTCs were issued to 16 projects totaling 738 units, while 4% LIHTCs were issued to 22 projects totaling 1,909 units. In total, \$129 million in tax credit equity contributed to the development of these properties. Overall, of the 38 projects funded, 22 (58%) were situated in an urban county. By units, 1,937 out of 2,647 (73%) were in urban counties. In terms of total investment, \$92.1 million (71%) was in urban counties. Note that these are investments on projects that were approved for funding roughly two years prior to the project construction or rehabilitation being completed and the project being placed in service.

A table reporting comparable figures for the prior five fiscal years is provided below.

Fiscal Year	Statewide			Urban Counties					
	Deals	Units	Equity	Deals	Units	Equity	Deal %	Unit %	Equity %
2014	19	1011	\$111M	6	456	\$36.9M	31.6	45.1	33.2
2015	10	625	\$48.8M	5	403	\$21.9M	50.0	64.5	45.0
2016	41	1597	\$124M	19	760	\$73.0M	46.3	47.6	58.7
2017	21	1203	\$108M	12	815	\$68.4M	57.1	67.7	63.5
2018	17	1516	\$110M	11	1287	\$76.9M	64.7	84.9	69.9

South Carolina Housing Trust Fund

Beyond tax credits, SC Housing administers a number of smaller development programs that support the mission of the Authority. Chief among these is the South Carolina Housing Trust Fund, which is financed through a share of property transfer tax fees. Permitted activities for the Fund are outlined in the South Carolina Housing Trust Fund Act (SC Code of Laws 31-13, Article 4), passed in 1992. Currently, five programs receive allocations: Emergency Repair, Owner-Occupied Repair, Group Homes, Supportive Housing, and the Small Rental Development Program (SRDP), which also receives federal funds.

In FY19, the South Carolina Housing Trust Fund supported the construction, preservation, or repair of 468 homes statewide, allocating \$6,123,819. Out of these totals, 238 homes (50%) were located and \$3,260,344 (53%) of funds was spent in urban counties.

A table reporting comparable figures for the prior five fiscal years is provided below. Note that awards from 2014, 2015, and 2017 are considered to be in urban counties if any work was done in said county.

Fiscal Year	Statewide		Urban Counties			
	Units	Funds	Units	Funds	Unit %	Fund %
2014	830	\$8.5M	650	\$5.9M	78.3	69.9
2015	888	\$10.8M	627	\$7.4M	70.6	68.4
2016	765	\$9.1M	402	\$5.0M	52.5	55.0
2017	550	\$7.2M	375	\$4.7M	68.1	66.1
2018	631	\$8.1M	292	\$3.9M	46.3	48.0

Federal Development Division Programs

A number of federal initiatives fall under the Authority's purview, including the HOME Investment Partnership Program, National Housing Trust Fund (NHTF), Neighborhood Stabilization Program (NSP), and the Neighborhood Initiative Program (NIP), which uses HHF dollars. Projects funded using NHTF have not yet been completed, while NSP is currently on hiatus while awaiting federal guidance on use of recycled funds; NIP provides dollars for the demolition of blighted and abandoned properties.

In FY19, the Authority spent \$7,663,471 in funds from these sources. Overall, \$5,773,802 (75%) was spent in urban counties. Skewing this total, however, is the fact that NIP—which reimburses local governments for their expenses—was only active in a handful of places, with the vast majority of that activity taking place in Spartanburg County. Excluding NIP, of \$3,028,619 in total spending, \$1,820,331 (60%) occurred in urban counties.

Rental Assistance and Compliance

SC Housing conducts a wide range of administrative tasks to ensure that affordable housing and rental assistance programs throughout South Carolina are in compliance with federal and state statutes.

Program Compliance

SC Housing is tasked with ensuring that projects funded by the Development Division comply with their federal and/or state affordability restrictions and other regulations. As reported in our presentation, there are about 37,000 units currently being monitored across over 1,000 projects; within this portfolio, 61% of units are situated in urban counties. Because the projects that are inspected and monitored are a function of previous Authority decisions stretching back decades, it is not necessarily reflective of current priorities at SC Housing.

Housing Choice Vouchers

Of the 2,238 Housing Choice Vouchers administered by SC Housing in FY19, 1,469 (66%) are for renters situated in an urban county. It is important to note, however, that SC Housing only has responsibility for voucher programs in the seven counties (Clarendon, Colleton, Dorchester, Fairfield, Kershaw, Lee, and Lexington) that do not have a local housing authority, that the available funding is determined by a federal formula, and that vouchers are portable between housing authorities. Therefore, the geographic distribution of vouchers is largely fixed and outside of the Authority's control.

Contract Administration

As of June 30, 2019, SC Housing performed administrative tasks on behalf of the U.S. Department of Housing and Urban Development (HUD) for 269 subsidized rental housing developments containing 17,900 units. Of these, 132 projects (49%) and 11,022 units (62%) are situated in the 12 urban counties. Again, however, these are projects that have been previously funded by HUD; therefore, the Authority is unable to dictate where this activity takes place. The size and scope of this portfolio has been extremely stable over time, losing just 32 units since FY14.

Homeowner Assistance

Though SC HELP is closed to new applications, the program is continuing to serve those who were accepted for participation by making mortgage payments for individuals who experienced a qualifying event that rendered them at risk of foreclosure. In FY19, the program assisted 1,011 households by providing \$7,036,471 in federal funds. Of those helped, 769 (76%) were in urban counties, receiving \$5,509,151 (78%) of allocations.

FY 2019 Housing Trust Fund Approved Nonprofit List

ER - Emergency Repairs OOR - Owner Occupied Rehabilitation

	Nonprofit	Service Area	Contact	Phone	Address	City, State, Zip	Expires	
1	ER & OOR	Allendale County ALIVE, Inc.	Allendale	Shekinah Washington Nakisha Owens	803-584-3600	611 Mulberry St. Bldg. B	Allendale, SC 29810	June 2020
2	ER & OOR	Anderson Interfaith Ministries (AIM)	Abbeville, Anderson, Oconee, Pickens	Kristi King Brock	864-226-2273	1202 South Murray Ave.	Anderson, SC 29624	June 2019
3	ER & OOR	Beaufort County Black Chamber of Commerce	Allendale, Bamberg, Barnwell, Beaufort, Colleton, Hampton and Jasper	Larry Holman	843-986-1102	P.O.Box 754	Beaufort, SC 29901	June 2020
4	ER & OOR	Beaufort Jasper EOC	Beaufort, Jasper	Leroy Gilliard Sarah Marshall	843-255-7220	1905 Duke Street, Ste. 250	Beaufort, SC 29901	June 2020
5	ER & OOR	Berean Community Development Corporation	Darlington, Dillon, Florence, Marion, Marlboro, Williamsburg	Linda Thornton	843-774-9305	818-B Allentown Drive	Latta, SC 29565	June 2020
6	ER	Black River United Way	Georgetown, Williamsburg	Lucy Woodhouse	843-546-6317	515 Front Street	Georgetown, SC 29440	June 2019
7	ER & OOR	Blackville CDC	Barnwell, Bamberg, Hampton, Orangeburg	Evelyn Coker	803-284-0735	5983 Lartigue Street	Blackville, SC 29817	June 2019
8	ER & OOR	Calvary Life Inspirations CDC	Abbeville, Greenville, Greenwood, Laurens, Newberry, Saluda, Spartanburg, Union	Mary Jackson	864-642-2034	208 E. Florida Street	Clinton, SC 29325	June 2019
9	ER	Carpentersville CDC	Aiken, Barnwell, Edgefield	LaSandra Corley	706-877-3061	415 Carpentersville Rd.	N. Augusta, SC 29801	June 2019
10	ER & OOR	Central SC Habitat for Humanity	Lexington, Richland	Sonja Weber Chuck Applegate	803.252.3570	209 S. Sumter Street	Columbia, SC 29201	June 2020
11	ER	Chesterfield-Marlboro EOC, Inc.	Chesterfield, Marlboro	James W. Hillian Samuel Bass	843-320-9760	318 Front Street	Cheraw, SC 29520	June 2020
12	ER & OOR	Clarendon County CDC	Clarendon, Lee, Sumter	Loretta King Pamela Clavon Brunson	803-435-6639	P.O. Box 160	Manning, SC 29102	June 2020
13	ER & OOR	Community Assistance Provider	Chester, Fairfield, Kershaw, Lexington, Newberry, Richland, Sumter	Jamie Devine Cheryl Johnson -Mitchell	803-771-0050	P.O. Box 2623	Columbia, SC 29202	June 2020
14	ER & OOR	Community Development & Improvement Corporation (C.D.I.C.)	Aiken, Barnwell, Edgefield, Lexington, Newberry, Orangeburg, Saluda	Chanosha Lawton	803-649-6673	100 Rogers Terrace	Aiken, SC 29801	June 2019
16	ER & OOR	Cornerstone Upstate Reinvestment Enterprise (C.U.R.E.)	Anderson, Cherokee, Greenville, Spartanburg	Andre' Tarpley	864-582-2550	700 South Converse St.	Spartanburg, SC 29306	June 2019
17	ER & OOR	Empowered Personal Care HHA	Clarendon, Lee, Sumter	Stephen Barrineau Vickie Williams	803-565-7924	1267 North Main Street	Sumter, SC 29150	June 2019
18	ER & OOR	Freedom Empowerment Building Program	Berkeley, Charleston, Colleton, Dorchester, Georgetown, Hampton, Orangeburg	John W. Johnson, Jr.	843-312-6293	111 Lucas Street	Walterboro, SC 29488	June 2019

19	ER & OOR	Friendship Community Improvement Corporation	Aiken	W. Frank Wright	803-642-4949	129 Sumter Street, SE	Aiken, SC 29801	June 2020
20	ER & OOR	Grand Strand Housing & CDC	Georgetown, Horry, Williamsburg	Kari Dettmer	843-839-3650	1223 Winchester Court	Myrtle Beach, SC 29577	June 2020
21	ER & OOR	Greater Works Foundation	Calhoun, Fairfield, Kershaw, Lee, Richland, Sumter	Tina Thomas	803-730-9840	616 Summerhill Drive	Columbia, SC 29203	June 2019
22	ER & OOR	Greenwood Area Habitat for Humanity	Greenwood	Chad Charles	864-223-9399	P.O. Box 68	Greenwood, SC 29648	June 2019
23	ER & OOR	Habitat for Humanity of Anderson County	Anderson	David Moore Angela Wilson	864.375.1177	210 South Murray	Anderson, SC 29625	June 2020
24	ER & OOR	Habitat for Humanity of Berkeley County	Berkeley	George Druyos	843.203.3749	1 Belknap Lane	Goose Creek, SC 29445	June 2020
25	ER & OOR	Habitat for Humanity of Greenville County	Greenville	Gail Peay	864-672-6341	49 Greenland Drive	Greenville, SC 29615	June 2019
26	ER & OOR	Habitat for Humanity of Lancaster County	Lancaster	Nita Brown	803.283.1203	P.O. Box 1441	Lancaster, SC 29721	June 2020
27	ER	Habitat for Humanity of York County	York	Ben Gair	803-985-9244	825 N. Anderson Road	Rock Hill, SC 29730	June 2019
28	ER & OOR	HBA CDC	Calhoun, Kershaw, Lee, Lexington, Newberry, Richland, Sumter	Alice Hill	803-397-0792	1529 Dixon Road	Elgin, SC 29045	June 2019
29	ER & OOR	Hilton Head Regional Habitat for Humanity	Beaufort, Jasper	Patricia Carey Wirth Brenda Dooley	843.681.5864	55 Mathews Drive, Suite 220	Hilton Head, SC 29926	June 2020
30	ER	His Hands of Horry County, Inc.	Horry	Sammy Johnson	843-246-1155	150 Corban Place	Conway, SC 29526	June 2020
31	ER	Homeless No More, Inc.	Richland	Lila Anna Sauls	803-602-6379	2400 Waites Road	Columbia, SC 29204	June 2020
32	ER & OOR	Holistic Resources Crisis Int'l Outreach	Allendale, Calhoun, Fairfield, Hampton, Kershaw, Lexington, Newberry, Orangeburg, Richland, Sumter	Willie Crum, Jr.	803-790-8833	2062 N. Beltline Blvd.	Columbia, SC 29204	June 2020
33	ER & OOR	Housing Development Corp. of Rock Hill	York County (Rock Hill City Limits)	Dawn Wilingham	803-326-3793	150 Johnston Street	Rock Hill, SC 29730	June 2019
34	ER	i58, Inc	Chester, Fairfield, Lancaster, Union, York	Leslie Brakefiled	803.209.5553	P.O. Box 2109	Chester, SC 29706	June 2020
35	ER & OOR	Jasper County Neighbors United	Beaufort, Colleton, Hampton, Jasper	Tedd Moyd	843-784-7172	118 Garr Lane, # C-1	Hardeeville, SC 29927	June 2020
36	ER & OOR	Lighthouse Learning Center	Bamberg, Calhoun, Darlington, Florence, Marion, Orangeburg, Sumter	Rodney James	803-347-5492	131 Valencia Drive	Orangeburg, SC 29118	June 2020
37	ER & OOR	Lowcountry Community Services	Bamberg, Berkeley, Charleston, Colleton, Dorchester, Orangeburg, Williamsburg	Barbara Taylor	843-688-6157	1587 Old Gilliard Road	Ridgeville, SC 29472	June 2020
38	ER & OOR	Lowcountry Regional Development Corp.	Beaufort, Colleton, Hampton, Jasper	Barbara Johnson	843-473-3951	634 Campground Road	Yemassee, SC 29945	June 2019

39	ER & OOR	Metanoia CDC	Charleston	Tony Joyner	843-529-3014	2005 Reynolds Ave.	N. Charleston, SC 29405	June 2020
40	ER & OOR	Nehemiah Community Revitalization Corp	Greenville, Greenwood, McCormick, Spartanburg	Natoshia Mayer	864-655-5855	111-C South Main St.	Greer, SC 29650	June 2020
41	ER	Northside Development Corporation	Northside Neighborhood	Tammie Hoy	864-598-0097	698 Howard Street	Spartanburg, SC 29304	June 2019
42	ER	Operation Home, Inc.	Berkeley, Charleston, Dorchester	Miriam Langley	843-212-8935	3973 Rivers Avenue, Suite 104	North Charleston	June 2019
43	ER & OOR	Pageland Community Housing Organization	Chesterfield, Lancaster, Marlboro, Lee, Kershaw, Darlington	Viniesha Feaster	843-672-9772	211 B South Pearl St.	Pageland	June 2019
44	ER & OOR	Palmland CDF	Calhoun, Fairfield, Kershaw, Lee, Lexington, Richland, Sumter	John Thomas	803-764-6393 803.730.1847	5223 Two Notch Road	Columbia, SC 29204	June 2020
45	ER & OOR	Parnell's CDC	Clarendon, Darlington, Dillon, Florence, Lee, Marion, Marlboro	Howard Parnell	843-665-8709 843.319.5602	410 Howard Street	Florence, SC 29506	June 2020
46	ER	Piedmont Community Actions, Inc.	Spartanburg, Cherokee	Michael Hill	864-327-1123	300-A S. Daniel Morgan Ave	Spartanburg, 29306	June 2019
47	ER & OOR	Rebuild UpState	Anderson, Greenville, Oconee, Pickens	Chris Manley	864-603-2708	601 Green Avenue	Greenville, SC 29604	June 2019
48	ER & OOR	Ridgeville Community Resource Center	Berkeley, Bamberg, Charleston, Colleton, Dorchester, Orangeburg	Angie Crum	843-873-5384	108 Dorchester Street	Ridgeville, SC 29472	June 2020
49	ER & OOR	SC UpLift Community Outreach	Aiken, Chester, Fairfield, Kershaw, Lexington, Richland	Kevin Wimberly	803-691-4742	5338 Ridgeway Street	Columbia, SC 29203	June 2020
50	ER & OOR	SHARE (Sunbelt Human Advancement Resources)	Anderson, Greenville, Oconee, Pickens	Ross Bowens	864-269-0700	254 S. Pleasantburg Dr.	Greenville, SC 29607	June 2020
51	ER & OOR	Southeastern Housing and Community Development	Aiken, Allendale, Bamberg, Barnwell, Hampton, Jasper, Orangeburg	Stacie Brabham Robert Thomas	803-259-7636	10938 Ellenton Street	Barnwell, SC 29812	June 2020
52	ER & OOR	Southern Carolina Regional CDC	Allendale, Bamberg, Barnwell, Calhoun, Colleton, Hampton, Orangeburg	Merylin Jackson	803-793-2048	422 Beach Avenue	Orangeburg, SC 29042	June 2020
53	ER & OOR	Sumter County CDC	Clarendon, Kershaw, Lee, Sumter	Gwen Clyburn	803-436-2419	337 Manning Avenue	Sumter, SC 29150	June 2020
54	ER & OOR	Telemon Corporation	Florence, Williamsburg	Stephanie Durant-Brooks	803-667-4218	2000 Park Street, Ste. 103	Columbia, SC 29201	June 2019
56	ER	Tri County Circle CDC	Aiken, Allendale, Bamberg, Barnwell, Calhoun, Lexington, Orangeburg	Trina Brailey	803.596.8640	124 Springflower Drive	Norway, SC 29113	June 2020
57	ER & OOR	United Way of Kershaw County	Kershaw	Marie Sheorn	803-432-0951	P.O. Box 737	Camden, SC 29021	June 2020
58	ER & OOR	Vision of Hope, CDC	Barnwell, Berkeley, Charleston, Dorchester, Georgetown, Horry, Orangeburg	Stanisha Vick	843-936-6065	1232 Chuck Dawley Blvd.	Mt. Pleasant, SC 29464	June 2020
59	ER & OOR	Williamsburg Enterprise Community Commission	Berkeley, Clarendon, Florence, Georgetown, Sumter, Williamsburg	Yvonne Nelson	843-355-9070	2104 Thurgood Marshall Hwy.	Kingstree, SC 29556	June 2020

60	ER & OOR	Zion Community Action Agency	Darlington, Dillon, Florence, Lee, Marion	Patricia Black	843-496-2225	265 South Church Street	Florence, SC 29505	June 2019
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FY 2019 Housing Trust Fund Approved Nonprofit List

GH - Group Homes SH - Supportive Housing

	Nonprofit	Service Area	Contact	Phone	Address	City, State, Zip	Expires	
1	GH	Babcock Center	Lexington, Richland	Melissa Hallbick	803-799-1970	2725 Banny Jones Avenue	W. Columbia, SC 29171	June 2020
2	GH	Bamberg County DSNB	Bamberg	Dr. Gloria M. James	803-793-5003	P.O. Box 333	Denmark, SC 29102	June 2019
3	GH	Beaufort County DSNB	Beaufort	William Love	843.255.6290	100 Clear Water Way	Beaufort, SC 29907	June 2020
4	GH	Berkeley Citizens, Inc.	Berkeley	Alice E. Shook	843-761-0311	1301 Old Hwy. 52 South	Monks Corner, SC 29461	June 2020
5	GH	Burton Center	Abbeville, Edgefield, Greenwood, McCormick, Saluda	William Drake Stephanie Helmuth	864-992-8900	2605 Highway 72/221 E	Greenwood, SC 29649	June 2019
6	GH	CHESCO Services	Chesterfield, Kershaw, Lancaster, Marlboro, Richland	Terry Rogers	843-623-5400	1224 East Blvd.	Chesterfield, SC 29709	June 2020
7	GH	Clarendon County DSNB	Clarendon	Ryan Way, Betty Lee	803-435-2330	312 Pine Street	Manning, SC 29102	June 2020
8	GH	Colleton County DSNB	Colleton	Dean Redd	843.549.1723	728 Hiers Corner Road	Walterboro, SC 29488	June 2020
9	GH	Community Options	Berkeley, Charleston, Dorchester, Greenville, Lexington, Richland, Spartanburg	Dorothy Goodwin	803-750-8998	113 Executive Point Blvd.	Columbia, SC 29210	June 2020
10	GH	Darlington County DSNB	Darlington County	Ruth Blocker	843-332-7252	201 N. Damascus Church Road	Hartsville, SC 29550	June 2019
11	GH	Disabilities Board of Charleston County	Charleston	Sharon Coleman	843-805-5800	P.O. Box 22708	Charleston, SC 29413	June 2019
12	GH	Dorchester County Board DSN	Dorchester County	Celestine Richardson	843-871-2929	PO Box 2950	Summerville, SC 29484	June 2019
13	GH	Florence County DSNB	Florence	Dawn S. Johnson	843-667-5007	1211 E. National Cemetary Rd	Florence, SC 29506	June 2020
14	GH	Georgetown County Board of DSN	Georgetown County	Kathy Gray	843-904-6304	P.O. Box 1471	Georgetown, SC 29440	June 2019
15	GH	Greenville County DSNB	Greenville	Tyler Rex	864-288-1907	1700 Ridge Road	Greenville, SC 29607	June 2020
16	SH	Home Alliance	Horry, Georgetown, Williamsburg	Nancy Giordano	843-712-2772	1206 North Kings Highway	Myrtle Beach, SC 29578	June 2020

17	SH	Homes of Hope	Anderson, Greenville, Laurens, Oconee, Pickens, Spartanburg, York	Don Oglesby	864-546-4637	3 Dunean Street	Greenville, SC 29611	June 2020
18	GH	Horry County DSNB	Horry	Susan John	843-347-3010	250 Victory Lane	Conway, SC 29526	June 2020
19	GH	Jasper County DSN	Jasper	Deborah Walsh	843-726-4499	1512 Grays Highway	Ridgeland, SC 29936	June 2019
20	GH	Kershaw County Board DSN	Kershaw	Zenobia Corley	803-432-4841	1619 Jefferson Davis Highway	Camden, SC 29021	June 2019
21	GH	Laurens County DSNB	Laurens	Monica Taylor	864-683-5628	1860 Hwy. 14	Laurens, SC 29360	June 2020
22	GH	Lee County DSNB	Lee	Mary Mack	803-484-9473	842 McLeod Road	Bishopville, SC 29010	June 2020
23	SH	Mental Illness Recovery Center, Inc. (MIRCI)	Lexington, Richland	Julie Ann Avin	803-786-1844	3809 Rose Wood Drive	Columbia, SC 29205	June 2019
24	SH	Miracle Hill Ministries	Cherokee, Greenville, Pickens, Spartanburg	Wayne Copeland	864-268-4357	490 S. Pleasantburg Drive	Greenville, SC 29607	June 2019
25	SH	Nehemiah Community Revitalization Corp	Greenville, Greenwood, McCormick, Spartanburg	Natoshia Mayer	864-655-5855	111-C South Main Street	Greer, SC 29650	June 2020
26	GH	Oconee County DSNB	Oconee	Jerry Mize	864.885.6055	116 South Cove Road	Seneca, SC 29672	June 2020
27	SH	One80 Place	Charleston	Stacey Denaux	843.737.8381	35 Walnut Street	Charleston, SC 29413	June 2020
28	GH	Osprey Village, Inc.	Beaufort, Jasper	David Green	843-422-6099	P.O. Box 3155	Bluffton, SC 29910	June 2020
29	GH	Pickens County DSNB	Pickens	Elaine Thena	864-644-2500	1027 S. Pendleton Street, Ste. B- PMB12	Easley, SC 29642	June 2020
30	GH	Presbyterian Agency for the Developmentally Disabled (PADD)	Darlington, Dillon, Florence, Horry, Georgetown, Sumter, Marion	Kimberly Tumbleson	843-673-1005	2350 Regional Road	Florence, SC 29501	June 2019
31	GH	Sumter County DSNB	Sumter	Thoyd Warren	803-778-1669	750 Electric Drive	Sumter, SC 29151	June 2019
32	GH	The Charles Lea Center	Spartanburg	Jerry Bernard	864-562-2222	195 Burdette Street	Spartanburg, SC 29307	June 2020
33	SH	Tri-Development Center of Aiken Co.	Aiken	Heather Waddell	803.642.8800	P.O Box 698	Aiken, SC 29802	June 2020
34	GH	Williamsburg County DSNB	Williamsburg	Clara Faye Dozier	843-355-5481	61 Greenlee Street	Kingstree, SC 29556	June 2020
35	GH	York County DSNB	York	Mary P. Poole	803-818-6755	7900 Park Place Road	York, SC 29745	June 2020

Position Descriptions

Executive Director

Provide purpose, direction and motivation to continually improve the operation of the SC State Housing Finance and Development Authority (SC Housing). Assess and monitor agency programs, industry trends and changes, to create collaborative opportunities with key stakeholders. Build a sustainable organization that is able to effectively adapt as needed and actively supports the agency mission of providing affordable housing opportunities and economic development for the state of South Carolina.

Chief Financial Officer (VACANT)

Serves as the Chief Financial Officer (CFO) for the SC State Housing Finance and Development Authority. This position provides strategic leadership, direction, and management of SC Housing's financial operations. Responsible for all financial aspects of the agency and will lead and advise any financial matters affecting the agency. Ensures the financial integrity and soundness of the agency through proper oversight of accounting ledgers and reporting, housing debt, cash and investments, budgetary, compliance and other financial matters. Manages the bonds and investments of agency funds in a fiscally prudent, responsible manner. Maximizes return on invested funds by identifying responsible investment opportunities while maintaining relationships with the investment community. Serves as primary liaison with the State Treasurer, financial advisor, financial and investment communities. Oversees preparation and distribution of required reports for single family programs as well as any financial presentations to the agency board, legislative members and other stakeholders and interested parties. Develops and implements operations plans, policies, procedures and guidelines for finance, procurement and mortgage production and servicing. Ensures that proper systems of internal control are established and followed. Develops organization prospects by studying economic trends and revenue opportunities and maintains the continuity of the agency's Aaa rating.

Chief Research Officer

The Chief Research Officer (CRO) will conduct and facilitate a wide range of activities to ensure that the South Carolina State Housing Finance and Development Authority (SC Housing) is best meeting the needs of the people of the state.

Director of Development

Directs programs of the Development division. Plans and administers various programs to include but not limited to HOME, State HTF, National HTF, Tax Credit, and Multifamily Tax Exempt Bond. Ensures federal and state laws and regulations, policies, and procedures are followed. Works with staff to plan, develop, enhance, implement, maintain, and support our internal policies and procedures. Initiates, plans and executes various projects, programs and other activities of the Development division. Works within the defined federal and state guidelines and utilizes discretion and judgment in solving technical issues in relation to all of these programs. Delegates tasks and responsibilities as appropriate or directed by Executive management.

Director of Homeownership

This position is responsible for the Homeownership division which includes Mortgage Production and Mortgage Servicing. This position will supervise employees, assign job duties, and provide direction and guidance to managers within both divisions to ensure that all duties are performed timely, correctly and in compliance with State and Federal laws and with bond indentures and resolutions. Consults with the Chief Financial Officer to implement significant changes that will impact the financial statements.

Director of Housing Initiatives & Innovation

The Director of Housing Initiatives and Innovation will develop and implement divisional objectives and directives through programs and practices that will support SC Housing's vision, mission, and culture to increase affordable housing in the State of South Carolina.

Director of Information Technology

Under limited supervision, uses wide latitude in directing activities of the Information Technology Center, including managing IT Supervisors and Project Managers, complex project management, developing computing standards for hardware and software, developing and maintaining effective working relationships with other data professionals, peers, subordinates and other staff members.

Staff Management: Provides a work environment, which encourages clear and open communications. Directs and promotes the strategic initiatives and objectives of major programs within the agency. Has a clear and comprehensive understanding of the principles of effective leadership and how such principles are to be applied. Experience with mentoring and managing Senior IT staff with a diverse set of skills. Must be able to effectively manage personnel and establish effective working relationships with peers, subordinates, and other state agencies.

Projects/Technology Management: Experience developing, planning and deploying both business and IT related initiatives and budgets. Ability to work within agreed upon deadlines. Requires individual with strong technical, interpersonal, and communications skills. Ability to plan to implement and support new technologies as required. Understanding of database design, application development life cycles, and network architecture.

Security: Ability to act as a liaison and effectively communicate information security topics to both technical and non-technical audiences at all levels of the organization. Experience in identifying, addressing and managing information security and compliance requirements to include security risks, vulnerabilities, and threats. Knowledge of developing, implementing, and managing the information technology governance model.

Director of Internal Audit (VACANT)

The Director of Internal Audit leads and organizes all the daily operations of the Internal Audit team to include planning, coordination and management of internal audits and investigations, and evaluations of the administrative, financial and operational activities of our agency. They must ensure the review of existing controls, compliance with internal controls and required regulations, and recommend improvements and cost-effective enhancements. Provide professional and timely advice to the Executive Director, Board of Commissioners and management to develop and implement a governance, risk and compliance strategy that aligns with our business needs. Provide comprehensive technical expertise to audit projects, programs, and systems of SC Housing's nine divisions taking into account the people (e.g. customers, suppliers, employees), resources and technologies involved. Offer assurance that we have effective controls as part of the strategic planning process of the agency. Translate statutes, policies, guidelines, and the strategic needs of the agency into a governance model that will meet our goals. Will work closely with the HR and Legal teams to ensure high ethical standards are maintained in the agency as part of the public trust. Most importantly, the Director provides mentorship, guidance, and relevant training to agency staff while developing, coaching and teaching the IA staff.

Director of Marketing and Procurement

Responsible for managing the Marketing and Procurement divisions. Oversees the development and implementation of procedures and guidelines for both divisions. Establish departmental priorities and recommendations for improvements upon guidance and feedback from the Executive Office. Ensures the efficient operation of all functions within Marketing and Procurement. The Director of Marketing and Procurement may be asked to work on special projects, time-sensitive projects, or projects confidential in nature as directed by the Executive Office.

Director of Rental Assistance and Compliance

Directs the management and operations of the Contract Administration Department, Compliance Monitoring Department, and Housing Choice Voucher Program. Continually evaluates delivery systems to ensure program effectiveness and efficiency.

General Counsel and Human Resources

Serves as chief legal advisor to the Board of Commissioners and Executive Director and as General Counsel to the Authority staff. Supervises the legal aspects of the issuance and sale of the Authority's bonds. Reviews drafted policies, procedures and legal documents for program areas. Interprets complex legislation, regulations and documents for the federally funded program areas. Oversees legal aspects of the issuance/sale of the Authority's bonds. Active member of the bond counsel and disclosure counsel in the review of documents required for the issuance and sale of the Authority's notes and bonds. Conducts legal research and approves staff program manuals. Defends the Authority in mortgage foreclosure actions. Supervises and directs the effort of the Human Resources department.

Inspector Requirements

Job Responsibilities

The ideal candidate will have strong written and verbal communication skills in order to communicate with all types of people. Must be a team player as well as an active listener. Must provide excellent customer service and be able to effectively resolve conflicts that arise. Willing to work in an office as well as outdoors in all types of weather conditions. Must have knowledge of techniques, methods, and practices used in the construction trades for both single and multifamily dwellings. Ability to read and comprehend blueprints, plans and specifications. Under general supervision of the Construction Manager, conducts physical inspections of properties approved for construction and rehabilitation which are funded through various Federal and State programs. Reviews plans and specifications, cost estimates, work write-ups and conducts inspections to determine appropriateness and feasibility of proposed construction work. Performs quality control inspections to determine if work completed was done in accordance with local and/or international building codes as well as with Authority program guidelines. Completes inspections and provides written reports of findings within established timelines.

Minimum Qualifications

A high school diploma/GED and a minimum of seven (7) years of full time experience in construction, inspection reviews, residential building code and housing plans, specification reviews, or related field. (Candidates must specifically meet the Agency Minimum Requirements or an equivalent combination of education and experience to be considered for this position.)

- Must have working knowledge of the international residential building code and regulations as well as an understanding of common construction and building practices.
- Must have working knowledge and basic skills in carpentry, plumbing, electrical and HVAC trades.
- Ability to review plans and specifications as they relate to conducting inspections of single and multi-family housing to ensure work is completed in accordance with the documents as well as meeting all code and program requirements.
- Ability to clearly identify deficiencies in work during on-site inspections.
- Strong verbal and written communications skills with the ability to work independently and communicate effectively with Program Participants, local officials, home owners and Authority staff.
- Ability to resolve conflicts quickly and professionally in order to produce a solution that all parties can agree to.
- Ability to prepare concise, accurate and reliable written reports for each property inspected.
- Knowledge of personal computers, Microsoft Windows and Microsoft Office Suite with proficiency in Word and Excel.
- Must possess a valid South Carolina driver's license and be able to operate motor vehicles.
- Must be able to travel throughout the State of South Carolina on a daily basis including limited overnight travel.
- Must be able to lift and carry files, books and reports weighing up to 20lbs. Must be able to perform filing, desk work and operate general office equipment. Must be able to sit or stand for prolonged or intermittent periods of time while sharing, gathering or presenting information to other staff members or external parties. Employee must be able to perform these tasks with or without reasonable accommodations.

Preferred Qualifications

A Bachelor's degree and a minimum of 3 years of full time experience in construction, inspection reviews, residential building code and housing plans, specification reviews, or related field. Working knowledge of the fire and life-safety codes and regulations.

EXHIBIT 1
2019 Housing Trust Fund Income Limits (50%)

COUNTY	MEDIAN INCOME	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
ABBEVILLE	49,500	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
AIKEN	62,800	22,000	25,150	28,300	31,400	33,950	36,450	38,950	41,450
ALLENDALE	36,900	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
ANDERSON	60,300	21,150	24,150	27,150	30,150	32,600	35,000	37,400	39,800
BAMBERG	44,900	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
BARNWELL	48,900	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
BEAUFORT	83,000	27,800	31,800	35,750	39,700	42,900	46,100	49,250	52,450
BERKELEY	77,900	27,300	31,200	35,100	38,950	42,100	45,200	48,300	51,450
CALHOUN	68,900	24,150	27,600	31,050	34,450	37,250	40,000	42,750	45,500
CHARLESTON	77,900	27,300	31,200	35,100	38,950	42,100	45,200	48,300	51,450
CHEROKEE	48,600	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
CHESTER	50,800	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
CHESTERFIELD	46,700	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
CLARENDON	45,400	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
COLLETON	44,300	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
DARLINGTON	54,600	18,900	21,600	24,300	27,000	29,200	31,350	33,500	35,650
DILLON	41,500	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
DORCHESTER	77,900	27,300	31,200	35,100	38,950	42,100	45,200	48,300	51,450
EDGEFIELD	62,800	22,000	25,150	28,300	31,400	33,950	36,450	38,950	41,450
FAIRFIELD	68,900	24,150	27,600	31,050	34,450	37,250	40,000	42,750	45,500
FLORENCE	62,000	21,250	24,300	27,350	30,350	32,800	35,250	37,650	40,100
GEORGETOWN	59,400	20,800	23,800	26,750	29,700	32,100	34,500	36,850	39,250
GREENVILLE	71,700	25,100	28,700	32,300	35,850	38,750	41,600	44,500	47,350
GREENWOOD	50,000	18,650	21,300	23,950	26,600	28,750	30,900	33,000	35,150
HAMPTON	46,800	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
HORRY	61,200	21,450	24,500	27,550	30,600	33,050	35,500	37,950	40,400
JASPER	44,400	18,700	21,400	24,050	26,700	28,850	31,000	33,150	35,250
KERSHAW	59,400	20,800	23,800	26,750	29,700	32,100	34,500	36,850	39,250
LANCASTER	74,700	21,850	25,000	28,100	31,200	33,700	36,200	38,700	41,200
LAURENS	55,500	19,450	22,200	25,000	27,750	30,000	32,200	34,450	36,650
LEE	41,200	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
LEXINGTON	68,900	24,150	27,600	31,050	34,450	37,250	40,000	42,750	45,500
MARION	41,600	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
MARLBORO	41,600	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
McCORMICK	53,200	18,650	21,300	23,950	26,600	28,750	30,900	33,000	35,150
NEWBERRY	52,500	18,400	21,000	23,650	26,250	28,350	30,450	32,550	34,650
OCONEE	58,300	20,450	23,350	26,250	29,150	31,500	33,850	36,150	38,500
ORANGEBURG	46,900	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
PICKENS	71,700	25,100	28,700	32,300	35,850	38,750	41,600	44,500	47,350
RICHLAND	68,900	24,150	27,600	31,050	34,450	37,250	40,000	42,750	45,500
SALUDA	68,900	24,150	27,600	31,050	34,450	37,250	40,000	42,750	45,500
SPARTANBURG	62,100	21,750	24,850	27,950	31,050	33,550	36,050	38,550	41,000
SUMTER	50,300	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
UNION	47,500	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
WILLIAMSBURG	43,100	18,350	20,950	23,550	26,150	28,250	30,350	32,450	34,550
YORK	79,000	27,650	31,600	35,550	39,500	42,700	45,850	49,000	52,150

EXHIBIT 2
2019 Housing Trust Fund Rent Limits (50%)

COUNTY	0 BR	1 BR	2 BR	3 BR	4 BR
ABBEVILLE	458	491	588	680	758
AIKEN	550	589	707	816	911
ALLENDALE	458	491	588	680	758
ANDERSON	528	566	678	784	875
BAMBERG	458	491	588	680	758
BARNWELL	458	491	588	680	758
BEAUFORT	695	745	893	1,032	1,152
BERKELEY	682	731	877	1,013	1,130
CALHOUN	603	646	776	896	1,000
CHARLESTON	682	731	877	1,013	1,130
CHEROKEE	458	491	588	680	758
CHESTER	458	491	588	680	758
CHESTERFIELD	458	491	588	680	758
CLARENDON	458	491	588	680	758
COLLETON	458	491	588	680	758
DARLINGTON	472	506	607	702	783
DILLON	458	491	588	680	758
DORCHESTER	682	731	877	1,013	1,130
EDGEFIELD	550	589	707	816	911
FAIRFIELD	603	646	776	896	1,000
FLORENCE	531	569	683	789	881
GEORGETOWN	520	557	668	772	862
GREENVILLE	627	672	807	932	1,040
GREENWOOD	466	499	598	691	772
HAMPTON	458	491	588	680	758
HORRY	536	574	688	795	887
JASPER	467	501	601	694	775
KERSHAW	520	557	668	772	862
LANCASTER	546	585	702	811	905
LAURENS	486	520	625	721	805
LEE	458	491	588	680	758
LEXINGTON	603	646	776	896	1,000
MARION	458	491	588	680	758
MARLBORO	458	491	588	680	758
McCORMICK	466	499	598	691	772
NEWBERRY	460	492	591	682	761
OCONEE	511	547	656	758	846
ORANGEBURG	458	491	588	680	758
PICKENS	627	672	807	932	1,040
RICHLAND	603	646	776	896	1,000
SALUDA	603	646	776	896	1,000
SPARTANBURG	543	582	698	807	901
SUMTER	458	491	588	680	758
UNION	458	491	588	680	758
WILLIAMSBURG	458	491	588	680	758
YORK	691	740	888	1,027	1,146

Gross rent includes contract rent plus tenant paid utility allowance.