STATE OF SOUTH CAROLINA

2026-2030 Consolidated Plan

SUBSTANTIAL AMENDMENT

October 1, 2026



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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The State of South Carolina is an entitlement state, as designated by the U.S. Department of Housing and Urban Development HUD, and receives federal formula funding to address housing and community development needs statewide. These funds include the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), the Emergency Solutions Grant (ESG), the Housing Opportunities for Persons with AIDS (HOPWA), and the Housing Trust Fund (HTF).

The South Carolina Department of Commerce serves as the Lead Agency for the Consolidated Plan and administers the State's Community Development Block Grant (CDBG) program. In South Carolina, the State administers CDBG funds for eligible units of general local government that are not entitlement communities and do not receive CDBG directly from HUD. The SC State Housing Finance and Development Authority (SC Housing) administers the HOME Investment Partnerships (HOME) and Housing Trust Fund (HTF) programs. The SC Department of Administration, Office of Economic Opportunity, administers the Emergency Solutions Grant (ESG) program. The SC Department of Public Health administers the Housing Opportunities for Persons with AIDS (HOPWA) program. Through these programs, the State seeks to expand access to safe, decent, and affordable housing, support a suitable living environment, and promote economic opportunities, particularly for low to moderate income households and individuals and families with special needs. Priority populations include households experiencing homelessness, persons with disabilities, persons living with HIV or AIDS, elderly households, and households at risk of housing instability.

In order to receive federal formula funding, the State of South Carolina submits a five-year Consolidated Plan and an Annual Action Plan as required by HUD for all participating jurisdictions. This document represents the State's 2026 to 2030 Consolidated Plan and the first-year Program Year (PY) 2026 Annual Action Plan.

The Consolidated Plan serves as the States primary planning document and meets federal statutory and regulatory requirements outlined in 24 CFR Part 91. The Plan guides the use of CDBG, HOME, ESG, HOPWA, and HTF funds based on a comprehensive assessment of housing market conditions, housing and community development needs, available resources, and public input. Major components of the Consolidated Plan include the Housing Market Analysis, Housing Needs Assessment, Five Year Strategic Plan, Annual Action Plan, and the Consultation and Citizen Participation process, including documentation of public comments received.

The Strategic Plan establishes priorities, goals, and measurable objectives for a five-year period based on data analysis and stakeholder and citizen input. The PY 2026 Annual Action Plan is a subset of the Strategic

Plan and identifies specific activities and funding allocations for the first year of implementation. The Annual Action Plan also serves as a tool for community partners to align proposed activities with State priorities and as the baseline for evaluating performance through the Consolidated Annual Performance and Evaluation Report (CAPER). PY 2026 begins April 1, 2026 and ends March 31, 2027.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The State of South Carolina has developed its strategic plan based on an analysis of the data presented in the Needs Assessment, the Market Analysis of the Consolidated Plan, and the community participation and stakeholder consultation process. Through these efforts, the State has identified seven (7) priority needs and associated goals to address these needs. Over the 5-Year plan period, the State will work to accomplish the following outcomes, which are listed by Priority Need.

Priority Need Preserve and Develop Affordable Housing

1A New Affordable Rental Housing
Support the development of new affordable rental housing for low to moderate income households. HOME and HTF funds will be used to increase the supply of quality affordable rental units across the State.

1B Preservation of Existing Affordable Housing
Preserve existing affordable housing through rehabilitation and other eligible activities that maintain housing quality and long-term affordability for low to moderate income households. HOME and HTF funds will support these efforts.

1C Tenant Based Rental Assistance
Provide tenant based rental assistance to help low to moderate income households access and maintain stable housing in the private rental market. HOME funds will be used to expand housing choice and reduce housing cost burden.

Priority Need Improve Public Facilities and Infrastructure

2A Improve Public Facilities and Infrastructure
Improve and expand the capacity of public facilities and infrastructure serving low to moderate income areas. CDBG funds will support eligible public improvements that enhance safety, accessibility, and community livability.

Priority Need Economic Development and Sustainability

3A Economic Development and Sustainability
Support economic development activities that create and retain jobs for low to moderate income individuals. CDBG funds will be used to strengthen local economies and expand employment opportunities.

Priority Need Community and Regional Planning

4A Community and Regional Planning
Assist local governments in developing plans and building local community development capacity. CDBG funds will support eligible planning activities that promote coordinated and data informed community development strategies.

Priority Need Homeless Housing and Services

5A Homeless Housing and Services
Provide shelter services, homelessness prevention, and rapid rehousing assistance for persons experiencing homelessness. ESG funds will be used to reduce homelessness and support housing stability.

Priority Need Housing and Supportive Services for HIV AIDS

6A Housing and Supportive Services for HIV AIDS
Provide housing subsidy assistance and supportive services for persons living with HIV AIDS and their families. HOPWA funds will support housing stability and improved health outcomes.

Priority Need Effective Program Management

7A Effective Program Management
Ensure effective administration and planning for HUD grant programs. CDBG funds will support program administration, monitoring, and compliance activities necessary to achieve program objectives.

3. Evaluation of past performance

The State of South Carolina's evaluation of past performance for CDBG, HOME, ESG, HOPWA, and HTF has been completed through annual Consolidated Annual Performance and Evaluation Report (CAPER). The most recent evaluation is documented in the PY 2024 CAPER. Each CAPER states the objectives and outcomes identified in the Annual Action Plan and includes an evaluation of past performance using measurable goals and objectives compared to actual performance.

The PY 2024 CAPER indicates that, overall, the State was successful in responding to priority housing and community development needs and in coordinating available federal, state, and local resources to achieve

the greatest impact. While some activities did not fully meet projected annual targets due to project timing, pipeline development, and implementation factors, the majority of goals were met or exceeded. Based on cumulative performance and projects underway, the State remains on track to achieve its five-year Strategic Plan objectives.

CDBG Performance

CDBG funds were used to support public facilities and infrastructure improvements, community and regional planning activities, and economic development initiatives benefiting low to moderate income persons. During PY 2024, CDBG substantially exceeded goals related to public facilities, infrastructure, and community development activities serving low to moderate income areas. Community and regional planning activities also exceeded both annual and cumulative targets. No CDBG economic development projects were completed during the program year; however, projects awarded during PY 2024 are expected to generate job creation outcomes in subsequent years. Based on cumulative accomplishments and awarded projects, the State is on track to meet its CDBG Strategic Plan goals.

HOME and HTF Performance

HOME and HTF funds supported the development of new affordable rental housing and tenant based rental assistance for low-income households. During PY 2024, the State exceeded its Strategic Plan goals for new affordable rental housing production, and rental rehabilitation exceeded cumulative Strategic Plan targets, although no annual rehabilitation goal was established for the program year. Tenant based rental assistance continued to support housing stability for households with extremely low incomes. Based on progress to date and the active development pipeline, the State is on track to meet its HOME and HTF Strategic Plan objectives.

ESG Performance

ESG funds supported emergency shelter operations, homelessness prevention, rapid rehousing, and other services for persons experiencing homelessness. During PY 2024, ESG exceeded goals for homelessness prevention, emergency shelter, and other services to homeless persons, and met the goal for rapid rehousing. These outcomes reflect strong coordination with the State's Continuums of Care and effective targeting of resources to address immediate housing needs. Based on cumulative performance, the State is on track to meet its ESG Strategic Plan goals.

HOPWA Performance

HOPWA funds supported tenant based rental assistance, short term rent, mortgage and utility assistance, facility based housing operations, permanent housing placement, and supportive services for persons living with HIV or AIDS. During PY 2024, HOPWA met or exceeded performance goals across all major activity categories. These outcomes demonstrate continued progress toward improving housing stability

and health outcomes for persons living with HIV or AIDS. Based on cumulative accomplishments, the State is on track to meet its HOPWA Strategic Plan objectives.

CARES Act Activities

CARES Act funding, including CDBG-CV, ESG-CV, and HOPWA-CV, continued to support the State's efforts to prevent, prepare for, and respond to the impacts of COVID-19. During PY 2024, CDBG-CV funds awarded in prior years continued to be expended for public services and public facilities projects addressing food insecurity and other pandemic related needs in non-entitlement areas. All CDBG-CV funds have been awarded, and expenditures reflect continued benefit to low- and moderate-income individuals and households. ESG-CV funds supported homelessness prevention and rapid rehousing activities for households affected by the pandemic, complementing regular ESG activities and strengthening the State's homeless response system. HOPWA-CV funds continued to provide housing assistance and supportive services for persons living with HIV or AIDS who were disproportionately impacted by COVID-19. Collectively, CARES Act activities enhanced housing stability, supported vulnerable populations, and reinforced the State's broader housing and community development objectives.

A detailed summary of the State's progress toward addressing its goals and priorities has been provided in the State's 2024 CAPER.

4. Summary of citizen participation process and consultation process

The State of South Carolina has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the State's policies and procedures for citizen participation in the Consolidated Plan and first year 2026 AAP. The CPP provides details for public notice for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of South Carolina, accommodations for persons with disabilities, and the conduct of public review of draft documents. Adhering closely to the CPP, the State held a public comment period and public hearing. Details of these outreach efforts are provided below:

PUBLIC COMMENT PERIOD: A 30-day public comment period was held from **January 18, 2026 through February 19, 2026** to give the public an opportunity to review and make comments on the draft Consolidated Plan and first year 2026 AAP. **Copies of the Plan could be downloaded from the SC Department of Commerce website at www.cdbgSC.com or by contacting the SC Department of Commerce at ehuff@sccommerce.com or (803) 734-0429 / TTY 711. Written comments may be submitted to 1201 Main Street, Suite 1600, Columbia, SC, 29201.**

PUBLIC HEARING: The State of South Carolina held a Public Hearing on J**anuary 28, 2026. The hearing was held at the SCETV building located at 1041 George Rogers Blvd, Columbia, SC 29201 from 9:00am to 11:00 am.**

SUBSTANTIAL AMENDMENT - PUBLIC COMMENT PERIOD: A 30-day public comment period will be held from **October 4, 2026 through November 4, 2026** to give the public an opportunity to review and make comments on the draft Substantial Amendment to the Consolidated Plan and the first year 2026 AAP. **Copies of the Substantial Amendment can be downloaded from the SC Department of Commerce website at www.cdbgSC.com or by contacting the SC Department of Commerce at** jdavis@sccommerce.com **or (803) 734-0429 / TTY 711. Copies may also be downloaded from the SC State Housing Finance and Development Authority's website at https://schousing.sc.gov/development/national-housing-trust-fund or (803) 896-9001. Written comments may be submitted to 300-C Outlet Pointe Blvd., Columbia, SC 29210 or communitydevelopmentprograms@schousing.com.**

SUBSTANTIAL AMENDMENT - PUBLIC HEARING: The State of South Carolina will hold a Public Hearing on **October 27, 2026. The hearing will be held at the offices of the SC State Housing Finance and Development Authority located at 300-C Outlet Pointe Blvd, Columbia, SC 29210 at 2:30 pm.**

Details of citizen participation outreach for the Consolidated Plan and first year 2026 AAP are also located in the PR-15.

PUBLIC MEETINGS: The State held a series of public meetings with citizens and community stakeholders to present background information on the grant programs, solicit feedback, give citizens an opportunity to take surveys, and provide answers to general questions about the program. **Public meetings held were:**

Catawba Regional Council of Governments
A public input session was held on November 5, 2025, with approximately 20 participants including COG staff, municipal staff, and elected officials. Affordable housing and rural infrastructure were identified as the highest regional priorities.

Waccamaw Regional Council of Governments
Stakeholder and staff meetings were held on September 26, 2025. Approximately 15 stakeholders attended the stakeholder meeting and identified needs including workforce housing for low to moderate income households, job creation and support for small and micro businesses, and transportation for education and job training. Staff identified additional needs related to homeowner rehabilitation for elderly households and senior services. Implementation challenges included application submission requirements, limited capacity to fund upfront engineering for water and sewer projects, project affordability due to funding caps, low to moderate income survey requirements, and the need for improved coordination across State administered funding programs.

Pee Dee Regional Council of Governments

Stakeholder and staff meetings were held on October 23, 2025. Approximately 25 stakeholders attended the stakeholder meeting, with no direct feedback provided. Staff identified needs including affordable

housing, senior and community centers, demolition of commercial buildings, and homeless services. Challenges discussed included match waiver requirements, use of CDBG for engineering and other soft costs, Build America Buy America training needs, limited administrative capacity, and coordination of monitoring schedules.

Upper Savannah Council of Governments
The Consolidated Plan was presented at the Board meeting on October 27, 2025. No feedback was received.

Lower Savannah Council of Governments

The Consolidated Plan was presented at a stakeholder meeting in Blackville, SC on November 13, 2025. No feedback was received.

Lowcountry Council of Governments

Stakeholder and public engagement sessions were held on November 19, 2025. Seven stakeholders attended the afternoon meeting and identified needs including daycare facilities, workforce training focused on underemployment, infrastructure to support affordable housing development, and manufactured housing repairs. No members of the public attended the evening session, although workforce development needs were reiterated by staff.

Central Midlands Council of Governments
The Consolidated Plan was presented at a stakeholder meeting at the Central Midlands Council of Governments public meeting on December 11, 2025. No feedback was received.

Santee Lynches Regional Council of Governments
The Consolidated Plan was presented at a Board meeting on December 1, 2025, with representatives from Clarendon, Kershaw, Lee, and Sumter Counties present. No feedback was provided.

Overall, feedback emphasized the continued need for affordable housing, infrastructure investment, workforce development, and additional support for rural and smaller communities. Stakeholders also identified administrative and implementation challenges that will inform program design, technical assistance, and coordination during the Consolidated Plan period.

COMMUNITY & STAKEHOLDER SURVEYS:

Community Survey Link: https://www.research.net/r/SouthCarolina-Community

Stakeholder Survey Link: https://www.research.net/r/SouthCarolina-Stakeholder

Local Government and Partner Survey: https://www.research.net/r/SouthCarolina-Government

5. Summary of public comments

PUBLIC COMMENT PERIOD: A summary of comments will be included after the comment period.

PUBLIC HEARING: A summary of comments will be included after the public hearing.

COMMUNITY & STAKEHOLDER SURVEYS:

The Community Survey collected input from 117 respondents statewide on housing and community development needs. The three highest-ranked priorities identified were affordable housing, public improvements, and public services. Results reflect broad concern about housing affordability and the need for continued investment in community infrastructure and services.

The Stakeholder Survey received responses from 35 respondents statewide from nonprofit and housing organizations serving low- and moderate-income households. Respondents identified affordable housing development and preservation, homelessness assistance, and supportive services as the most critical needs. Feedback also highlighted capacity constraints and coordination challenges.

The Local Government Survey received input from 40 respondents from various counties and municipalities regarding community development priorities and program capacity. Respondents emphasized affordable housing, public infrastructure improvements, and economic development needs. Limited funding and administrative capacity were commonly cited challenges.

All comments and views will be accepted at the public hearing and public comment period review process. A summary of outreach efforts is located in the PR-15 Participation.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments or views were accepted at the public hearing and public comment period.

7. Summary

The Consolidated Plan is comprised of several sections, including an assessment of the current housing and community needs of the area, a section detailing the needs of homeless individuals, a description of the publicly supported housing needs, information on the citizen participation process, a Strategic Plan, and the PY 2026 Annual Action Plan (AAP). The Strategic Plan is an essential component of the Consolidated Plan, outlining the objectives and outcomes necessary to meet the identified needs. The PY 2026 AAP is the first of five annual action plans, which will detail how federal resources will be allocated each year to achieve the objectives identified in the Consolidated Plan. Additionally, each AAP will be evaluated to see the State's performance in meeting the Consolidated Plan's objectives. At the end of each program year, the State will complete a Consolidated Annual Performance and Evaluation Report (CAPER).

Not only are the priority needs in the State identified through the needs assessment and market analysis, but the State also determines these needs through a citizen participation process, which includes engagement with community nonprofit organizations and with members of the community.

Primary data sources for the Consolidated Plan include 2009-2013 & 2019-2023 American Community Survey (ACS) 5-Year Estimates, 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), US Bureau of Labor Statistics, Homeless Management Information System (HMIS), 2024 Point in Time Count and Housing Inventory Chart, Inventory Management System/PIH Information Center (PIC), HIV/AIDS data from the SC Department of Health, HUD Income Limits, HUD Fair Market Rents and HOME Rent Limits and other local data sources. Data for map analysis came from the 2019-2023 ACS.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	SOUTH CAROLINA	SC Department of Commerce
CDBG Administrator	SOUTH CAROLINA	SC Department of Commerce
HOME Administrator	SOUTH CAROLINA	SC Housing Finance & Development Authority
HTF Administrator	SOUTH CAROLINA	SC Housing Finance & Development Authority
ESG Administrator	SOUTH CAROLINA	SC Office of Economic Opportunity
HOPWA ADMINISTRATOR	SOUTH CAROLINA	SC Department of Public Health

Table 1 – Responsible Agencies

Narrative

The HUD programs covered by the Consolidated Plan are administered by multiple State agencies, as shown in Table 1. The Community Development Block Grant Program is administered by the South Carolina Department of Commerce, which also serves as the Lead Agency responsible for overseeing the development of the Consolidated Plan and Annual Action Plan.

The HOME Investment Partnerships Program and the Housing Trust Fund are administered by the South Carolina State Housing Finance and Development Authority. The Emergency Solutions Grant Program is administered by the South Carolina Office of Economic Opportunity. The Housing Opportunities for Persons with AIDS Program is administered by the South Carolina Department of Public Health.

HOME-ARP and the Recovery Housing Program are not included in this Consolidated Plan, as they have separate action plan requirements, data systems, and reporting requirements. The Recovery Housing Program is administered by the South Carolina Department of Alcohol and Other Drug Abuse Services. Approved Recovery Housing Program plans are maintained separately and are available through the administering agency.

This coordinated administrative structure allows the State to align housing, homelessness, public health, and community development resources while ensuring compliance with applicable HUD regulations and program-specific requirements.

Consolidated Plan Public Contact Information

General questions about the 2026-2030 Consolidated Plan or 2026 Action Plan should be directed to the SC Department of Commerce, which acts as the lead agency for the State. The SC Department of Commerce is located at 1201 Main Street, Suite 1600, Columbia, SC 29201. Phone (803) 734-0429 or email cgriffin@sccommerce.com.

For housing questions or questions about HOME, HTF or the HOME ARP Program, contact SC Housing. Phone (803) 896-9824 or email jennifer.cogan@schousing.com.

For homeless questions, contact the SC Office of Economic Opportunity. Phone (803) 734-2454 or email michele.dowlen@admin.sc.gov.

For special needs housing and HIV/AIDS questions, contact the SC Department of Public Health HIV/STD Section. Phone (803) 898-0650 or email odenl@dph.sc.gov.

For non-housing or CDBG questions, or for referral regarding questions about CDBG-DR, CDBG-MIT or RHP, contact the SC Department of Commerce. Phone (803) 734-0429 or email cgriffin@sccommerce.com.

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

As part of the Consolidated Plan development process, the State of South Carolina consulted with a wide range of organizations to gain a comprehensive understanding of statewide housing, homelessness, and community development needs. This Consolidated Plan and planning process reflects a coordinated, statewide effort involving multiple State agencies, regional and local governments, service providers, advocacy organizations, and other public and private stakeholders.

Consultation activities engaged representatives from public, private, and nonprofit organizations. These included agencies administering housing and community development programs, public housing authorities, organizations with expertise in lead-based paint hazards, Continuums of Care and homeless service providers, agencies serving low-income households and persons with special needs, publicly funded institutions that may discharge persons into homelessness, organizations addressing the digital divide, emergency management and hazard mitigation agencies, and business, civic, and economic development partners.

Stakeholders were contacted and engaged through multiple methods, including public meetings, stakeholder sessions, online surveys, and direct outreach. These consultations were designed to gather input on priority housing and community development needs, regional and local challenges, and potential barriers to implementation. The consultation process also informed the identification and ranking of needs and activities to be addressed during the 2026 to 2030 Consolidated Plan period.

Input received through the consultation process informed the State's Needs Assessment, Strategic Plan priorities, and funding strategies. This input also supported coordination across programs and regions to better address the needs of low- and moderate-income households and other vulnerable populations throughout South Carolina.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The State of South Carolina coordinates with public and assisted housing providers, private entities, and governmental health, mental health, and human service agencies to support the delivery of housing and supportive services statewide. Coordination among State agencies, local governments, and housing providers supports affordable housing development, homelessness response activities, and services for vulnerable populations.

As part of the Consolidated Plan development process, the State consulted with social service organizations that provide assistance to individuals and families experiencing housing instability, homelessness, and health or mental health challenges. Consultation included coordination with the State's HUD Continuums of Care (CoC), homeless service providers, housing developers, and organizations serving low-income households and persons with special needs. Input was gathered through stakeholder meetings, regional outreach sessions, and surveys to identify priority housing needs, service gaps, and barriers to housing stability.

Through the HUD Continuum of Care framework, local governments and service providers across South Carolina collaborate with mental health providers, emergency shelters, transitional and permanent housing providers, and other public and nonprofit agencies to assist individuals and families experiencing homelessness. These partnerships support coordinated entry systems, housing placement, supportive services, and access to mainstream resources. Collaboration also extends to workforce development providers, nonprofit organizations, and faith-based groups that offer employment assistance, case management, food access, and other supportive services that contribute to long-term housing stability. The State also coordinates with statewide partners such as the South Carolina Interagency Council on Homelessness to strengthen collaboration and align efforts across systems serving people experiencing homelessness.

To address the digital divide, the State and its local partners coordinate with broadband providers, regional planning organizations, and community-based organizations to improve access to affordable and reliable internet service for low- and moderate-income households. Expanding digital access supports education, employment, health care access, and participation in housing and social service programs, particularly for rural and underserved communities.

The State also coordinates with agencies responsible for emergency preparedness, hazard mitigation, and disaster recovery to support resilient housing and community development. Coordination with the South Carolina Emergency Management Division supports preparedness, response, and recovery planning, including consideration of disaster risks for vulnerable households and communities. Coordination with the South Carolina Department of Public Health and the South Carolina Department of Environmental Services supports public health protection and environmental considerations that may affect housing quality and community resilience.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

South Carolina is served by four main regional HUD-designated Continuums of Care that collectively cover the entire State. These regional Continuums of Care are: Total Care for the Homeless Coalition (TCHC), Lowcountry Homeless Coalition, Midlands Area Consortium for the Homeless (MACH), and Upstate Continuum of Care, which also acts as the Continuums of Care Lead Organization.

These Continuums of Care coordinate planning, funding, and service delivery for homeless assistance programs and work with State agencies, local governments, and service providers to address the needs of persons experiencing homelessness and those at risk of homelessness.

The State coordinates closely with the Continuums of Care through administration of the Emergency Solutions Grant Program by the South Carolina Office of Economic Opportunity and through ongoing collaboration among housing, health, and human services agencies. Coordination efforts support services and housing interventions for individuals and families experiencing homelessness, including persons experiencing chronic homelessness, families with children, veterans, unaccompanied youth, and other vulnerable populations.

Continuums of Care across South Carolina work with local governments, nonprofit organizations, public housing authorities, health and behavioral health providers, and other partners to implement coordinated entry systems, operate emergency shelters, provide homelessness prevention and rapid rehousing assistance, and expand access to permanent supportive housing. These coordinated systems are designed to prioritize individuals and families with the greatest needs and to improve access to housing and supportive services.

The State also works with the Continuums of Care to support the operation and use of the Homeless Management Information System. HMIS is used to collect and analyze data on homelessness, assess system performance, and inform planning and funding decisions. Coordination around HMIS supports improved data quality, performance measurement, and alignment of State and local homelessness response strategies.

As part of the Consolidated Plan development process, the State engaged the Continuums of Care and homeless service providers through stakeholder meetings, regional outreach, and surveys to gather input on homelessness trends, service gaps, and barriers to housing stability. Feedback from these consultations informed the identification of priority needs, funding strategies, and coordination efforts aimed at reducing homelessness and preventing housing instability statewide.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The State of South Carolina consults with the HUD-designated Continuums of Care in the administration of the Emergency Solutions Grant Program, including the development of funding priorities, performance standards, and outcome measures. Consultation occurs through ongoing coordination between the Continuums of Care, ESG recipients and subrecipients, and the South Carolina Office of Economic Opportunity, which administers ESG funds on behalf of the State.

Input from Continuums of Care and homeless service providers is considered in determining ESG funding allocations and program design, including activities related to emergency shelter, homelessness prevention, rapid rehousing, and street outreach. This coordination supports alignment between ESG-funded activities and Continuum of Care strategies for addressing the needs of persons experiencing homelessness and those at risk of homelessness. Performance standards and outcome measures are informed by HUD requirements, Continuum of Care priorities, and system performance data.

The State also coordinates with the Continuums of Care on the administration and use of the Homeless Management Information System. HMIS is used statewide to collect data on homelessness, track client outcomes, and support performance evaluation and planning. Consultation related to HMIS includes coordination on participation requirements for ESG-funded providers, data quality standards, privacy and security policies, and compliance with HUD HMIS regulations and guidance.

Through this collaborative process, the State and the Continuums of Care work to ensure consistent use of HMIS, reliable data collection, and effective evaluation of ESG-funded activities. This coordination supports informed decision-making, accountability, and continuous improvement of the State's homeless assistance system.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Appalachian Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization Other – Council of Governments
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with the Appalachian Council of Governments to help determine the housing and community development needs in this region of South Carolina.
2	**Agency/Group/Organization**	Berkeley-Charleston-Dorchester Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization Other – Council of Governments
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with the Berkeley-Charleston-Dorchester Council of Governments to help determine the housing and community development needs in this region of South Carolina.
3	**Agency/Group/Organization**	Catawba Regional Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization Other – Council of Governments
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the SC Consolidated Plan Update Catawba Regional Meeting to help determine the housing and community development needs in this region of South Carolina.
4	**Agency/Group/Organization**	Central Midlands Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization Other – Council of Governments
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with the Central Midlands Council of Governments to help determine the housing and community development needs in this region of South Carolina.
5	**Agency/Group/Organization**	Lowcountry Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization Other – Council of Governments
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with the Lowcountry Council of Governments to help determine the housing and community development needs in this region of South Carolina.
6	**Agency/Group/Organization**	Lower Savannah Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization Other – Council of Governments
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with the Lower Savannah Council of Governments to help determine the housing and community development needs in this region of South Carolina.

7	**Agency/Group/Organization**	Pee Dee Regional Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization Other – Council of Governments
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with the Pee Dee Regional Council of Governments to help determine the housing and community development needs in this region of South Carolina.
8	**Agency/Group/Organization**	Santee-Lynches Regional Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization Other – Council of Governments
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with the Santee-Lynches Regional Council of Governments to help determine the housing and community development needs in this region of South Carolina.
9	**Agency/Group/Organization**	Upper Savannah Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization Other – Council of Governments
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with the Upper Savannah Council of Governments to help determine the housing and community development needs in this region of South Carolina.
10	**Agency/Group/Organization**	Waccamaw Regional Council of Governments
	Agency/Group/Organization Type	Regional organization Planning organization Other – Council of Governments

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with the Waccamaw Regional Council of Governments to help determine the housing and community development needs in this region of South Carolina.
11	**Agency/Group/Organization**	Town of Fort Mill
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the SC Consolidated Plan Update Catawba Regional Meeting to help determine the housing and community development needs in South Carolina.
12	**Agency/Group/Organization**	Town of Lockhart
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the SC Consolidated Plan Update Catawba Regional Meeting to help determine the housing and community development needs in South Carolina.
13	**Agency/Group/Organization**	York County
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the SC Consolidated Plan Update Catawba Regional Meeting to help determine the housing and community development needs in South Carolina.
14	**Agency/Group/Organization**	Chester County
	Agency/Group/Organization Type	Other government – Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the SC Consolidated Plan Update Catawba Regional Meeting to help determine the housing and community development needs in South Carolina.
15	**Agency/Group/Organization**	City of Lancaster
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the SC Consolidated Plan Update Catawba Regional Meeting to help determine the housing and community development needs in South Carolina.
16	**Agency/Group/Organization**	City of Rock Hill
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the SC Consolidated Plan Update Catawba Regional Meeting to help determine the housing and community development needs in South Carolina.
17	**Agency/Group/Organization**	City of Tega Cay
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the SC Consolidated Plan Update Catawba Regional Meeting to help determine the housing and community development needs in South Carolina.
18	**Agency/Group/Organization**	South Carolina Department of Corrections (SCDOC)
	Agency/Group/Organization Type	Other government – State

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the SC Consolidated Plan Update Catawba Regional Meeting to help determine the housing and community development needs in South Carolina.
19	**Agency/Group/Organization**	Lancaster County
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the SC Consolidated Plan Update Catawba Regional Meeting to help determine the housing and community development needs in South Carolina.
20	**Agency/Group/Organization**	Town of Heath Springs
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the SC Consolidated Plan Update Catawba Regional Meeting to help determine the housing and community development needs in South Carolina.
21	**Agency/Group/Organization**	South Carolina Department of Commerce
	Agency/Group/Organization Type	Other government – State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the SC Consolidated Plan Update Lowcountry Meeting to help determine the housing and community development needs in South Carolina.
22	**Agency/Group/Organization**	Family Promise
	Agency/Group/Organization Type	Services – Housing Services – Homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the SC Consolidated Plan Update Lowcountry Meeting to help determine the housing and community development needs in South Carolina.
23	**Agency/Group/Organization**	Colleton County
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the SC Consolidated Plan Update Lowcountry Meeting to help determine the housing and community development needs in South Carolina.
24	**Agency/Group/Organization**	Horry County
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the SC Consolidated Plan Update Lowcountry Meeting to help determine the housing and community development needs in South Carolina.
25	**Agency/Group/Organization**	Clarendon County
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the Santee-Lynches COG Board Meeting to help determine the housing and community development needs in South Carolina.
26	**Agency/Group/Organization**	Kershaw County
	Agency/Group/Organization Type	Other government – Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the Santee-Lynches COG Board Meeting to help determine the housing and community development needs in South Carolina.
27	**Agency/Group/Organization**	Lee County
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the Santee-Lynches COG Board Meeting to help determine the housing and community development needs in South Carolina.
28	**Agency/Group/Organization**	Sumter County
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the Santee-Lynches COG Board Meeting to help determine the housing and community development needs in South Carolina.
29	**Agency/Group/Organization**	City of Greenville
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Local Government and Partner Survey to provide input on housing and community development needs and priorities.
30	**Agency/Group/Organization**	City of Camden
	Agency/Group/Organization Type	Other government – Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Local Government and Partner Survey to provide input on housing and community development needs and priorities.
31	**Agency/Group/Organization**	City of Laurens
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Local Government and Partner Survey to provide input on housing and community development needs and priorities.
32	**Agency/Group/Organization**	City of West Columbia
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Local Government and Partner Survey to provide input on housing and community development needs and priorities.
33	**Agency/Group/Organization**	City of Georgetown
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Local Government and Partner Survey to provide input on housing and community development needs and priorities.
34	**Agency/Group/Organization**	Town of Bluffton
	Agency/Group/Organization Type	Other government – Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Local Government and Partner Survey to provide input on housing and community development needs and priorities.
35	**Agency/Group/Organization**	Town of Pacolet
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Local Government and Partner Survey to provide input on housing and community development needs and priorities.
36	**Agency/Group/Organization**	Town of Estill
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Local Government and Partner Survey to provide input on housing and community development needs and priorities.
37	**Agency/Group/Organization**	Town of Greeleyville
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Local Government and Partner Survey to provide input on housing and community development needs and priorities.
38	**Agency/Group/Organization**	Town of Varnville
	Agency/Group/Organization Type	Other government – Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Local Government and Partner Survey to provide input on housing and community development needs and priorities.
39	**Agency/Group/Organization**	Town of Ridgeland
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment; Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Local Government and Partner Survey to provide input on housing and community development needs and priorities.
40	**Agency/Group/Organization**	Hampton County
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Local Government and Partner Survey to provide input on housing and community development needs and priorities.
41	**Agency/Group/Organization**	Anderson County
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Local Government and Partner Survey to provide input on housing and community development needs and priorities.
42	**Agency/Group/Organization**	Jasper County
	Agency/Group/Organization Type	Other government – Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Local Government and Partner Survey to provide input on housing and community development needs and priorities.
43	**Agency/Group/Organization**	Williamsburg County Water and Sewer
	Agency/Group/Organization Type	Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Local Government and Partner Survey to provide input related to infrastructure and community development needs.
44	**Agency/Group/Organization**	Origin SC
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
45	**Agency/Group/Organization**	Housing Authority of the City of Charleston
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
46	**Agency/Group/Organization**	Charleston County Housing Authority
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
47	**Agency/Group/Organization**	Radical Kidz
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
48	**Agency/Group/Organization**	Stoll Industries
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
49	**Agency/Group/Organization**	SC Works
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
50	**Agency/Group/Organization**	Safe Passage, Inc.
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
51	**Agency/Group/Organization**	In His Name – Colleton

	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
52	**Agency/Group/Organization**	Lowcountry Workforce Support Center (LCWSC)
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
53	**Agency/Group/Organization**	Beaufort Housing Authority / Consultant
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.

54	**Agency/Group/Organization**	Beaufort-Jasper Housing Trust, Inc.
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
55	**Agency/Group/Organization**	Habitat for Humanity of the Lowcountry
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
56	**Agency/Group/Organization**	AID Upstate
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
57	**Agency/Group/Organization**	Careteam Plus
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
58	**Agency/Group/Organization**	Fort Mill Housing Services, Inc.
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
59	**Agency/Group/Organization**	Pee Dee Community Action Partnership
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
60	**Agency/Group/Organization**	Family Promise of Anderson County
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
61	**Agency/Group/Organization**	Sistercare, Inc.
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
62	**Agency/Group/Organization**	Warriors Once Again

	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
63	**Agency/Group/Organization**	Hopeful Horizons
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
64	**Agency/Group/Organization**	The Samaritan House of Orangeburg County
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.

65	**Agency/Group/Organization**	Housing Development Corporation of Rock Hill
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
66	**Agency/Group/Organization**	Eastern Carolina Housing Organization, Inc.
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
67	**Agency/Group/Organization**	Pee Dee Coalition Against Domestic and Sexual Assault
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.
68	**Agency/Group/Organization**	Transitions Homeless Center
	Agency/Group/Organization Type	Services – Housing Services – Homeless Services – Victims Services – Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Homelessness Strategy Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in the State of South Carolina Service Provider and Stakeholder Survey to provide input on housing, homelessness, and community development needs and priorities.

Identify any Agency Types not consulted and provide rationale for not consulting

No organizations were intentionally left out of the public participation process. All comments and views were accepted and welcomed.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	United Housing Connections	There are four HUD-designated Continuums of Care in South Carolina. The State consulted with all four: Total Care for the Homeless Coalition, Lowcountry Homeless Coalition, Midlands Area Consortium for the Homeless, and the Upstate Continuum of Care. Consultation with the Continuums of Care is described in the PR-10 narrative.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

In developing the 2026-2030 Consolidated Plan and Program Year 2026 AAP, the State of South Carolina engaged with various State agencies, stakeholders, regional organizations, and local governments to solicit input and strengthen partnerships. The South Carolina Department of Commerce, as the Lead Agency, provided information throughout the year to external partners and stakeholder groups representing housing, homelessness, community development, and economic development interests across the State to inform planning and implementation of activities undertaken with federal funds. The State will continue to work with and consult with these partners regarding activities included in the Annual Action Plan. The State also engaged stakeholders through regional meetings, focus groups, and consultation sessions organized around key planning topics such as housing development, rehabilitation, infrastructure, and homelessness assistance. These efforts supported a coordinated, data-informed approach to identifying needs and priorities.

The State recognizes that effective communication is critical to successful partnerships. In an effort to support coordination and build local capacity, the State will continue outreach to a variety of agencies and entities involved with housing and community development activities throughout South Carolina.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Per the State of South Carolina's Citizen Participation Plan (CPP), input from the public and stakeholders was solicited by each of the Consolidated Plan programs during the development of the prior five-year ConPlan, which governed the State's most recently implemented Action Plan. This process is described fully in the Participation section of this ConPlan and is consistent with the State's adopted CPP.

In preparation for the upcoming AAP, the State continued to consult, as it does throughout the ConPlan period, with program constituents and interested parties through meetings with stakeholders, regional outreach, workshops, and other consultation activities. Input received through these efforts was considered during the development of the AAP and is reflected in the final Plan submitted to HUD. The Plan was made available in draft form for public review for a 30-day public comment period extending from January 18, 2026 through February 19, 2026. A public hearing was held on January 28, 2026 to discuss the draft Plan and receive public comment.

Consultation with homeless assistance providers and HUD-designated Continuums of Care also occurred in connection with the HOME-ARP Allocation Plan. The HOME-ARP Allocation Plan represented an amendment to the State's AAP and was submitted in March 2023. The State followed applicable HUD guidance for HOME-ARP and its CPP requirements for amendments.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Meeting	Non-targeted/broad community	SC Consolidated Plan Update Catawba Regional Meeting held on November 5, 2025, hosted by the Catawba Regional Council of Governments in Rock Hill, South Carolina. Approximately 20 participants attended, including COG staff, municipal staff, and elected officials.	Affordable housing and rural infrastructure were identified as the highest regional priorities.	All comments were accepted.	
2	Public Survey	Non-targeted/broad community	The State offered an online community survey to gather input on the housing, fair housing, community development and homeless needs in South Carolina. See below the link to the survey. http://www.research.net/r/SouthCarolina-Community	The Community Survey collected input from 117 respondents statewide on housing and community development needs. The three highest-ranked priorities identified were affordable housing, public improvements, and public services. Results reflect broad concern about housing affordability and the need for continued investment in community infrastructure and services.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
3	Stakeholder Meeting	Community Stakeholders	Waccamaw Council of Governments stakeholder meeting held on September 26, 2025, with approximately 15 stakeholders in attendance.	Stakeholders identified needs including workforce housing for low- to moderate-income households, job creation, support for small and micro businesses, transportation for education and job training, and homeowner rehabilitation for elderly households.	All comments were accepted.	
4	Stakeholder Meeting	Community Stakeholders	Pee Dee Council of Governments stakeholder meeting held on October 23, 2025, with approximately 25 participants in attendance.	There were no comments.	All comments were accepted.	
5	Stakeholder Meeting	Community Stakeholders	Consolidated Plan presentation at the Upper Savannah Council of Governments Board meeting on October 27, 2025.	There were no comments.	All comments were accepted.	
6	Stakeholder Meeting	Community Stakeholders	Lower Savannah stakeholder meeting held in Blackville, South Carolina on November 13, 2025.	There were no comments.	All comments were accepted.	
7	Stakeholder Meeting	Community Stakeholders	Lowcountry Council of Governments Consolidated Plan engagement meeting held on November 19, 2025, at 2:00 PM. Seven stakeholders attended.	There were no comments.	All comments were accepted.	
8	Stakeholder Meeting	Community Stakeholders	Santee-Lynches Council of Governments Board meeting held on December 1, 2025, at Central Carolina Technical College in Sumter, South Carolina, with representatives from Clarendon, Kershaw, Lee, and Sumter Counties present.	There were no comments.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
9	Stakeholder Meeting	Community Stakeholders	Central Midlands Council of Governments stakeholder meeting held on December 11, 2025.	There were no comments.	All comments were accepted.	
10	Stakeholder Survey	Non-targeted/broad community Nonprofits	The State offered an online stakeholder survey to gather input on the housing, fair housing, community development and homeless needs in South Carolina. See below the link to the survey. https://www.research.net/r/SouthCarolina-Stakeholder	The Stakeholder Survey received responses from 35 respondents statewide from nonprofit and housing organizations serving low- and moderate-income households. Respondents identified affordable housing development and preservation, homelessness assistance, and supportive services as the most critical needs. Feedback also highlighted capacity constraints and coordination challenges.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
11	Government Survey	Community Stakeholders	The State offered an online Local Government and Partner survey to gather input on the housing, fair housing, community development and homeless needs in South Carolina. See below the link to the survey. https://www.research.net/r/SouthCarolina-Government	The Local Government Survey received input from 40 respondents from various counties and municipalities regarding community development priorities and program capacity. Respondents emphasized affordable housing, public infrastructure improvements, and economic development needs. Limited funding and administrative capacity were commonly cited challenges.	All comments were accepted.	
12	Public Hearing	Non-targeted/broad community	A public hearing was held on January 28, 2026 at 10:30 AM at South Carolina ETV, 1041 George Rogers Boulevard, Columbia, SC 29201 to obtain input from the community. The hearing was held both in person and virtually.	No comments.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
13	Public Comment Period	Non-targeted/broad community	A 30-day public comment period was held from January 18, 2026 through February 19, 2026 to give the public an opportunity to review and make comments on the draft Consolidated Plan and first year 2026 AAP. Copies of the Plan could be downloaded from the SC Department of Commerce website at www.cdbgSC.com or by contacting the SC Department of Commerce at ehuff@sccommerce.com or (803) 734-0429 / TTY 711. Written comments may be submitted to 1201 Main Street, Suite 1600, Columbia, SC, 29201.	No comments.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
14	Public Comment Period	Non-targeted/broad community	A 30-day public comment period will be held from October 4, 2026 through November 4, 2026 to give the public an opportunity to review and make comments on the draft Substantial Amendment to the Consolidated Plan and first year 2026 AAP. Copies of the Plan can be downloaded from the SC Department of Commerce website at www.cdbgSC.com or by contacting the SC Department of Commerce at jdavis@sccommerce.com or (803) 734-0429 / TTY 711. Written comments may be submitted to 1201 Main Street, Suite 1600, Columbia, SC, 29201. Copies were also available to be downloaded from the SC State Housing Finance and Development Authority's website at https://schousing.sc.gov/development/national-housing-trust-fund or by calling (803) 896-9001. Written comments could be submitted to 300-C Outlet Pointe Blvd., Columbia, SC 29210 or communitydevelopmentprograms@schousing.com.			

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
15	Public Hearing	Non-targeted/broad community	A public hearing will be held on October 27, 2026 at 2:30 PM at South Carolina State Housing Finance and Development Authority, 300-C Outlet Pointe Boulevard, Columbia, SC 29210 to obtain input from the community. The hearing was held in person.			

Consolidated Plan Needs Assessment - Helpful Definitions:

Affordable Housing: Housing affordable at 30 percent or less of a household's monthly income.

Median Household Income: Midpoint of a specific jurisdiction's income distribution, calculated annually by U.S. Census survey. Data is typically one or two years lagging. This measure is used to assess economic trends and living standards within different geographic areas.

Area Median Income (AMI): Annual household income for regional metro areas, generally published on an annual basis by HUD.

HUD Area Median Family Income (HAMFI): This is the median family income calculated by HUD to determine Fair Market Rents (FMRs) and Income Limits for HUD programs.

Low- and Moderate-Income (LMI): Collectively refers to both low- and moderate-income households, with a focus on those below 80% of AMI for many HUD programs.

Extremely low-income household: Households earning 30 percent of AMI or less for their household size. In 2025, a four-person household in South Carolina (State Income Limits), with an income at 30 percent AMI earned $27,150 or less.

Very Low-income households: Households earning 31 percent to 50 percent AMI for their household size. In 2025 a four-person household in South Carolina (State Income Limits), with an income at 50 percent AMI earned a maximum of $45,250 per year.

Low-income households: Households earning 51 to 80 percent AMI for their household size. In 2025, a four-person household in South Carolina (State Income Limits), with an income at 80 percent AMI earned a maximum of $72,400.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section assesses statewide housing needs for South Carolina, with emphasis on the non-entitlement areas served by the State's Consolidated Plan (entitlement cities and counties publish their own plans). It draws primarily on the 2019–2023 American Community Survey (ACS) and HUD's CHAS special tabulations to profile demographics, affordability, public/assisted housing, and special-needs populations; recent state research is referenced to frame conditions and trends.

Although the Consolidated Plan is intended to be read as an integrated whole, individual subsections can be consulted for topic-specific detail, and several Needs Assessment topics are paired with parallel views in the Market Analysis to enable a joined-up reading of need and supply. Unless noted, indicators refer to state totals; local variation is discussed where it materially affects program design.

At a high level, affordability pressures remain widespread, especially for renter households with the lowest incomes. Recent statewide analysis finds roughly about half of renting households pay more than 30 percent of income for housing, a pattern consistent with CHAS crosstabs showing burdens concentrated among extremely low- and very low-income renters. Lower median household income relative to U.S. benchmarks narrows what many households can afford even when nominal rents and prices are moderate by national standards, reinforcing the importance of production, preservation, and targeted assistance.

Population growth continues to add demand. The Revenue & Fiscal Affairs Office reports South Carolina as the nation's fastest-growing state by percent change in 2023, with growth concentrated along coastal areas and the I-85/I-26 corridors; these inflows tighten rental markets near job centers while some rural counties face lower prices but higher cost burdens relative to income. Aging is a parallel pressure: coastal metros-most visibly the Myrtle Beach region-are seeing rapid growth among older adults, heightening needs for accessible units, home repair/weatherization, and service-enriched housing that supports aging in place.

Taken together, these dynamics point to a consistent set of needs statewide: increase the supply of deeply affordable rentals, preserve and recapitalize aging assisted stock, support homeowner repair and accessibility, and align housing investments with workforce, healthcare, and transportation, particularly in fast-growing corridors and in rural communities where incomes lag. The subsections that follow provide detailed indicators and crosswalk them with supply conditions to guide prioritization in the Strategic and Annual Action Plans.

Local government leaders and regional planning staff report that affordability pressures documented in statewide data are being felt directly by residents, with consistent requests to prioritize housing rehabilitation, affordable rental development, and core public infrastructure that lowers development costs and supports infill (water/sewer, roads, drainage). Survey feedback also underscored limited local administrative capacity and compliance complexity-particularly for small towns with lean staffing-which

constrains the ability to access, administer, and monitor state and federal housing and community development programs. Respondents emphasized that demand for affordable housing, shelter, and supportive services continues to outpace available resources across many communities.

Regional service providers echoed these priorities and highlighted the central role of wraparound services-particularly childcare, transportation access in rural areas, and behavioral health supports-in promoting housing stability and preventing returns to homelessness. Providers also identified persistent access barriers including stringent rental screening criteria, criminal-history obstacles, inconsistent voucher acceptance, and shortages of elderly and disability-accessible units. Together, these staff and provider perspectives point to a pressing need for expanded affordable housing options, stronger prevention resources, and coordinated regional strategies that better connect households to the services needed to achieve long-term stability.

NA-10 Housing Needs Assessment - 24 CFR 91.305 (a,b,c)

Summary of Housing Needs

Assessing the housing needs of a community involves understanding the balance of supply and demand, while also accounting for key factors that drive changes in both. Population trends, household size, income levels, and housing availability all contribute to shaping the local housing market and the affordability of housing for residents.

The following section highlights that the most significant housing challenge in South Carolina is the lack of affordable housing. According to the 2019-2023 American Community Survey (ACS) 5-Year Estimates, approximately 545,260 households throughout the state are cost burdened, representing 27.4% of total households. HUD defines cost burden as a household spending more than 30% of their income on housing costs. The ratio of cost-burdened rental households surpasses the rate of cost-burdened homeowner households, with 268,013 rental households (51% of renters) and 277,247 homeowner households (19% of homeowner households - including those with and without a mortgage - experiencing cost burden).

Demographics	Base Year: 2013	Most Recent Year: 2023	% Change
Population	4,679,602	5,212,774	11%
Households	1,780,251	2,070,390	16%
Median Income	$44,779	$66,818	49%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2009-2013 Census (Base Year), 2019-2023 ACS (Most Recent Year)

In the state of South Carolina, recent demographic and economic trends provide valuable insights into the evolving housing landscape. Between 2013 and 2023, South Carolina's population saw a modest increase of approximately 11% from 4,679,602 to 5,212,774 residents. The number of households in the state grew by 16%, rising from 1,780,251 in 2013 to 2,070,390 in 2023, suggesting a shift toward smaller households, potentially reflecting changes in family structure, more single-person households, or evolving lifestyles.

Along with these demographic changes, South Carolina has experienced significant economic shifts. The median household income rose notably by approximately 49% from $44,779 in 2013 to $66,818 in 2023. While this outpaces inflation, the impact on housing affordability remains limited. Rising home prices and rental costs have outpaced income growth, leading to ongoing affordability challenges for many residents. This trend underscores the need for continued investments in affordable housing, rental assistance, and homeownership support programs to ensure that economic gains translate into improved housing stability for households across the state.

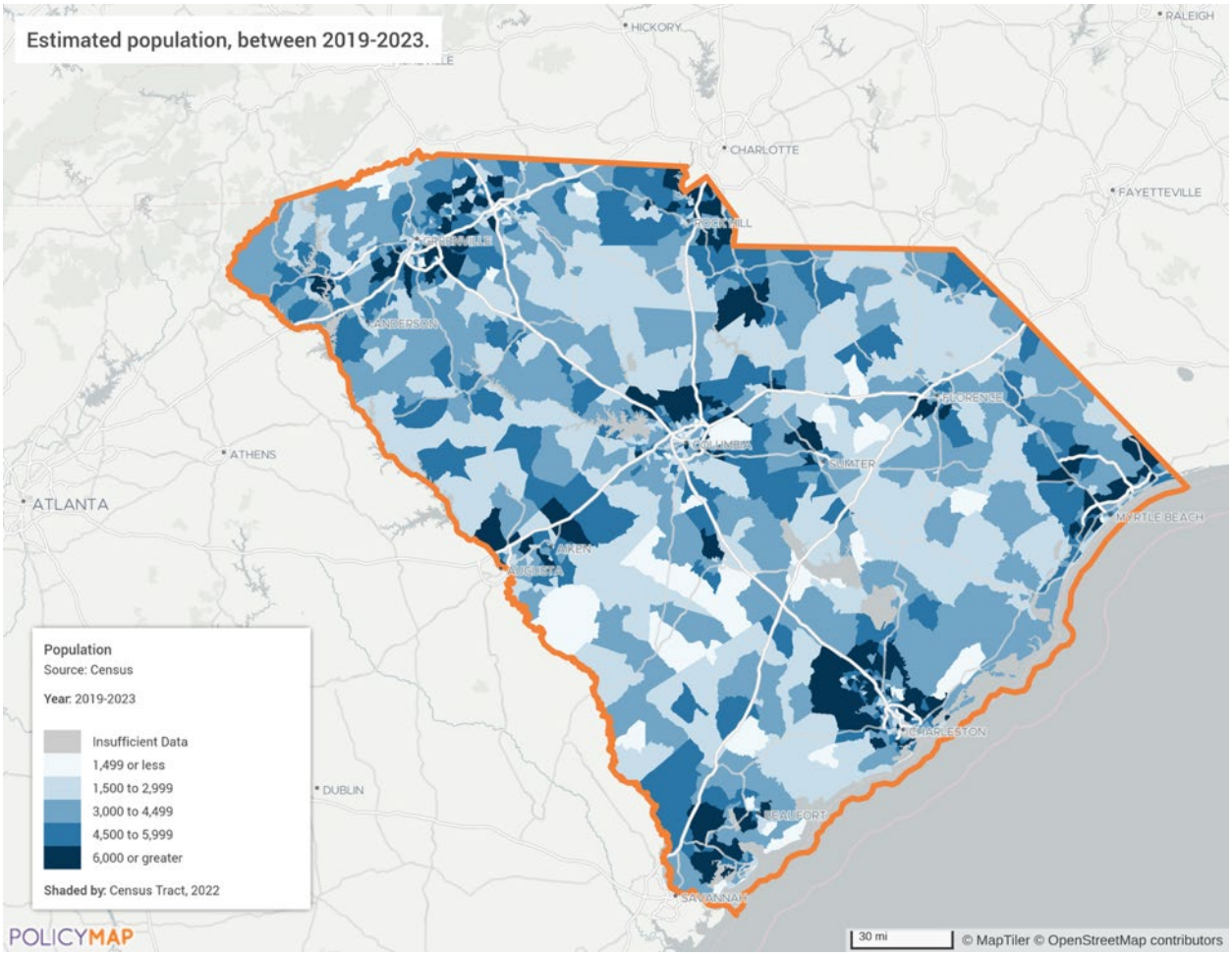
Local officials and service providers confirmed that affordability pressures reflected in ACS and CHAS data remain the dominant statewide concern. Respondents emphasized the need for affordable rental housing, owner and renter rehabilitation, and infrastructure improvements-especially water, sewer, and drainage-to make development more feasible. Limited local capacity, compliance complexity, and match requirements were cited as barriers for smaller communities. Providers also highlighted the shortage of accessible units for older adults and persons with disabilities, and pointed to screening practices and inconsistent voucher acceptance as barriers to stable housing. Many stressed that supportive services

such as childcare, transportation, and behavioral health are essential to housing stability, particularly in rural areas.

In summary, South Carolina's housing market is shaped by a combination of growing population levels, an increase in households, and significant income growth. However, the continued pressure on housing affordability, especially for low- and moderate-income residents, requires focused attention and policy responses to ensure that all residents have access to safe and affordable housing.

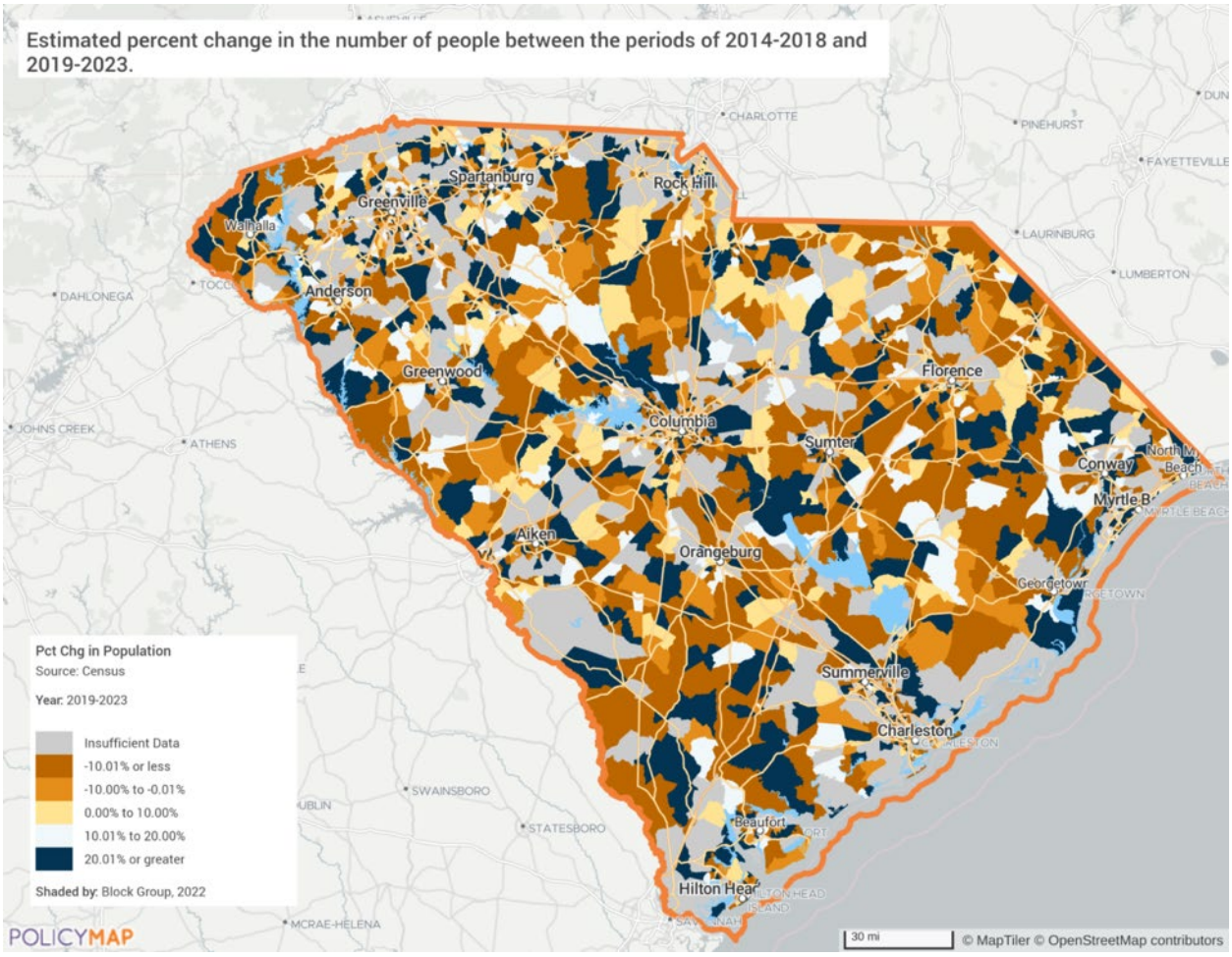
Population Density

This map displays the estimated population density across the state of South Carolina based on ACS 2019-2023 data, with darker blue shades representing higher density areas. Census tract data highlights that the population is concentrated in urban centers, such as Columbia (the Capital), Greenville, Aiken, Charleston, Bluffton/Hilton Head, Rock Hill, and Myrtle Beach, while the populations density in suburban and rural regions remain evenly disbursed throughout the state.



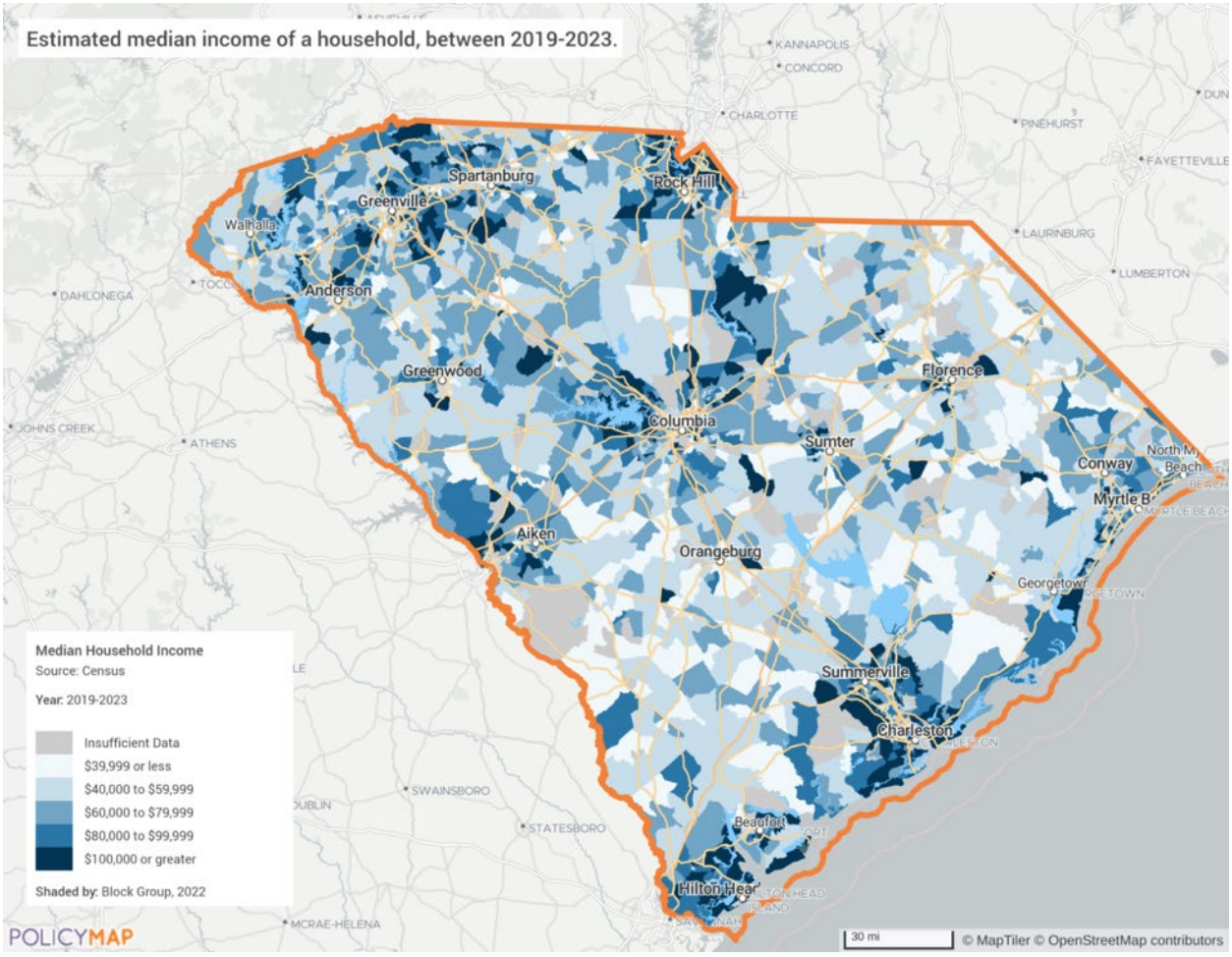
Change in Population from 2018-2023

The following map illustrates population changes in South Carolina between two ACS 5-year periods, 2014-2018 and 2019-2023, at the block-group level. Areas shaded in orange represent population declines with darker shades indicating declines of more than 10%, while areas shaded in yellow, light blue and dark blue represent population growth with darker shades indicating increases of more than 20%. Population growths and declines are prevalent throughout the state indicating widespread population shifts.



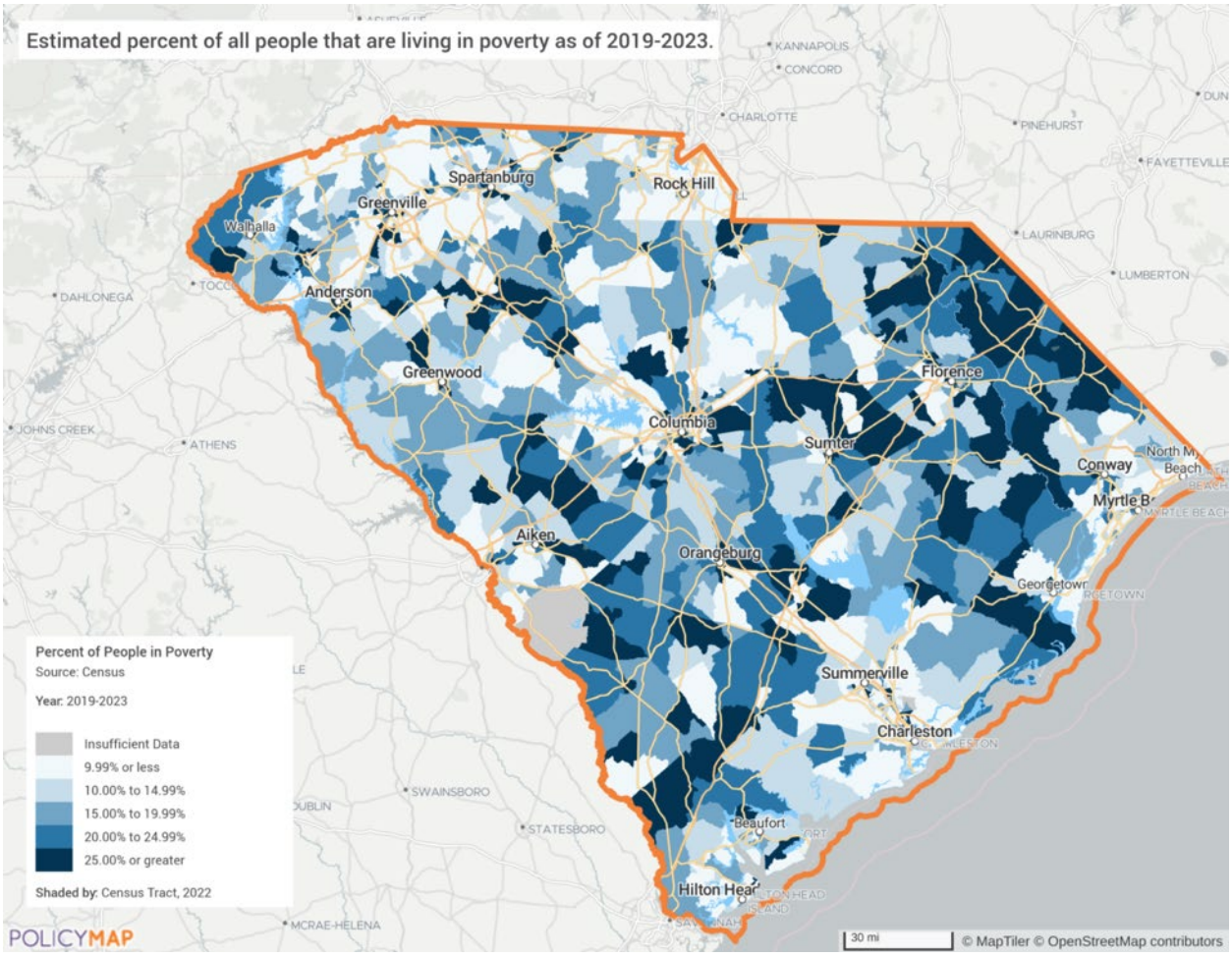
Median Household Income

The map illustrates median household income by block groups across the state in 2023, with the statewide median being $66,818. Areas represented with darker shading report higher median incomes with some areas reporting over $100,000 indicated by the darkest shading, compared to areas with lighter shading where many areas shaded lightest reporting incomes below $40,000. There are significant variations throughout the state in income levels with areas in and around urban centers and coastal regions reporting higher median incomes compared to rural areas.



Poverty

The map shows the percentage of residents living below the poverty level by census tract. Areas represented by darker shading report having higher poverty rates and are mostly found in suburban and rural areas while areas with lighter shading in and around urban centers report lower poverty rates. In many urban centers, poverty rates are below 10%, while in many suburban and rural areas, over 25% of the population lives below the poverty line.



Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	248,665	222,865	335,150	201,635	968,120
Small Family Households	10,460	24,605	72,490	65,985	464,330
Large Family Households	1,895	6,085	17,110	13,700	67,185
Household contains at least one person 62-74 years of age	33,915	42,135	50,525	23,885	85,530
Household contains at least one person age 75 or older	151,820	122,220	194,375	124,170	626,885
Households with one or more children 6 years old or younger	213,360	189,450	286,090	172,335	839,195

Table 6 - Total Households Table

Data Source: 2017-2021 CHAS

Number of Households

In the above table, data from HUD's 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) is used to develop a more detailed look at household composition and incomes throughout South Carolina. The HUD Area Median Family Income (HAMFI) provides a baseline for income in the state.

This document uses the following income group definitions:

- Extremely Low Income: 0-30% HAMFI
- Very Low Income: 30-50% HAMFI
- Low Income: 50-80% HAMFI
- Moderate Income: 80-100% HAMFI
- Above Moderate Income: >100% HAMFI

According to 2017-2021 CHAS data, 40.8% (806,680) of South Carolina's total households (1,976,435 total households) have incomes below 80% of the Area Median Income (AMI), classifying them as low- to moderate-income. Among these, small households make up approximately 13.3%, while large households represent only 3.1%. A notable correlation exists between household composition and income level: about 40.9% of elderly households (those with at least one member aged 62 or older) fall within lower-income categories, and nearly half of households with children under six are also low-income. These trends highlight diverse housing and service needs across age and income groups, indicating a need for targeted support for these demographics in South Carolina.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	2,495	1,890	695	1,850	6,930	1,225	820	675	1,685	4,405
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	1,370	2,160	930	1,305	5,765	250	570	440	1,475	2,735
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	3,935	3,555	1,500	3,170	12,160	1,735	2,925	1,585	4,345	10,590
Housing cost burden greater than 50% of income (and none of the above problems)	30,860	8,405	660	575	40,500	25,555	15,445	3,610	4,665	49,275
Housing cost burden greater than 30% of income (and none of the above problems)	38,555	48,655	12,045	5,160	104,415	26,695	46,645	19,530	28,280	121,150

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	0	0	0	0	0	0	0	0	0	0

Table 5 – Housing Problems Table

Data Source: 2017-2021 CHAS

The table above provides a summary of housing issues in South Carolina by income group and tenure (renter or homeowner), using 2017-2021 CHAS data. The table only looks at households at or below the AMI. Among the households referenced in Table 7, the most common issues are cost-burden and overcrowding. Specifically, 144,915 renters and 170,425 homeowners in South Carolina are cost-burdened, spending 30% or more of their income on housing. Within this group of cost-burdened households, nearly 30% of both cost-burdened renters and homeowners, or 40,500 renters and 49,275 homeowners are classified as severely cost-burdened, with housing expenses consuming more than 50% of their income.

In addition to cost-burden, overcrowding affects a notable number of these households. Approximately 17,925 renters and 13,325 homeowners live in conditions defined as having more than 1.01 persons per room. This prevalence of cost-burdened households highlights the financial strain that housing costs impose on South Carolina residents, regardless of whether they rent or own.

Substandard housing conditions, such as the lack of complete plumbing or kitchen facilities, are less prevalent but still impact 2,386 renter households and 4,405 homeowner households. Many of these homeowners, particularly those in lower-income brackets, may struggle to maintain their homes due to financial constraints, leading to worsening conditions over time. These households often need home rehabilitation or repair programs to address critical issues, ensuring that their homes remain safe and habitable.

In this data, renters face more severe housing issues in certain categories. While homeowners experience higher overall totals of cost burden at the lowest income levels, a larger number of renters face severe issues such as overcrowding and substandard housing. This data underscores the critical need for housing solutions that address the specific challenges of both low-income renters and homeowners across the state.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	17,035	11,375	7,780	1,590	37,780	27,375	18,890	20,645	8,255	75,165
Having none of four housing problems	5,165	5,135	9,590	6,260	26,150	8,240	23,120	52,250	37,465	121,075
Household has negative income, but none of the other housing problems	1,550	0	0	0	1,550	3,570	0	0	0	3,570

Table 6 – Housing Problems 2

Data Source: 2017-2021 CHAS

Severe Housing Problems

Severe housing problems are common amongst lower-income households in South Carolina. Among households earning between 0% and 100% of the Area Median Income (AMI), around 60.1% of the 65,480 renter households and around 39.4% of the 199,810 owner households experience at least one documented housing issue. These challenges are especially acute for those with extremely low incomes, with 78.3% of renter households and around 79% of homeowners earning between 0-30% of AMI facing at least one housing problem. This underscores the urgent need for targeted home repair programming for extremely low-income households to improve housing quality and safety. CHAS 2017-2021 Data presented in Tables 7 and 8 indicate that cost burden remains the most widespread housing issue in South Carolina, as many households struggle to meet housing expenses. This underscores the urgent need for targeted efforts to improve housing affordability, particularly for lower-income households.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	28,735	10,935	2,675	42,345	13,610	7,065	4,230	24,905
Large Related	4,635	1,615	195	6,445	1,700	1,105	590	3,395
Elderly	16,795	7,650	2,340	26,785	28,920	13,425	7,810	50,155
Other	33,280	12,345	3,815	49,440	13,020	4,330	2,880	20,230
Total need by income	83,445	32,545	9,025	125,015	57,250	25,925	15,510	98,685

Table 7 – Cost Burden > 30%

Data Source: 2017-2021 CHAS

Housing Cost Burden

The table above uses 2017-2021 CHAS data to provide an in-depth analysis of cost-burdened households in South Carolina within income ranges from 0% to 80% of the Area Median Income (AMI), showcasing characteristics of households experiencing cost burdens across different income groups. Among renter households experiencing cost burdens, 33.9% are small households, while large households make up only 5.2% of this group. For homeowners, a similar pattern emerges for renters, with approximately 25.2% of small households facing cost burdens, compared to 3.4% of large households.

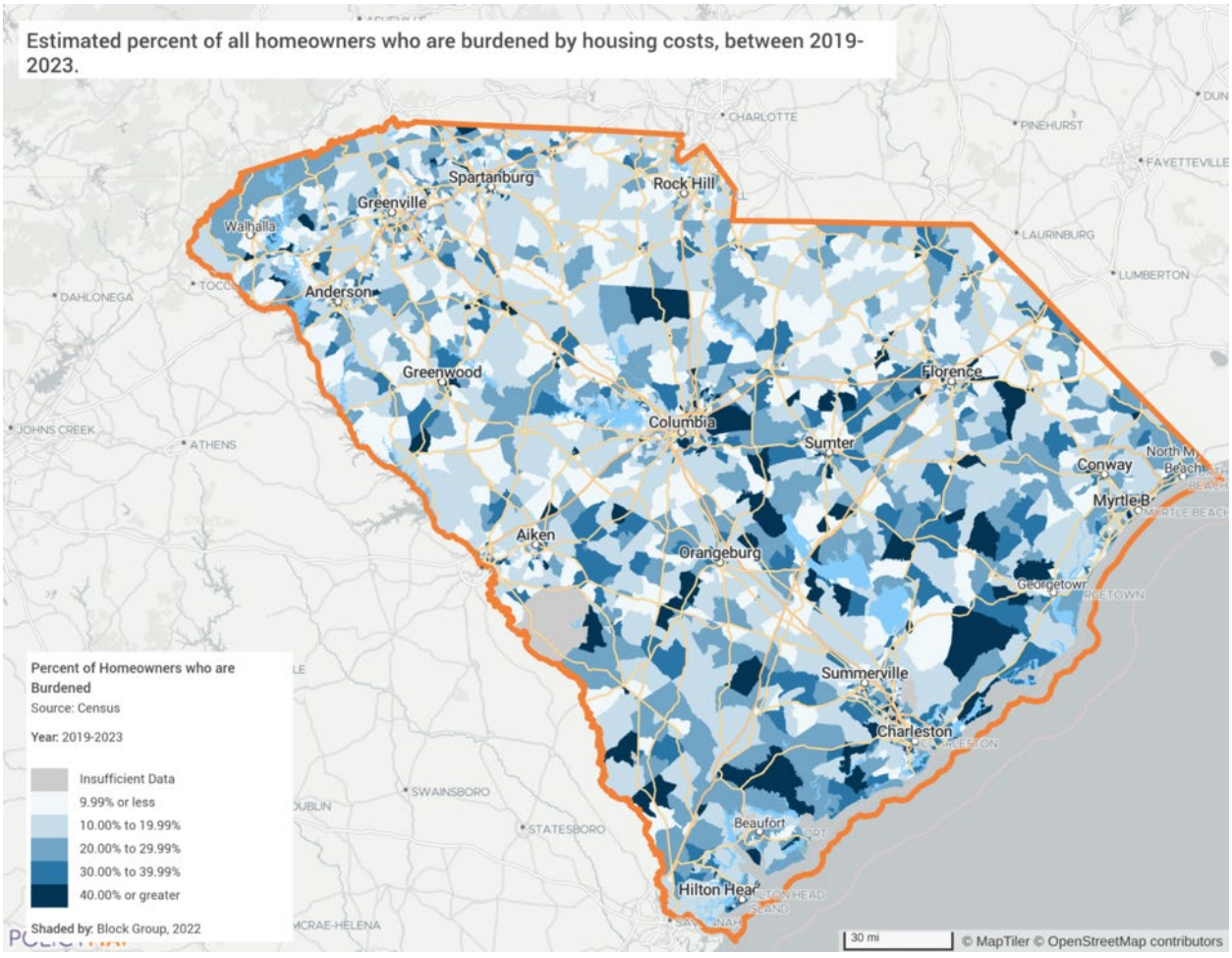
Cost burden amongst elderly households is more common among homeowners than renter households. This suggests that older residents who own their homes may continue to face significant challenges with housing costs in South Carolina.

The likelihood of a household being cost-burdened is heavily influenced by location, as indicated by the maps that follow. Factors impacting housing supply and demand contribute to these variations, with lower-income areas showing a higher need for affordable housing. In regions with higher median home values, housing costs are often out of reach for many residents. The maps, utilizing U.S. Census Bureau data, illustrate cost-burdened households by census tracts across the state.

Homeowner Cost Burden

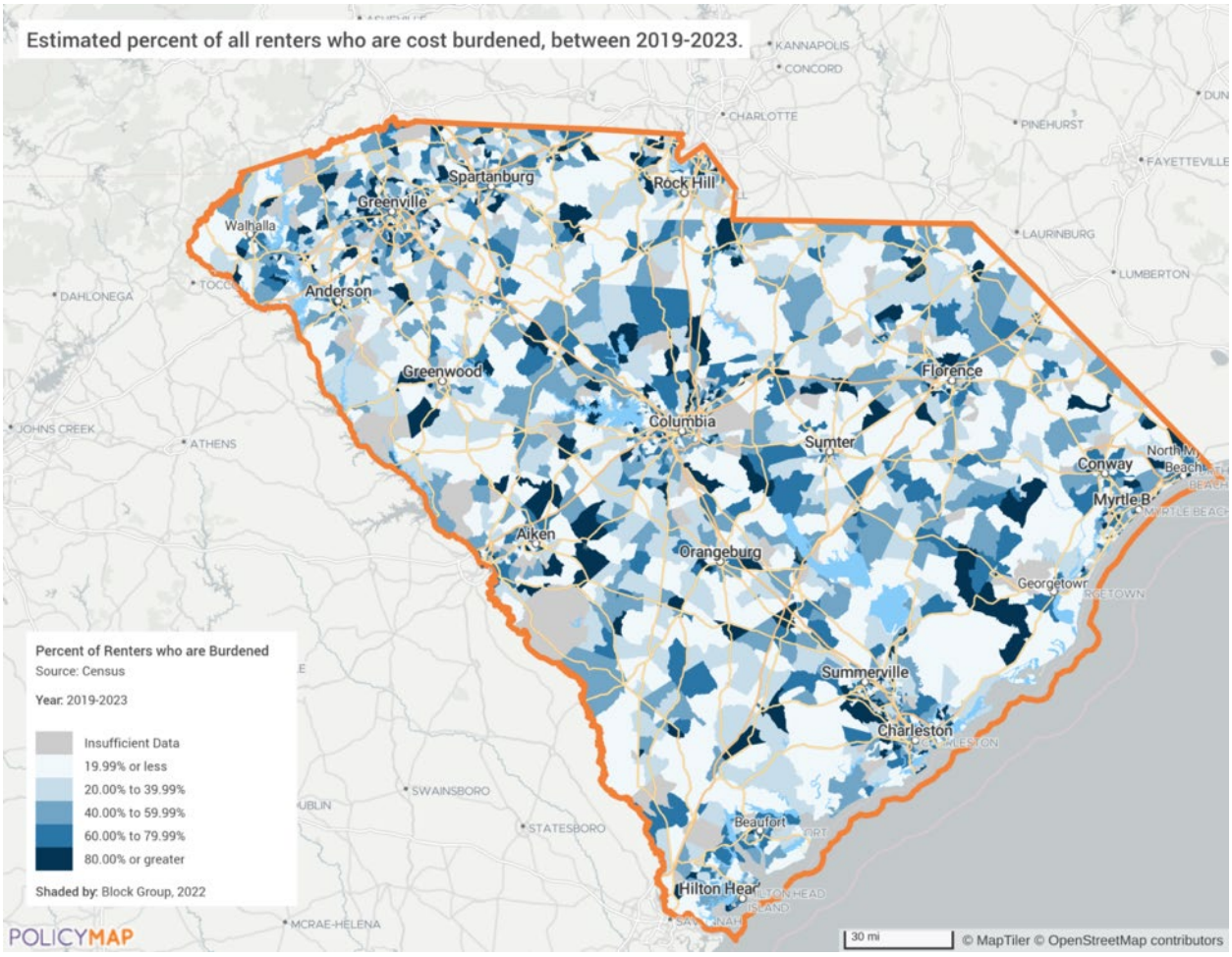
According to 2019-2023 ACS 5-Year estimates, the statewide rate of cost burden for homeowners, including both those with and without a mortgage, was 19% or approximately 277,247 homeowner households. Of these cost-burdened households, approximately 75.8% are homeowners with a mortgage and the remaining 24.2% are without a mortgage.

Cost-burdened homeowners are distributed across South Carolina, with rates varying throughout the state. In many tracts, shaded in dark blue, more than 40% homeowners spend over 30% of their income on housing costs, underscoring notable affordability challenges in these areas while areas shaded the lightest report having below 10% of cost-burdened households. These findings indicate there are widespread cost-burden issues amongst homeowners throughout areas across the state.



Renter Cost Burden

According to 2019-2023 ACS 5-Year estimates of South Carolina's statewide rate of cost burden for renters was 51%. Cost burden rates for renters in the state show areas of high rates indicated by darker shading across the state with some areas exceeding 80% of renters. Areas with lighter shading indicate lower rates of cost-burdened renters with some areas reporting less than 20%. This widespread prevalence of cost burden among renters underscores a critical affordability issue affecting many parts of South Carolina.



4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	7,100	7,770	8,720	23,590	3,465	6,585	14,650	24,700
Large Related	27,590	17,930	12,695	58,215	43,050	45,260	50,000	138,310
Elderly	97,890	68,995	95,435	262,320	49,565	47,390	94,025	190,980
Other	99,955	124,980	61,900	286,835	122,910	210,180	139,735	472,825
Total need by income	232,535	219,675	178,750	630,960	218,990	309,415	298,410	826,815

Table 8 – Cost Burden > 50%

Data Source: 2017-2021 CHAS

Severe Cost Burden

In South Carolina, a significant portion of cost-burdened households are classified as severely cost-burdened, meaning these households spending over 50% of their income on housing costs. Among renters facing severe cost burdens, small, related households constitute approximately 3.7% of this group, while large households make up 9.2%. Similarly, among homeowners with severe cost burdens, small, related households account for approximately 3%, while large households make up 16.7% of this group. Elderly households are particularly impacted, with a higher ratio of severe cost burden among renters than homeowners.

For households managing such severe cost burdens, unexpected expenses-such as increases in utility bills or medical costs-can threaten housing stability and increase the risk of displacement or homelessness. These vulnerable residents may benefit from additional resources, including financial aid or housing subsidies, to support stable housing. Addressing the needs of severely cost-burdened households is essential to preventing housing crises and promoting long-term stability for at-risk residents throughout the state.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	680	600	830	280	2,390	245	405	925	725	2,300
Multiple, unrelated family households	510	225	450	395	1,580	10	4	50	15	79
Other, non-family households	5,470	5,880	2,540	4,725	18,615	2,005	3,525	2,025	5,870	13,425
Total need by income	6,660	6,705	3,820	5,400	22,585	2,260	3,934	3,000	6,610	15,804

Table 9 – Crowding Information – 1/2

Data Source: 2017-2021 CHAS

Overcrowding

In South Carolina, HUD defines an overcrowded household as one with 1.01 to 1.50 occupants per room, and overcrowding patterns vary by housing tenure. Amongst households earning up to 100% of the Area Median Income (AMI), renters make up a majority of overcrowded households, with 22,585 cases compared to 15,804 among homeowners. This issue is particularly pronounced among lower-income households with nearly 76.1% of overcrowded renter households and 58.2% of overcrowded homeowner households falling below 80% of the Area Median Income (AMI), classifying them as low income. These findings underscore the disproportionate impact of overcrowding on low-income households, highlighting the urgent need for targeted strategies to address both space and affordability constraints for these residents.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	109,830	78,080	101,680	289,590	103,530	111,370	184,410	399,310

Table 10 – Crowding Information – 2/2

Data Source: 2017-2021 CHAS

The presence of children shows distinctions between LMI renter and homeowner households in South Carolina. Among low-income homeowner households, children are less frequently found in households with the lowest income compared to those with higher income levels, while there is no clear correlation between the presence of children with household income levels amongst renter households. This pattern amongst homeowners highlights how income levels and housing tenure shape family structure and living conditions, underscoring the influence of economic status on household composition across the state.

Describe the number and type of single person households in need of housing assistance.

Single-person households in South Carolina face an elevated risk of housing instability due to lower income levels and limited resources. According to ACS 2019-2023 data, the median income for a single-person household is $35,706 which is just over half of HUD's Area Median Income for a two-person household at $76,324. Additionally, single-person households are less likely to own a vehicle, limiting transportation options and complicating commuting.

According to 2019-2023 ACS data, South Carolina has approximately 605,231 single-person households total. Single-person households are typically more prevalent among renters than homeowner households. The average rent in South Carolina for a studio apartment at the 2020 census was $972 and for a 1-bedroom unit, it was $1,047 meaning a household living in these units would need to earn over $38,880 annually for a studio or $41,880 annually for a 1-bedroom unit to not be cost burdened. Amongst single-person homeowners and renters, housing costs to include mortgage or rent would have to be below $892 per month for the homeowner to not be considered cost burdened. Based on the MHI for a 1-person household, it is safest to estimate that all single-person households may require housing assistance. This highlights the vulnerability of single-person households in terms of both housing affordability and access to essential services like transportation.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disability

In South Carolina, based on 2019-2023 American Community Survey (ACS) data, 738,495 residents, or approximately 14.4% of the population, report having a disability, with prevalence increasing drastically with age. Among residents aged 65 and older, 33.6% experience some form of disability, emphasizing the

importance of housing that accommodates both physical and cognitive limitations. For many individuals, accessible housing features and supportive services are crucial for maintaining safe and independent living.

The most common disability reported is Ambulatory Difficulty, which impairs a person's ability to walk or move independently and impacts around 369,018 residents. To support these individuals, ADA guidelines recommend structured, easy-to-navigate environments, in-home assistance, and access to communities designed to meet cognitive needs. The next most common disabilities are Cognitive and Independent Living Difficulties. Residents with mobility challenges may benefit from ADA-compliant modifications, such as ground-level units, ramps, and widened doorways to accommodate mobility aids.

Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

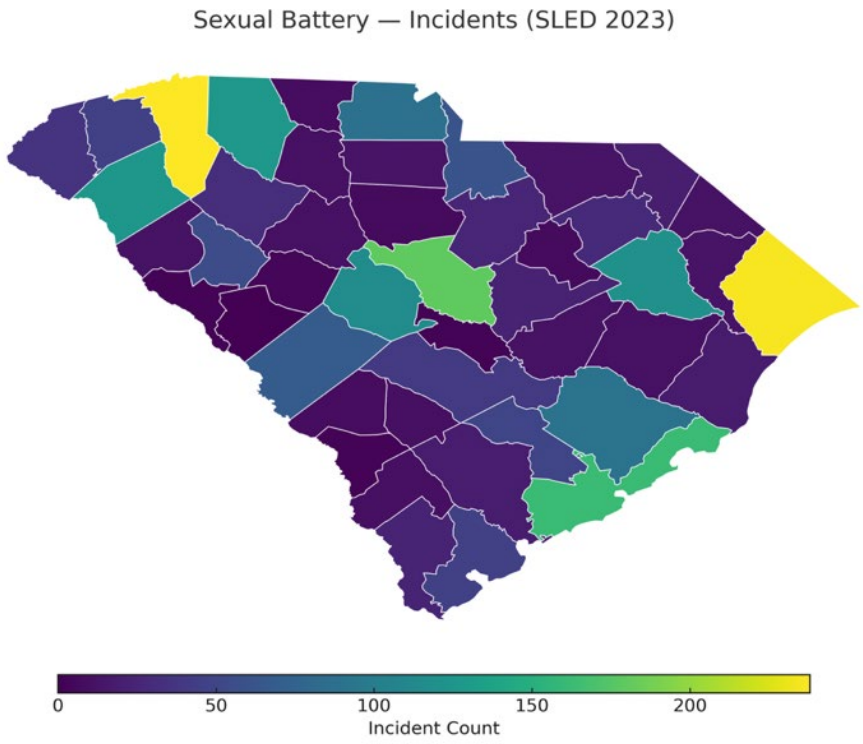
Accurate crime statistics for incidents such as family violence, intimate partner violence, and sexual assault are challenging to collect due to significant underreporting. Many survivors do not report incidents due to concerns about potential retaliation, child custody issues, or lack of economic or housing resources. Providing accessible resources for safety and stability is essential for survivors who report and seek assistance.

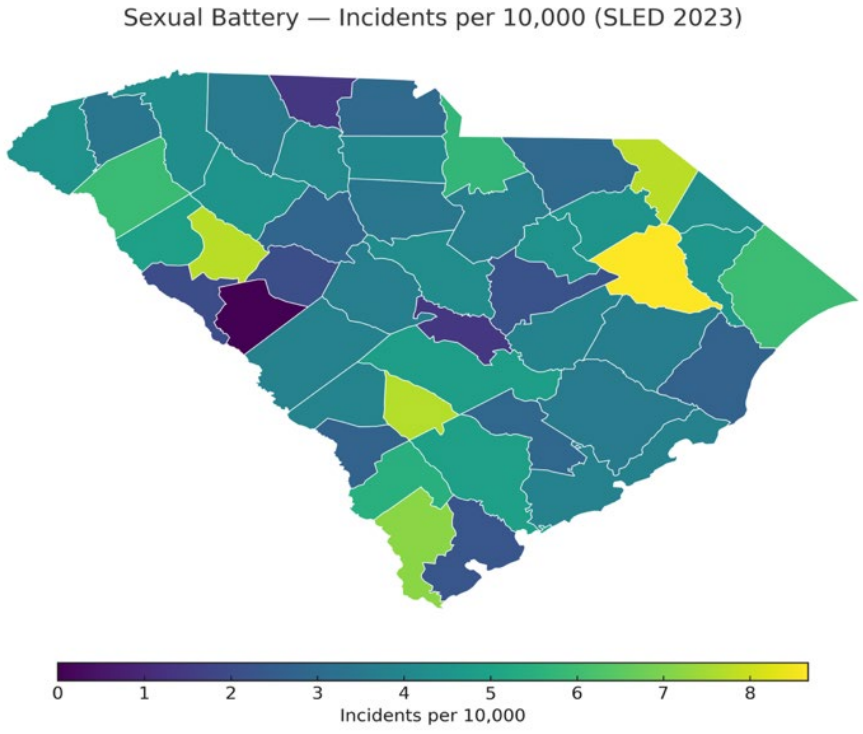
According to the South Carolina Law Enforcement Division (SLED) Annual Report 2023, there were a reported 10,782 Simple Assault cases, 2,213 Aggravated Assault cases, 1,338 Intimidation cases, and 53 Murders amongst family members with a majority of the assailants being a close family member to the victim (Sibling, Child, or Parent). Amongst intimate partners to include those married and not married, there were 23,165 cases of Simple Assault, 5,058 Aggravated Assault cases, 2,508 Intimidation cases, and 55 Murders with a majority of the assailants being male and the victims being female.

The South Carolina Coalition Against Domestic Violence and Sexual Assault (SCCADVASA) reports that there were over 7,000 Sexual Assault related crisis calls received throughout the state with 3,536 being new primary survivors of sexual assault who sought services from a rape crisis center to include 2,037 adults and 1,499 children under 18 years of age. Approximately 92% of the victims knew their offender with 15% identified as current/former spouse or significant other, 47% as a relative (Parent, Parent's Parter, Sibling), and 30% were a friend or acquaintance.

As of 2024, there were 19,254 victims of domestic violence or sexual crimes in South Carolina who accessed shelters or supportive services. Member organizations of SCCADVASA provided assistance to approximately 15,474 survivors of domestic violence and/or sexual assault. This emphasizes the importance of collaborations between government agencies and private services to assist victims.

The following maps show the number of incidents reported by SLED in 2023 and the incident rates per 10,000 by county in South Carolina for Sexual Battery Offenses. As shown, rates are higher in areas of the state near Urban Centers such as Greenville/Spartanburg in the northwest, Myrtle Beach in the northeast, Columbia in the center, and Charleston towards the southeast.

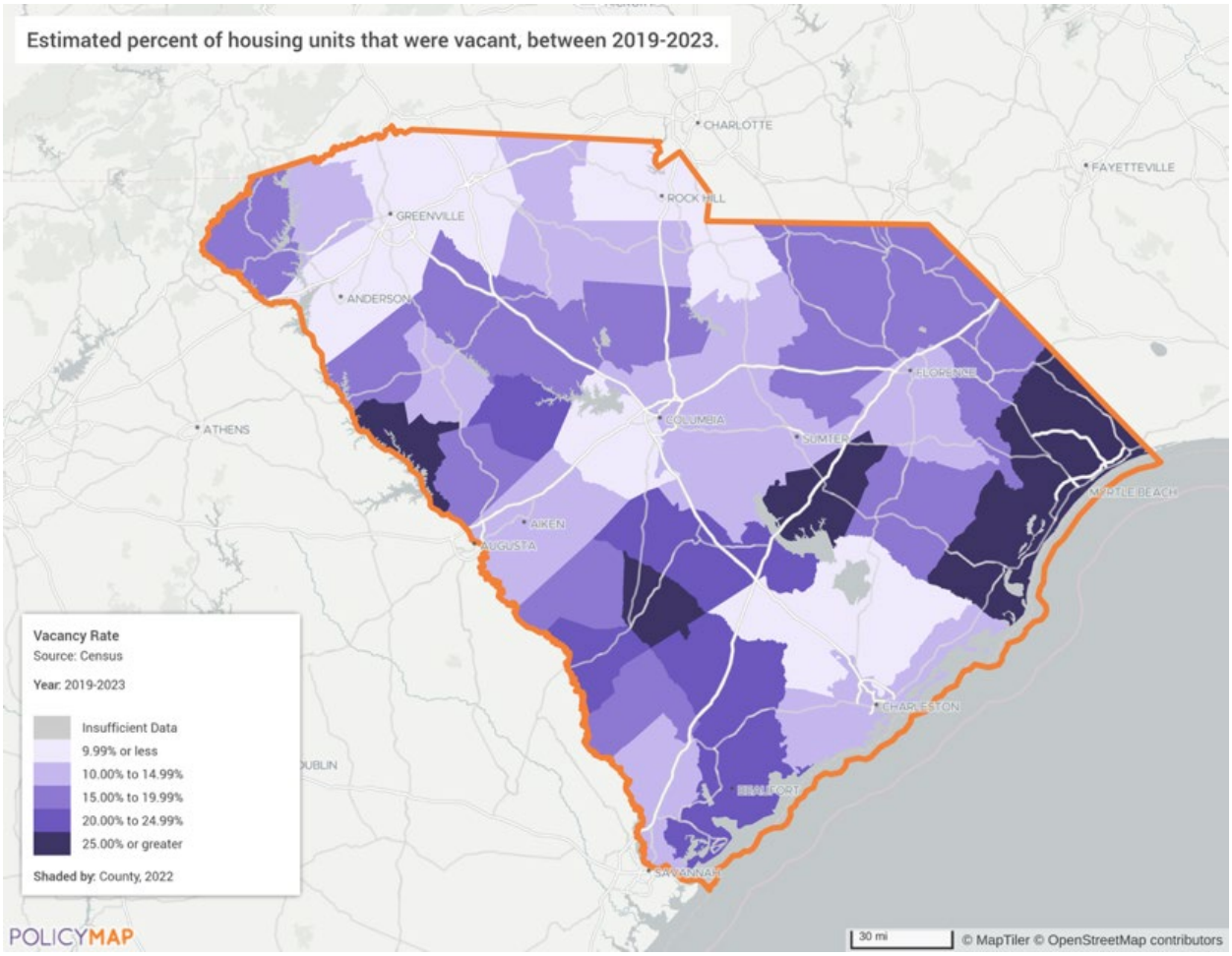

Sexual Battery — Incidents (SLED 2023)
0
50
100
150
200
Incident Count


Sexual Battery — Incidents per 10,000 (SLED 2023)
0
1
2
3
4
5
6
7
8
Incidents per 10,000

What are the most common housing problems?

South Carolina faces significant housing challenges, including cost burden, low vacancy rates, overcrowding, aging housing stock, and housing instability. Cost burden is a significant issue, especially for lower-income renters, with many spending over 30% of their income on housing and a substantial portion dedicating more than half. This underscores an urgent need for affordable housing to ease financial strain. Cost burden and Overcrowding statistics were previously provided in Table 7 in this section.

Housing vacancy rates in South Carolina vary by geographic regions. With a statewide homeowner vacancy rate of only 1%, per 2019-2023 ACS data, this limits availability of housing for new home buyers and contributes to overcrowding and housing instability statewide. While overall rental vacancy rates are slightly higher with approximately 8.3% of rental housing reported as vacant, those vacancies are limited to certain areas of the state as seen in the following map which breaks down overall vacancy rates by counties in South Carolina with lighter shading representing lower vacancy rates with some counties having less than 10 % and darker representing higher rates with several counties reporting over 25% of their housing as vacant.



Additionally, 33.6% of housing in South Carolina is aging, having been built before 1980. HUD guidelines identify lead-based paint hazards (LBPHs) as a significant risk in older homes, particularly those built before 1978. Throughout the state, a total of 807,676 housing units were built before 1980, with 152,895 dating to pre-1950. These units require ongoing updates for lead-based paint safety as well as other potential environmental hazards such as asbestos.

Are any populations/household types more affected than others by these problems?

While housing challenges are prevalent throughout South Carolina, low-income households, disabled households and elderly households are disproportionately impacted, with extremely low-income households facing the most severe obstacles. These households often endure significant cost burdens, overcrowding, and housing instability, all of which heighten financial strain and restrict access to stable, affordable housing.

Senior residents and households with disabilities face unique challenges, including deferred maintenance issues and accessibility challenges such as difficulties with stairs, which can pose safety risks and further limit housing options. Cost burdened households, who spend over 30% of their household income on housing costs, are most common among households earning between 50% and 80% of the Area Median Income (AMI). In contrast, severely cost burdened households, who spend over 50% of their income on housing costs, are predominantly experienced by extremely low-income households earning below 30% of AMI.

These factors underscore the urgent need for housing solutions and supportive services specifically designed to meet the housing needs of low-income families, households with disabilities, and elderly households in South Carolina.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Characteristics of low- and extremely low-income individuals and families with children who are at imminent risk of homelessness include severe cost burden. HUD defines extremely low-income households as those earning 0-30% of the Area Median Income (AMI) and classifies households spending over 50% of their income on housing as severely cost-burdened. These households often rely on fixed or limited incomes, such as seasonal or part-time work that may not offer benefits. Of the extremely low-income households that are severely cost-burdened, approximately 147,455 of these households have a householder who is elderly which likely means they rely on limited income without the ability to earn additional money and may incur higher medical expenses which can further limit the income available for housing.

According to 2017-2021 CHAS data from the Housing Needs Summary Tables, the most pressing need for extremely low-income individuals and families with children in South Carolina is access to adequate

affordable housing. Throughout the state, there are approximately 399,310 low-income homeowner households with children 6 years old or younger and 289,590 renter households with children 6 years old or younger that are considered overcrowded, meaning they have over 1 person per room in their household. Most low-income overcrowded households are unable to find affordable housing with adequate room for their households. These households are at high risk of housing instability and potential homelessness. These families face severe housing challenges, underscoring the urgent need for targeted interventions to support and stabilize housing for the state's most vulnerable residents.

In addition to access to housing, needs of LMI individuals and families include supportive services, such as food support, healthcare, employment support, and childcare. High rates of severe cost burden leave families with few or no resources to afford these necessities. Extremely low-income households may also have lower levels of educational attainment, which can limit their job opportunities and earning potential. As noted in section MA-45. Addressing these affordability challenges and limited nature of available supportive service is crucial to prevent housing instability and ensure long-term security for low-income families and households throughout the state.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

No additional populations are identified as at-risk that have not been mentioned in this report.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

In South Carolina, several housing characteristics contribute to instability and elevate the risk of homelessness. The state's prevalence of older housing stock often requires costly repairs and updates to meet safety standards, leaving many properties vulnerable to deferred maintenance or structural issues that could render them uninhabitable. Low-income tenants are especially at risk of displacement if they cannot afford these repairs. Additionally, inadequate maintenance and unmet needs for essential repairs, such as plumbing, heating, and electrical work, can create health hazards, often forcing residents to vacate or face eviction when they lack resources to address or contest unsafe conditions.

The limited housing availability, with only an estimated 1% vacancy rate of homeowner properties and 8.3% vacancy rate of rental properties, combined with a shortage of affordable options, as indicated by the high proportion of cost-burdened households as previously discussed, compounds these challenges. This situation highlights an urgent need for affordable and stable housing solutions throughout the state.

Discussion

The state of South Carolina as well as the individual counties and jurisdictions throughout the state offer various assistance programs to address many of the needs of the previously mentioned populations and housing needs in this section. Further discussions about the various programs can be found further in this section and the Market Analysis section of this report.

NA-15 Disproportionately Greater Need: Housing Problems - 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

To understand community needs, it is essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need as when a group experiences housing problems at a rate of at least 10 percentage points higher than the state's average, highlighting whether certain groups in South Carolina are more affected by these housing problems.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	82,470	37,250	0
White	76,205	29,890	0
Black / African American	2,165	705	0
Asian	575	40	0
American Indian, Alaska Native	85	15	0
Pacific Islander	9,880	2,660	0
Hispanic	132,670	90,190	0

Table 11 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	66,790	55,605	0
White	50,965	28,150	0
Black / African American	1,655	640	0
Asian	395	295	0
American Indian, Alaska Native	99	8	0
Pacific Islander	9,065	3,900	0
Hispanic	131,070	204,095	0

Table 12 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	75,695	130,590	0
White	41,975	57,180	0
Black / African American	1,765	1,820	0
Asian	420	600	0
American Indian, Alaska Native	64	65	0
Pacific Islander	8,220	10,290	0
Hispanic	41,680	159,960	0

Table 13 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	26,720	104,540	0
White	10,595	43,425	0
Black / African American	805	1,490	0
Asian	30	475	0
American Indian, Alaska Native	25	4	0
Pacific Islander	2,200	7,275	0
Hispanic	105	915,510	0

Table 14 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2017-2021 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

Extremely Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 68.9%. Asian and American Indian, Alaska Native households in this income range are considered disproportionately in greater need.

Very Low Income: In this income group, 54.6% of households report a housing problem. Black / African American, American Indian and Alaska Native, Pacific Islander households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 36.7%. Black / African American and American Indian, Alaska Native households in this income range are considered disproportionately in greater need.

Moderate Income: In this income group, 20.4% of households report a housing problem. Black / African American and American Indian, Alaska Native households in this income range are considered disproportionately in greater need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.305(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

To understand community needs, it is essential to identify whether any racial or ethnic groups disproportionately face severe housing problems. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate of at least 10 percentage points higher than the state's average highlighting whether certain groups in South Carolina are more affected by these housing problems.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	68,620	51,105	0
White	62,090	44,000	0
Black / African American	2,050	820	0
Asian	500	40	0
American Indian, Alaska Native	75	25	0
Pacific Islander	8,565	3,975	0
Hispanic	67,425	155,440	0

Table 15 – Severe Housing Problems 0 - 30% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	35,880	86,515	0
White	23,480	55,640	0
Black / African American	915	1,375	0
Asian	270	420	0
American Indian, Alaska Native	84	24	0
Pacific Islander	5,030	7,940	0
Hispanic	35,770	299,390	0

Table 16 – Severe Housing Problems 30 - 50% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	22,175	184,110	0
White	9,075	90,085	0
Black / African American	485	3,100	0
Asian	60	960	0
American Indian, Alaska Native	10	110	0
Pacific Islander	2,960	15,545	0
Hispanic	10,100	191,535	0

Table 17 – Severe Housing Problems 50 - 80% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,275	124,985	0
White	2,315	51,710	0
Black / African American	385	1,905	0
Asian	0	505	0
American Indian, Alaska Native	10	19	0
Pacific Islander	900	8,575	0
Hispanic	70	949,050	0

Table 18 – Severe Housing Problems 80 - 100% AMI

Data Source: 2017-2021 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

Extremely Low Income: The jurisdiction-wide severe housing problem rate in this income group is 57.3%. Black / African American, Asian, American Indian and Alaska Native, Pacific Islander households in this income range are considered disproportionately in need.

Very Low Income: In this income group, 29.3% of households report a severe housing problem. Black / African American and American Indian, Alaska Native households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide severe housing problem rate in this income group is 10.7%. No racial or ethnic households are disproportionately impacted.

Moderate Income: In this income group, 4.8% of households report a severe housing problem. Black / African American and American Indian, Alaska Native households in this income range are considered disproportionately in greater need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.305 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

To understand community needs, it is essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing cost burdens across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need as when a group experiences housing cost burdens at a rate of at least 10 percentage points higher than the state's average, highlighting whether certain groups in South Carolina are more affected by these housing problems.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	263,730	233,660	32,665	1,245,986
White	149,015	124,825	16,085	500,115
Black / African American	90,000	86,765	13,235	26,600
Asian	3,270	3,225	625	4,945
American Indian, Alaska Native	645	700	200	915
Pacific Islander	165	90	15	82,970
Hispanic	14,345	11,795	1,545	38,130

Table 19 – Greater Need: Housing Cost Burdens AMI

Data Source: 2017-2021 CHAS

Discussion

Cost Burden: The jurisdiction-wide housing cost burden rate (30% to 50% of household income) is 13.2%. White, Black / African American, Asian and American Indian, Alaska Native households are disproportionately impacted.

Severe Cost Burden: The jurisdiction-wide rate of severe housing cost burden (over 50% of household income) is 1.8%. No racial or ethnic households are disproportionately impacted.

NA-30 Disproportionately Greater Need: Discussion – 91.305 (b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing Problems

- Extremely Low Income: Asian, American Indian and Alaska Native households
- Very Low Income: Black or African American, American Indian, Alaska Native and Pacific Islander households
- Low Income: Black or African American, American Indian and Alaska Native households
- Moderate Income: Black or African American, American Indian and Alaska Native households

Severe Housing Problems

- Extremely Low Income: Black or African American, Asian, American Indian, Alaska Native and Pacific Islander households
- Very Low Income: Black or African American, American Indian and Alaska Native households
- Low Income: No racial or ethnic groups
- Moderate Income: Black or African American, American Indian and Alaska Native households

Housing Cost Burden

- Cost Burden: Black or African American, Asian, American Indian and Alaska Native households
- Severe Cost Burden: No racial or ethnic groups

If they have needs not identified above, what are those needs?

The most pressing needs in South Carolina include the development of new or renovated affordable housing for both homeownership and rental purposes, alongside expanded economic opportunities such as job training and job placement. Further analysis exploring the intersections of race and ethnicity, income, and housing issues is provided in section MA-50.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The relationship between racial or ethnic groups and specific neighborhoods is included in section MA-50.

NA-35 Public Housing – (Optional)

Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, older adults, and persons with disabilities. In South Carolina, public housing is owned and operated by local Public Housing Agencies (PHAs)-not by the State. PHAs administer public housing and Housing Choice Voucher (HCV) assistance within their jurisdictions, including city, county, and regional PHAs.[1]

For the State's Consolidated Plan: the State does not operate public housing and therefore does not produce a PHA Plan or manage public-housing initiatives. Instead, the State's role is program administration and coordination for HUD formula programs and complementary state resources. Specifically:

- SC Department of Commerce serves as the lead agency for the State's Consolidated Plan.
- SC State Housing Finance & Development Authority (SC Housing) administers HOME and National Housing Trust Fund (HTF) statewide and coordinates with PHAs, nonprofits, local governments, and developers on affordable rental production/preservation and rehabilitation.
- The Office of Economic Opportunity (SC Department of Administration) administers ESG statewide.
- Separately from public housing, SC Housing administers certain HCV service areas (and two Regional Housing Authorities-SCRHA No. 1 and SCRHA No. 3-also operate public housing/HCV across multi-county regions).

Local PHAs plan and implement resident initiatives and capital improvements through their HUD-required PHA Plans; the State does not direct or approve those plans. PHAs and tribal housing entities (e.g., the Catawba Nation's Tribally Designated Housing Entity) operate independently of the State and may be eligible subrecipients/partners for State-administered programs such as HOME and HTF, subject to each program's rules and funding competitions.

The State's housing strategy therefore focuses on: (a) coordinating with PHAs and regional partners; (b) financing the construction or rehabilitation of affordable rental housing (including supportive and accessible units); and (c) funding homelessness prevention, emergency shelter, rapid rehousing, and related services through ESG and other State-administered resources.

Section 504 Needs Assessment:

Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

N/A - The State of South Carolina does not own or operate any public housing.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance?

N/A - The State of South Carolina does not own or operate any public housing.

Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

N/A - The State of South Carolina does not own or operate any public housing.

How do these needs compare to the housing needs of the population at large?

N/A - The State of South Carolina does not own or operate any public housing.

NA-40 Homeless Needs Assessment – 91.305(c)

Introduction:

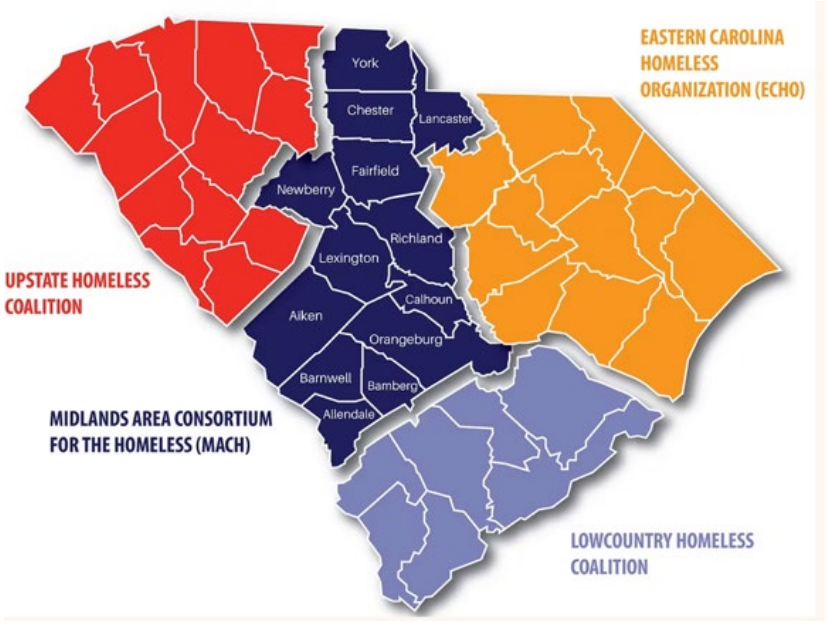
Homelessness remains a multifaceted challenge in South Carolina, driven by an ongoing shortage of affordable housing and magnified by interconnected economic, health, and social factors. From an economic standpoint, many renters earn hourly wages far below the level required to afford the Fair Market Rent for a two-bedroom unit - for example, in some counties, the hourly wage needed to afford a two-bedroom unit is over $35.00, compared with the average renter wage of approximately $17.76.

From a health perspective, data from the 2025 SC State of Homelessness Report show that among adult participants in the Homeless Management Information System (HMIS), approximately 32.6 % reported a mental health disorder and 9.2 % reported a drug use disorder.

Social stressors also remain significant: about 14 % of adult participants reported having experienced domestic violence, and nearly one-third of those said the incident occurred within the past six months.

Because these drivers often overlap, the most effective responses still require a community-based, multi-system approach that integrates housing solutions with tailored services and benefits navigation.

For HUD-funded programs in South Carolina, the definition of “homeless” follows the continuum of the McKinney-Vento Homeless Assistance Act (as amended by the HEARTH Act) and includes four broad categories: (1) people who are literally homeless (sheltered or in places not meant for human habitation); (2) those at imminent risk of losing housing; (3) certain homeless youth and families as defined under federal statutes and HUD criteria; and (4) people fleeing or attempting to flee domestic violence who lack safe housing and resources. These categories guide eligibility and prioritization across the state’s homeless-response system. For education-focused supports provided under McKinney-Vento by the United States Department of Education, a broader definition applies.



The homeless-response system in South Carolina is organized through four HUD Continuums of Care (CoCs): the Lowcountry/Charleston region, the Upstate/Greenville–Anderson–Spartanburg region, the Midlands/Columbia region, and the Sumter/Myrtle Beach region. Each CoC coordinates housing and services, operates HMIS data systems, and conducts an annual Point-in-Time count to produce a snapshot of homelessness. The 2025 PIT count recorded 4,082 persons (sheltered + unsheltered) experiencing homelessness in South Carolina.

Service providers and local leaders reported increasing pressure on homeless response systems, driven by rising housing costs, limited shelter capacity, and gaps in prevention and supportive services. Many communities rely on small nonprofit networks with limited staffing, making it difficult to meet demand for emergency shelter, case management, transportation, and housing placement. Providers noted that stronger regional coordination-such as shared referral systems, collaborative grant writing, and aligned outreach-would significantly improve service delivery across county lines. Survey results highlight the need for expanded emergency and transitional shelter options, sustained rapid rehousing resources, and more administrative support for agencies managing homelessness programs, particularly in rural and high-poverty areas.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	617	77				
Persons in Households with Only Children	93	0				
Persons in Households with Only Adults	2,236	1,059				
Chronically Homeless Individuals	442	359				
Chronically Homeless Families	5	1				
Veterans	297	88				
Unaccompanied Child	93	0				
Persons with HIV	23	5				

Table 27 - Homeless Needs Assessment

Alternate Data Source Name: 2025 HUD Point-in-Time Count

Data Source Comments:

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

While statewide data on the exact number of persons becoming homeless, exiting homelessness, and the average number of days people experience homelessness are not available, South Carolina's HMIS and Point-in-Time trends provide important qualitative insights into how these patterns differ across population groups. The 2025 *State of Homelessness in South Carolina* report shows that individuals and families often experience homelessness because of overlapping economic, health, and safety-related drivers, and that the severity and duration of homelessness vary across subpopulations.

For chronically homeless individuals and families, HMIS data continue to show high levels of disabling conditions-particularly serious mental illness and substance-use disorders-which typically correlate with long periods of homelessness and repeated episodes. These households are the most likely to experience extended durations due to the need for intensive supports, limited availability of permanent supportive housing, and difficulty maintaining stable placements without specialized interventions.

Among families with children, homelessness is more episodic and closely tied to economic shocks, loss of income, and high rent burdens. Families tend to resolve homelessness more quickly when rapid-rehousing resources are available; however, the statewide gap between wages and housing costs increases the risk of recurrent episodes even after obtaining housing. Domestic violence is a notable driver within this group, with 14 percent of adults statewide reporting a history of domestic violence, a share of whom identify recent incidents-conditions that often contribute to both rapid entry into homelessness and longer periods needed to regain stability.

For veterans, the state continues to make progress through coordinated outreach, HUD-VASH partnerships, and targeted case management. Although specific annual inflow and outflow numbers are not available statewide, CoC-level data suggest that veterans generally exit homelessness at higher rates than other adults due to specialized housing subsidies and stronger connection to benefits. Length of time homeless varies widely, influenced by the availability of VASH units and service capacity in each region.

For unaccompanied youth, homelessness is frequently undercounted and characterized by short, unstable episodes involving couch-surfing, conflict at home, and disengagement from school. While statewide duration data are not available, youth-serving providers report that this group cycles quickly in and out of precarious arrangements, often without accessing the shelter system. This hidden homelessness results in under-representation in PIT counts, creating gaps in measuring both entry and exit patterns.

Overall, although point-in-time and HMIS data do not provide statewide annualized inflow, outflow, or average duration of homelessness, the available evidence demonstrates clear differences across population types. Chronic homelessness remains the longest-lasting and most service-intensive; families and youth experience more episodic and economically driven episodes; and veterans benefit from comparatively stronger exit pathways when housing subsidies and case-management resources exist.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Although statewide counts are not available, multiple indicators from HMIS, McKinney-Vento school reporting, and the 2025 State of Homelessness in South Carolina show that families with children represent a substantial share of households needing housing assistance each year. Families typically enter homelessness following sudden income loss, escalating rent burdens, or displacement due to domestic violence-conditions that contribute both to first-time homelessness and repeated episodes. School-based McKinney-Vento programs consistently identify thousands of children and youth experiencing homelessness or unstable housing arrangements, a figure that far exceeds those counted in shelter or transitional programs. Veteran families appear in smaller numbers statewide, but those who do experience homelessness often face the same affordability pressures as non-veteran families, with higher barriers in regions with limited rental stock or limited access to HUD-VASH resources. Taken together, available evidence suggests that several thousand South Carolina families with children-and a smaller but important number of veteran families-require short- and medium-term housing assistance each year, even though the state lacks a unified dataset that reports these totals across the four CoCs.

Families who experience homelessness most often require rapid rehousing or other forms of rental assistance, yet the statewide wage-to-rent gap makes long-term stability difficult. In many counties, the hourly wage needed to afford a modest two-bedroom rental exceeds the average renter wage by more than $15–$17 per hour, leaving families highly vulnerable to displacement even after obtaining housing. Domestic-violence shelters also report consistent demand from parents with children, and many of these families require both safety-oriented supports and extended rental assistance to regain stability. Veteran families generally achieve faster exits when HUD-VASH or SSVF services are available, but in rural and coastal markets with tight rental supply, these households may need additional landlord engagement and service navigation. Across all groups, expanded rental subsidies, rapid rehousing capacity, flexible diversion assistance, and increased access to housing units are the interventions most likely to reduce family homelessness statewide.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

While statewide PIT race/ethnicity breakouts vary across CoCs, the 2025 State of Homelessness in South Carolina report shows persistent racial disproportionality among people experiencing homelessness. Black or African American individuals continue to represent a significantly higher share of the homeless population compared with their share of the general population. This pattern is consistent across sheltered and unsheltered settings and reflects long-standing disparities in income, rent burden, access to credit, and historical patterns of segregation and discrimination. White individuals make up a smaller but substantial portion of the population experiencing homelessness, particularly in rural CoCs where limited rental stock and transportation barriers increase vulnerability. Hispanic/Latino households represent a smaller proportion of both sheltered and unsheltered homelessness statewide, though language barriers, lack of documentation, and limited access to mainstream benefits mean homelessness among Latino families may be under-reported.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Sheltered homelessness in South Carolina is characterized by individuals and families who have some connection to crisis programs, DV shelters, or transitional housing. These households often face economic instability, high rent burdens, or acute safety concerns. The sheltered population also includes individuals with disabling conditions-approximately one-third of adults in HMIS report a mental-health disorder, and nearly 10 percent report a substance-use disorder-conditions that complicate rapid exits.

Unsheltered homelessness remains a significant challenge, particularly in regions with limited emergency shelter capacity such as along the Grand Strand, in rural counties, and in parts of the Upstate. People experiencing unsheltered homelessness present with more complex needs, including untreated behavioral-health conditions, chronic health disorders, and long periods without stable housing. Encampments, vehicle habitation, and isolated rural homelessness are noted in several CoCs, indicating a mixture of urban and dispersed unsheltered patterns.

Discussion:

Overall, homelessness in South Carolina reflects a combination of economic pressures, behavioral-health challenges, regional resource gaps, and deep racial disparities. Families, veterans, and youth face distinct barriers, while chronically homeless individuals often require long-term supportive housing to achieve stability. Sheltered homelessness captures those able to access the crisis-response system, whereas unsheltered homelessness highlights the people and places where system capacity is insufficient. Racial disproportionality-particularly among Black households-remains one of the most persistent characteristics of homelessness statewide. Expanded housing subsidies, permanent supportive housing, behavioral-health treatment, and targeted diversion strategies are key to reducing both sheltered and unsheltered homelessness across all CoCs.

NA-45 Non-Homeless Special Needs Assessment – 91.305 (b,d)

Introduction

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	10,349
Area incidence of AIDS	289
Number of new cases prior year (3 years of data)	275
Rate per population	5.4
Rate per population (3 years of data)	5.2
Current HIV surveillance data:	
Number of Persons living with HIC (PLWH)	20,234
Area Prevalence (PLWH per population)	15.7
Number of new HIV cases reported last year	793

Table 20 – HOPWA Data

Data Source: CDC HIV Surveillance; https://dph.sc.gov/sites/scdph/files/2025-10/2024-Epi-State-Profile.pdf

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	120
Short-term Rent, Mortgage, and Utility	230
Facility Based Housing (Permanent, short-term or transitional)	50

Table 21 – HIV Housing Need

Data Source: HOPWA CAPER

Data Source Narratives: Data from the table above was taken from the PY 2023 CAPER (CR-55 HOPWA). These estimates are provided by funded HOPWA sponsors, and the statewide estimate is likely much higher.

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population in South Carolina faces significant challenges, emphasizing the need for decent, affordable housing to support their health, independence, and emotional well-being. Remaining in familiar settings is particularly important for this group, but limited incomes and disabilities often place financial strain on elderly residents, reducing their independence. Rising costs throughout the state further exacerbate these challenges, as this population generally cannot increase their income to keep pace.

According to the latest data, 963,569 residents in South Carolina are aged 65 or older, accounting for nearly 18.5% of the population. Of this group, nearly one-third of the elderly population (316,577 individuals) have a disability, and approximately 10.5% (101,103 individuals) live below the poverty level.

Elderly residents are more likely to live in owner-occupied housing with an estimated 514,149 homeowners over the age of 65 compared to approximately 91,953 renters over the age of 65, yet over 158,000 elderly households are cost-burdened. These figures highlight the need for targeted housing solutions that address affordability, accessibility, and stability for the state's aging population.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction: Measuring substance use and addiction is challenging because many cases surface only when someone seeks treatment, has a medical emergency, or becomes involved with the justice system. South Carolina's Department of Alcohol and Other Drug Abuse Services (DAODAS) publishes an annual, indicator-based set of county profiles that compiles the latest data on alcohol, nicotine, opioids, stimulants, related infectious diseases, and social determinants. The FY 2024 profiles (released April 2025) aggregate sources such as CDC BRFSS (binge/heavy drinking), DPH hospital and EMS data (alcohol-related encounters, non-fatal overdoses, naloxone administrations), FARS (alcohol-related traffic fatalities), and prescription monitoring. These indicators document the public-health footprint of substance use statewide, spanning impaired-driving harms, emergency and inpatient encounters, and deaths-while emphasizing that local context matters and some figures are provisional or subject to suppression for reliability.

Drug overdose remains a critical concern, though recent trends show cautious improvement. South Carolina recorded 2,296 drug overdose deaths in 2022 and 2,157 in 2023, the first annual decline in a decade (−6.1%). State health officials note continued attention to synthetic opioids (fentanyl), which were involved in more than 1,600 deaths in 2022, alongside sustained naloxone distribution and prevention activities. DAODAS and DPH continue to track nonfatal overdoses, naloxone administrations, and prescribing trends to guide intervention. Overall, the data show alcohol, tobacco, and other drugs intersect with many of the state's leading causes of morbidity and mortality, reinforcing the need for prevention, treatment, and recovery supports that are accessible across communities.

Disability: According to 2019-2023 ACS Data, there are 738,495 individuals in South Carolina living with a disability, accounting for 14.4% of the population. Disability rates increase significantly with age, as older residents are more likely to experience one or more disabilities. Among residents aged 65 and older, nearly 33% (316,577) individuals) have a disability. In contrast, disability is less prevalent among children and youth, with 55,212 individuals aged 17 or younger reported as having a disability including 2,699 children under the age of 5 years old.

Households with elderly individuals or children with disabilities often require additional resources and support to meet their unique needs. These figures underscore the importance of targeted services to enhance accessibility, provide accommodations, and foster inclusivity for all age groups within the state.

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly: Housing options for the elderly range from independent living to assisted living, nursing homes, and support facilities like adult day care. Key considerations include location, affordability, proximity to healthcare and essential services, and ease of upkeep. As health issues become more common with age, elderly individuals benefit from access to healthcare and assistance with daily activities such as shopping and housekeeping. Proximity to essential services and reliable transportation is critical as mobility decreases, and safety becomes a growing concern for those living alone.

Providing secure, affordable housing for the elderly is vital. Access to healthcare, shopping, social networks, and public transportation supports seniors in maintaining independence. Additionally, housing may require modifications to address disabilities that often arise with aging, further ensuring a safe and supportive living environment.

Alcohol and Drug Addiction: Individuals with substance abuse problems require a comprehensive support system to achieve and maintain sobriety. Housing needs often include sober living environments that provide structure and a substance-free atmosphere conducive to recovery. Proximity to health facilities for ongoing medical and psychological treatment, access to employment support services, and connections to family and social networks for emotional stability are also crucial. Stable housing and employment are key factors in reducing relapse risks and supporting long-term recovery.

Detoxification facilities play a vital role in the initial stages of treatment, providing medical supervision during withdrawal, while rehabilitation centers offer the foundation for recovery. Access to these resources, combined with stable housing and integrated support services, is essential for individuals to break the cycle of addiction and rebuild their lives.

HIV/AIDS: The South Carolina Council on Homelessness estimates there are, on average, 5,000 homeless adults and children in SC The issue of homelessness is particularly important for people living with chronic infections (such as HIV) because homelessness has been associated with reduced access to care, engagement in harmful behaviors, lower survival rates and poor adherence to treatment.

Disability: Individuals with disabilities represent a diverse population with varying levels of independence and abilities. While they face many of the same housing challenges as the general population, they also have unique needs based on their capabilities. Many individuals with disabilities rely on a fixed income, limiting their housing options. Those with greater independence often utilize subsidized housing, while individuals requiring more support typically reside in community homes funded by public welfare or privately-owned personal care settings. Some adults with disabilities continue to live with their families throughout adulthood.

Regardless of the type of housing, continuous support services are crucial and must be tailored to each individual's abilities. These services may include assistance with daily living activities, transportation, or medical care. The availability of these support systems is essential to ensure that individuals with

disabilities can maintain a stable and comfortable living environment, promote independence and improve their quality of life.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

HIV/AIDS (South Carolina): During the calendar year of 2022, according to the CDC HIV/AIDS Surveillance Report, SC ranked 10th among states, the District of Columbia, and U.S. dependent areas with a HIV case rate of 13.6 per 100,000 population. The epidemic is continuing to grow with an average of 70 cases of HIV infection reported each month during 2023. The incidence rate in SC for 2023 is 15.7 per 100,000 population. As of Dec. 31, 2023, there were an estimated 20,234 SC Carolina residents living with diagnosed HIV infection (including AIDS).

HIV incidence has remained steady over the 10-year period between 2004 and 2023, with minor fluctuations from year to year. People who get tested to know their HIV status, start antiretroviral treatment and stay virally suppressed and undetectable cannot transmit HIV to their sex partners, also known as Treatment as Prevention (TasP). The number of people in this category is increasing. Staying on PrEP and PEP and the consistent use of condoms have helped reduce new HIV transmissions in the state.

Implications and needs: Given the number of South Carolinians living with HIV and ongoing annual diagnoses, priorities remain targeted prevention, early testing/diagnosis, and sustained access to antiretroviral therapy. State and federal strategy emphasizes expanding HIV testing (including self-testing), improving PrEP awareness and access, rapid linkage to care at diagnosis, and retention in care to improve viral suppression-all central to South Carolina's "Ending the HIV Epidemic" approach. Continued focus on reducing barriers to care and stigma, integrating services with STI/hepatitis programs, and monitoring cluster/outbreak signals are key for reducing new infections and improving health outcomes statewide.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A. At this time there is no preference as the State does not fund TBRA with HOME funds.

NA-50 Non-Housing Community Development Needs - 91.315 (f)

Describe the jurisdiction's need for Public Facilities:

South Carolina's most pressing facility gaps are in homeless services (including non-congregate shelter and supportive-housing space), behavioral-health and recovery settings, and resilience facilities that help communities withstand and recover from floods and other hazards. 2025 Point-in-Time/Housing Inventory materials show continued pressure on beds and supportive placements across the state-an indicator that additional shelter/bridge housing and service-navigation capacity remain needed beyond current inventories. The Department of Alcohol and Other Drug Abuse Services (DAODAS) reports persistent demand across prevention, treatment, and recovery, with FY2024 county profiles documenting alcohol/opioid indicators that translate into facility and program capacity needs at the local level.

Local officials and nonprofit providers further emphasized the shortage of service-delivery and shelter facilities, particularly in rural counties lacking permanent supportive housing or day-service centers. Respondents also cited the need for accessible facilities for seniors and persons with disabilities, and for community and health-service spaces that combine medical, behavioral-health, and workforce functions.

Stakeholders viewed investment in parks, recreation, and public safety buildings as essential for community health and cohesion, especially in areas affected by flood risk or economic dislocation. At the same time, resilience-oriented public facilities are an emerging focus. The South Carolina Office of Resilience (SCOR) Resilience Plan identifies watershed-scale flood risks and potential losses, supporting investments in community facilities that maintain life-safety and continuity of services during disasters (e.g., emergency operations/"resilience hub" space, safe rooms) and that are coordinated with local drainage improvements.

How were these needs determined?

Information used to determine these needs were: (1) HUD's 2025 PIT/HIC and state roll-ups indicating unmet shelter/PSH demand, (2) DAODAS FY2024 profiles summarizing county-level substance-use indicators and service needs, (3) SCOR's statewide Resilience Plan identifying at-risk areas and the role of community facilities in disaster readiness and recovery, and (4) stakeholder survey feedback from local governments and service providers confirming facility shortfalls and accessibility priorities.

Describe the jurisdiction's need for Public Improvements:

Priority public improvements include flood-risk reduction/stormwater systems, transportation safety and accessibility (Complete Streets/ADA), and water/wastewater system resilience. South Carolina leverages FEMA-funded programs managed by SCDNR-such as Flood Mitigation Assistance (including Swift Current)-to advance local drainage upgrades, buyouts/elevations, and critical-facility hardening, signaling persistent capital needs in repetitive-loss areas. On the transportation side, SCDOT's Complete Streets Policy requires the programmatic inclusion of walking, bicycling, and transit accommodations in planning, design, construction, maintenance, and operations-underscoring statewide needs for ADA-compliant sidewalks, safer crossings, and multimodal corridor retrofits as communities grow.

Stakeholders reinforced these data findings, citing aging or undersized water/sewer systems and drainage deficiencies as leading barriers to infill and affordable housing development. Many local governments described public-infrastructure gaps-particularly stormwater and road access-as determinants of project feasibility and requested engineering and pre-development support to make communities “grant-ready.” Respondents also identified sidewalk and transit connectivity as essential to reaching jobs, schools, and health services, especially in small towns and rural main streets where ADA access remains limited.

Local governments pair these efforts with ongoing asset-management work (pavement, bridges, operations) and utility reinvestment to sustain reliability and access to jobs, schools, and services-needs that intensify where growth and flood risk intersect. (Program documentation from SCDOT and state mitigation partners reflects the scale and continuity of these improvement cycles.)

How were these needs determined?

These needs were determined by: (1) SCDNR/FEMA program materials (FMA and Swift Current) that prioritize drainage/flood-risk projects, (2) the SCDOT Complete Streets directive and updates indicating design gaps and barrier-free access needs, (3) state transportation documentation emphasizing network condition/safety and coordination with local utility and stormwater upgrades, and (4) statewide survey feedback from local governments identifying infrastructure and drainage as the most critical barriers to affordable housing and community development..

Describe the jurisdiction’s need for Public Services:

Core services needing sustained support include homelessness response (outreach, housing navigation, rapid rehousing, supportive services), behavioral-health services (prevention, treatment, recovery), childcare affordability/availability, transportation assistance, and digital opportunity programming. State and HUD 2024 homelessness materials point to ongoing demand for case management and housing-focused services to move households from crisis to stability. DAODAS’ FY2024 profiles document county-level indicators that reinforce continued need for prevention and treatment services statewide. Childcare analyses estimate that inadequate availability/affordability costs South Carolina nearly $1 billion annually in lost economic activity-evidence that subsidized care, quality slots, and provider workforce stabilization remain critical to household employment and housing stability. Finally, the SC Broadband Office’s BEAD and Digital Equity Plan highlight gaps in affordable service, devices, and digital skills, indicating a continuing need for public-service programming that connects residents with telehealth, education, and employment resources.

Survey respondents further emphasized that childcare, transportation, and behavioral-health supports are core to housing stability, particularly in rural areas where service access is limited. Providers noted that case management and navigation staffing remain insufficient relative to demand, and that simplified reporting and flexible funding would allow smaller nonprofits to reach more clients. Local officials cited public safety, youth programs, and senior services as additional service gaps where investment could enhance community well-being and reduce housing vulnerability.

How were these needs determined?

Information used to determine these needs: (1) HUD 2025 PIT/HIC and state homelessness reports, (2) DAODAS FY2024 county profiles, (3) state childcare economic-impact research quantifying losses tied to inadequate care, (4) SC Broadband Office/NTIA materials documenting Digital Equity and BEAD initiatives that address adoption and affordability barriers beyond infrastructure, and (5) stakeholder surveys corroborating local service gaps in childcare, transportation, behavioral health, and case management capacity..

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This Market Analysis focuses on the composition and performance of South Carolina's housing supply-structure types, tenure, pricing, and condition-framed by the U.S. Census Bureau's ACS (2019–2023 5-year) for stock/tenure and HUD CHAS (2017–2021) for affordability and household-type crosstabs. These datasets provide a neutral baseline for statewide comparisons across geographies and time, while current market context (financing costs, development pipelines, and infrastructure) informs how production, preservation, and access are playing out on the ground.

Across the state, the existing stock does not fully align with household needs at lower price points, particularly for renters and first-time buyers. Persistent cost pressure reflects both income–rent/price mismatches and segment-specific gaps (e.g., deeply affordable rentals, larger family units, and accessible homes suitable for aging in place). These conditions, together with in-migration and localized job growth, sustain demand for production and preservation strategies that expand affordability and stabilize existing households in place.

Economic structure is a defining market driver. South Carolina's growth engine includes automotive and advanced manufacturing (legacy assembly and suppliers, plus a new EV footprint), aerospace production centered in North Charleston, and life sciences-a state-designated strategic focus sector. EV/battery announcements have diversified the industrial base, while recent corporate updates show that timelines can shift as firms navigate market and policy conditions; even so, auto manufacturing and suppliers remain a statewide anchor. Aerospace producers have publicly committed to expanding wide-body capacity in Charleston, and the state's life-sciences strategy aims to scale research, manufacturing, and higher-wage jobs, each influencing where and how housing demand materializes.

Logistics capacity amplifies these dynamics. The Port of Charleston and the inland rail ports at Greer and Dillon underpin manufacturing and distribution, with recent investments to expand rail and terminal capacity. As freight flows and supplier networks deepen, nearby labor sheds experience pressure for workforce housing close to corridors and job sites. Coordinating housing with freight-oriented infrastructure helps moderate commute burdens and supports employer recruitment, while maintaining neighborhood livability where industrial and residential uses intersect.

Non-market factors also shape feasibility and long-run affordability. The state Resilience Plan highlights watershed-scale flood risk, encouraging site selection, mitigation, and design standards that protect housing assets and residents over time; aligning housing with stormwater and hazard-mitigation investments can lower lifecycle costs and reduce displacement risk. Programmatically, the state's toolkit (HOME/HTF administered by SC Housing and broadband/digital-equity initiatives) works alongside local zoning and private capital to deliver units. Near-term priorities therefore emphasize producing and preserving rentals affordable up to 60% AMI with deeper targeting where feasible; supporting successful lease-ups (including voucher acceptance and navigation); rehabilitating aging owner units with health,

safety, and accessibility improvements; and linking housing with resilience, transportation safety/ADA access, and broadband adoption so households can remain stably housed and connected to opportunity.

MA-10 Number of Housing Units – 91.310(a)

Introduction

This section examines South Carolina's housing stock in terms of housing type and tenure, detailing the number of units per structure, the distribution of multifamily housing, and unit sizes. It also analyzes the balance between owner-occupied and renter-occupied housing, providing a clearer understanding of the state's housing landscape and the availability of different housing options across the jurisdiction.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	1,543,366	64%
1-unit, attached structure	84,130	4%
2-4 units	108,444	5%
5-19 units	179,805	7%
20 or more units	129,480	5%
Mobile Home, boat, RV, van, etc	356,413	15%
Total	***2,401,638***	***100%***

Table 22 – Residential Properties by Unit Number

Data Source: 2019-2023 ACS

Residential Properties by Number of Units

The table above outlines the state of South Carolina's housing stock by structure type and unit count. Traditional single-family detached homes make up 64% of all housing units, while multifamily housing, defined by HUD as buildings with more than four units, represents 12% of the total.

Multifamily housing is divided by size: small buildings (3-19 units), medium buildings (20-49 units), and large developments (50+ units), with larger buildings concentrated in urban areas to address housing needs in densely populated neighborhoods. This diverse housing mix accommodates a range of household sizes and preferences, reflecting the State's efforts to meet varied community needs.

Multifamily Development Distribution

Based on 2019-2023 ACS data, South Carolina has a total of 66,285 units with 3 or 4 units which are categorized separately amongst small multifamily units, and 309,285 units within multifamily housing developments with five or more units. Of these 375,570 total units within developments consisting of 3 or more units, the majority, 246,090 units are within developments categorized as small multifamily buildings with 3 to 19 units. The remaining 129,480 units within multifamily developments are larger buildings with 20 or more units. These figures highlight the state's diverse multifamily housing stock, with a significant portion comprising smaller-scale developments.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	4,427	0%	22,126	4%
1 bedroom	16,376	1%	93,469	16%
2 bedrooms	196,026	13%	239,957	41%
3 or more bedrooms	1,262,029	85%	235,980	40%
Total	***1,478,858***	***99%***	***591,532***	***101%***

Table 23 – Unit Size by Tenure

Data Source: 2019-2023 ACS

Unit Size by Tenure

In South Carolina, unit size varies considerably between owner-occupied and rental properties. Owner-occupied units are generally larger, with approximately 85% having three (3) bedrooms or more, 13% having two (2) bedrooms and the remaining 1%+ having one (1) bedroom or less. The rental stock, by contrast, has a wider variance in sizes with 20% having one (1) bedroom or less, 41% having two (2) bedrooms, and 40% having three (3) or more bedrooms.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

South Carolina's affordable housing system is supported by a layered set of federal, state, and local programs that primarily assist low-income households, including older adults and people with disabilities. Statewide, approximately 64,000 subsidized rental units are available across federally assisted programs, housing an estimated 123,000 residents, the vast majority of whom are very low-income (94 percent) and extremely low-income (72 percent). HUD's Housing Choice Voucher (HCV) program-administered by South Carolina's 43 Public Housing Agencies (PHAs)-supports leasing in the private market, including through Project-Based Vouchers (PBVs), while Project-Based Rental Assistance (PBRA), USDA Rural Development programs (including Section 515), and Public Housing provide income-based rents, particularly in rural communities.

South Carolina Housing (the state housing finance agency) advances affordable housing production and preservation primarily through the Low-Income Housing Tax Credit (LIHTC) program, which generally serves households earning up to 60 percent of AMI, with income-averaging options allowing a broader affordability mix. Since 2016, 251 LIHTC projects have been allocated statewide. Additional capacity is supported through the National Housing Trust Fund (NHTF), which targets extremely low-income households, and the state Housing Trust Fund, which finances rehabilitation, supportive housing, and other affordable developments. SC Housing's bond and mortgage programs, including down-payment assistance and Mortgage Credit Certificates, expand access to homeownership for income-eligible households.

The HUD HOME Investment Partnerships (HOME) program, administered statewide by SC Housing, provides gap financing for the production and preservation of affordable rental and homeownership units serving low- and very low-income households. HOME-assisted rental units are generally targeted to households at or below 60 percent of AMI, with a required set-aside for households at or below 50 percent of AMI, and are frequently layered with SC Housing Trust Fund and NHTF to deepen affordability. HOME funds support new construction, rehabilitation, tenant-based rental assistance, and Community Housing Development Organization (CHDO) activities, playing an important role in smaller jurisdictions and rural areas where development feasibility is more constrained.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

South Carolina's subsidized multifamily inventory includes 414 developments with project-based assistance and/or Section 8 contracts, according to HUD's Multifamily Assistance and Section 8 Database. Within the 2026–2030 Consolidated Plan horizon, 189 developments have contracts scheduled to expire. Those at-risk properties contain 5,023 assisted units, the majority being one-bedroom units (3,677)-and include 13 Section 202 elderly developments with 375 assisted units. Without timely renewals or preservation actions, these expirations represent potential losses from the state's affordable rental inventory during the Plan period.

Preservation risk is compounded by LIHTC properties approaching the end of their affordability periods, rising property values that encourage conversion to market rents, and uneven landlord participation in voucher programs. Mitigation should center on proactive HAP contract renewals and portfolio triage (near-term expirations, small properties, and senior-restricted assets), strategic LIHTC recapitalization and re-syndication to extend affordability, targeted state/local preservation funds to close feasibility gaps, and owner/landlord engagement to stabilize voucher leasing. Coordinated use of HUD renewal tools, state housing resources, and local incentives can retain these homes and sustain affordability for extremely low-, very low-, and low-income renters over the Plan period.

Does the availability of housing units meet the needs of the population?

As outlined in NA-10, South Carolina faces an ongoing shortage of affordable housing-most acutely for lower-income renters and for households needing accessible or appropriately sized units-evidenced by the state's high share of cost-burdened renters. On the ownership side, the homeowner (for-sale) vacancy rate is ~1% (ACS 2019–2023), indicating a very tight supply of homes available for purchase and reinforcing barriers for first-time and move-up buyers. Together, these conditions point to the need for production, preservation, and targeted assistance across rental and ownership markets.

Describe the need for specific types of housing:

South Carolina needs a broader mix of affordable rental and for-sale homes aligned to incomes and life-cycle needs. Ownership supply is notably tight-the homeowner (for-sale) vacancy rate is ~1% (ACS 2019–2023)-which constrains first-time and move-up buyers and limits turnover of moderately priced homes. On the rental side, deeply affordable units (≤30% AMI) remain insufficient relative to need, and rent levels in many submarkets exceed what lower-income households can afford (per HUD CHAS).

Across both tenure types, recurring gaps include: barrier-free/accessible homes to support aging in place; family-sized rentals (3–4 BR) where feasible; preservation of existing below-market stock (including PBRA/PBV and older LIHTC) to prevent loss to market rate; and targeted rehab of aging owner units to address health/safety, weatherization, and accessibility. Coordinating these investments with transportation, resilience, and broadband initiatives will help households remain stably housed and connected to jobs, services, and education.

MA-15 Cost of Housing – 91.310(a)

Introduction

This section analyzes the cost of housing in South Carolina for both homeowners and renters. It includes a review of current home values and rental rates, along with an assessment of recent changes in these costs. Additionally, the section provides an in-depth examination of housing affordability for residents, evaluating how well the existing housing stock meets the financial needs of the state's population. This analysis is crucial for understanding the housing market's impact on residents and identifying affordability challenges throughout the state.

Cost of Housing

	Base Year: 2013	Most Recent Year: 2023	% Change
Median Home Value	137,400	236,700	72%
Median Contract Rent	582	904	55%

Table 24 – Cost of Housing

Data Source: 2019-2023 ACS

Rent Paid	Number	%
Less than $500	38,418	30.8%
$500-999	173,627	46.4%
$1,000-1,499	196,741	16.5%
$1,500-1,999	85,313	4.1%
$2,000 or more	45,765	2.1%
Total	***539,864***	***100.0%***

Table 25 - Rent Paid

Data Source: 2019-2023 ACS

Housing Costs

Housing costs in South Carolina have risen sharply-home prices by 72% and rents by 55% since 2013. As shown in the table above, 22.7% of renter households pay $1,000 or more per month, underscoring how a growing share of renters face higher monthly costs. Later in this section, we analyze rent as a share of household income to assess affordability and the implications for residents.

The average home sales price increased by 55% since 2016 compared to a rental rate by 61% for an average two bedroom apartment. However, since 2022, home values have increased by only 2.0% overall compared to average rental rates increasing by more than 25%.

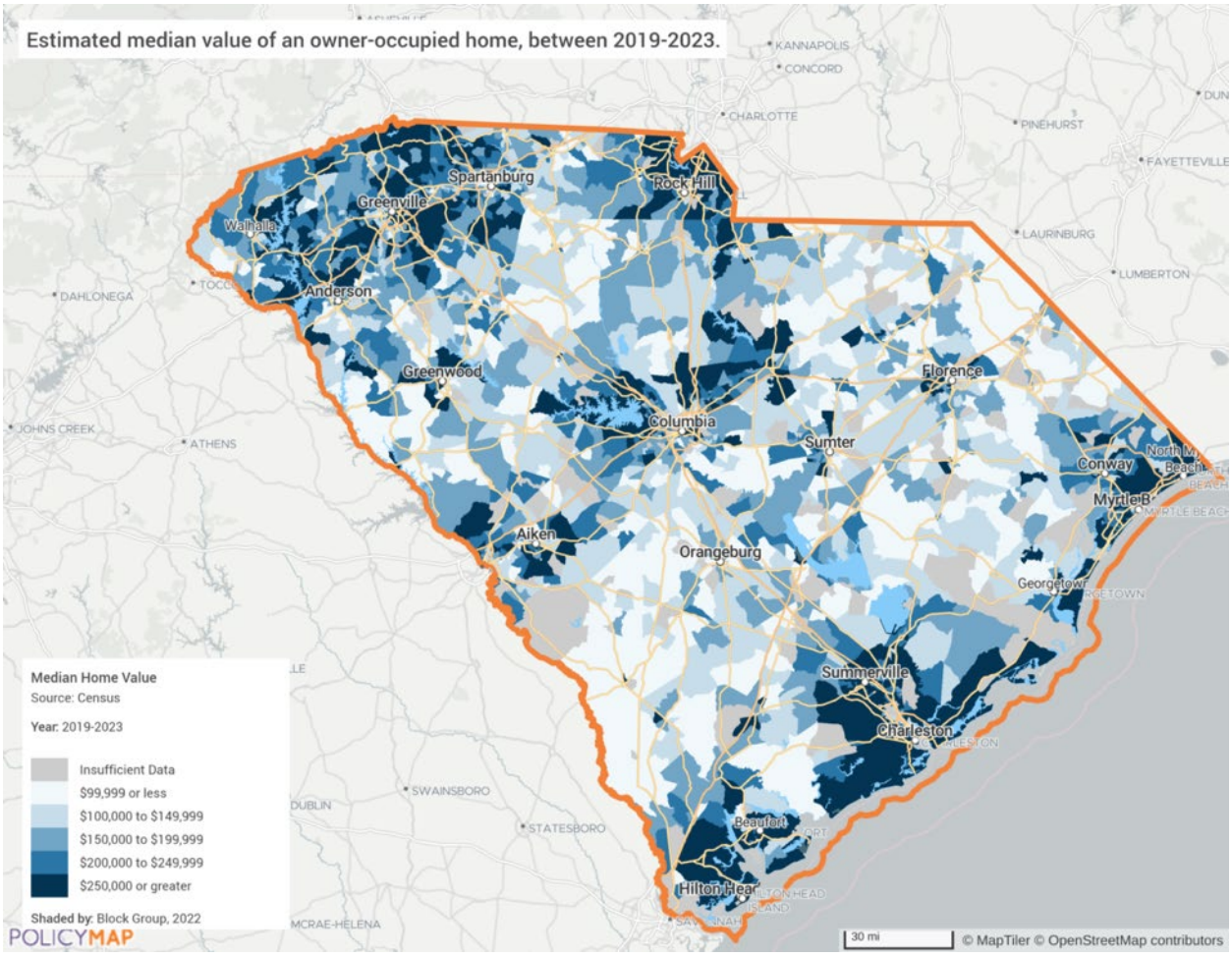
Table: Median Home Sales Price and Average Rental Rate 2016 – 2025.

Year	South Carolina Median Home Sales Price	Annual Home Sales Price % Change	Columbia HUD Metro Area 2 Bedrooms FMR	Annual 2 Bedroom FMR % Change
2016	$239,900	N / A	$806	N / A
2017	$259,625	8.2%	$876	8.7%
2018	$275,500	6.1%	$891	1.7%
2019	$286,000	3.8%	$959	7.6%
2020	$293,195	2.5%	$931	-2.9%
2021	$325,000	10.8%	$963	3.4%
2022	$364,594	12.2%	$990	2.8%
2023	$360,000	-1.3%	$1,125	13.6%
2024	$359,900	0.0%	$1,246	10.8%
2025	$371,950	3.3%	$1,298	4.2%
Net Change 2016 - 2025	**$132,050**	**55.0%**	**$492**	**61.0%**
U.S. Federal Reserve Bank; Realtor.com; HUD User.				

Maps that follow show wide variation across the state, with higher home prices and rents typically clustered in and around major urban centers. As these costs continue to rise, more households become cost-burdened, allocating a larger portion of income to housing and leaving less for essentials such as healthcare, education, and savings.

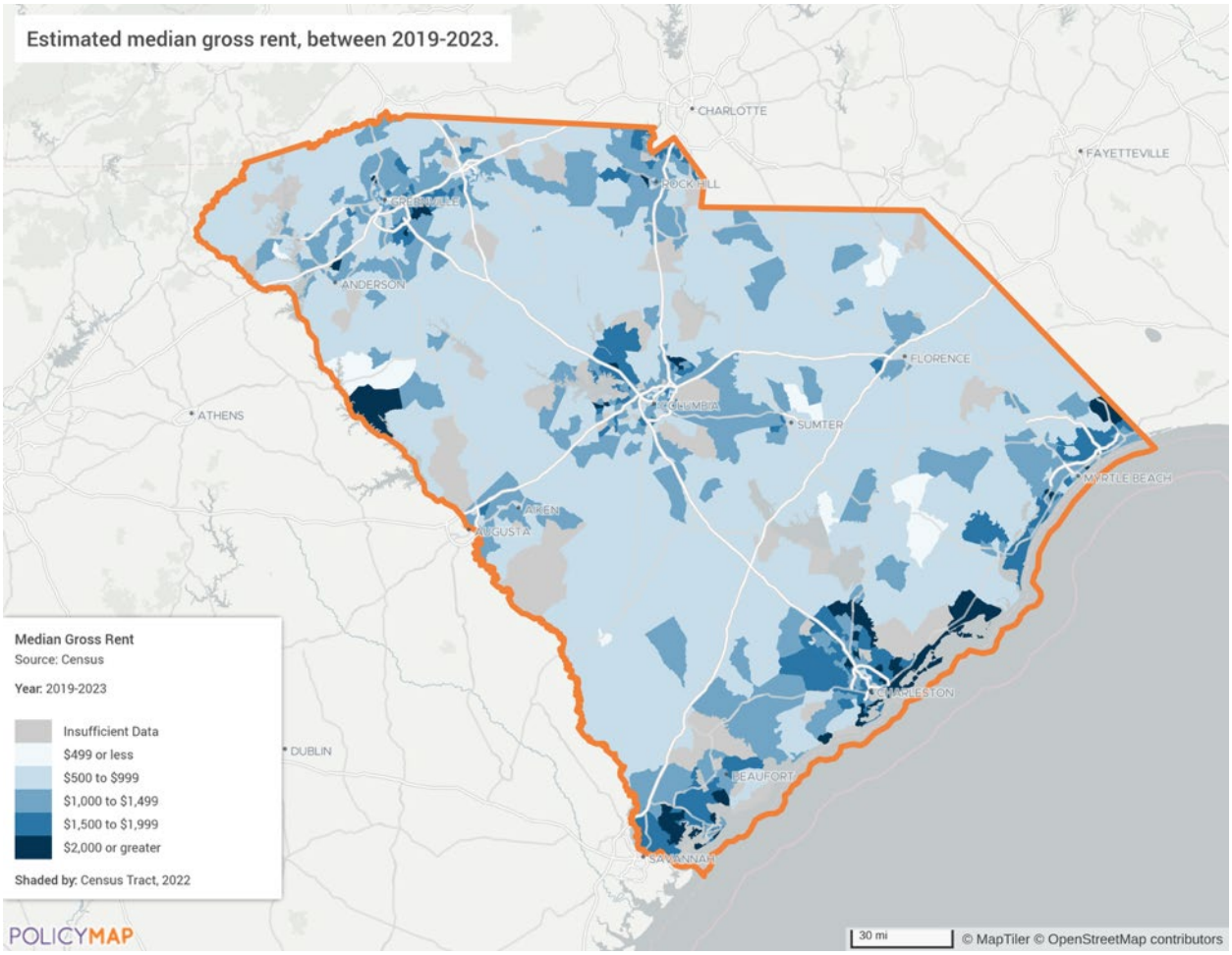
Median Home Values

The following map illustrates median home values by block group in South Carolina, highlighting significant disparities in affordability. Higher home values, exceeding $200,000 and surpassing $250,000 in some tracts, are represented by darker shading and are primarily located in urban centers with higher population densities. In contrast, areas with lighter shading generally have lower median values below $200,000, with many tracts, particularly in rural areas, falling under $100,000. These variations in home values emphasize differences in affordability, access to amenities, and economic opportunities across the state.



Median Rent

The map illustrates median gross rent by census tract in South Carolina, highlighting significant rent variations across different regions. Higher rental costs above $1,500 per month represented by darker shading are primarily dispersed along coastal regions of the state and within the major urban centers. In contrast, lighter-shaded areas throughout the majority of the state represent lower median rents, with most tracts ranging between $500 and $1,000, and several areas falling below $500. This distribution reflects differences in housing demand, affordability, and development trends, underscoring the growing cost burden on renters in higher-cost areas while also indicating the availability of relatively lower-cost rental housing in select parts of the state with lower populations.



Housing Affordability

Income for Households at:	Occupied housing units	Percent occupied housing units	Owner-occupied housing units	Percent owner-occupied housing units	Renter-occupied housing units	Percent renter-occupied housing units
MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS						
	Estimate	**Estimate**	**Estimate**	**Estimate**	**Estimate**	**Estimate**
Less than $20,000	231,945	-	123,739	-	108,206	-
Less than 20 percent	17,137	7.4%	15,251	12.3%	1,886	1.7%
20 to 29 percent	24,971	10.8%	18,282	14.8%	6,689	6.2%
30 percent or more	189,837	81.8%	90,206	72.9%	99,631	92.1%
$20,000 to $34,999	239,949	-	145,405	-	94,544	-
Less than 20 percent	63,164	26.3%	58,899	40.5%	4,265	4.5%
20 to 29 percent	38,460	16.0%	26,629	18.3%	11,831	12.5%
30 percent or more	138,325	57.6%	59,877	41.2%	78,448	83.0%
$35,000 to $49,999	248,851	-	159,198	-	89,653	-
Less than 20 percent	89,772	36.1%	80,886	50.8%	8,886	9.9%
20 to 29 percent	57,729	23.2%	29,962	18.8%	27,767	31.0%
30 percent or more	101,350	40.7%	48,350	30.4%	53,000	59.1%
$50,000 to $74,999	350,226	-	250,181	-	100,045	-
Less than 20 percent	170,944	48.8%	144,157	57.6%	26,787	26.8%
20 to 29 percent	104,390	29.8%	60,919	24.3%	43,471	43.5%
30 percent or more	74,892	21.4%	45,105	18.0%	29,787	29.8%
$75,000 or more	917,312	-	784,164	-	133,148	-
Less than 20 percent	731,450	79.7%	638,940	81.5%	92,510	69.5%
20 to 29 percent	145,006	15.8%	111,515	14.2%	33,491	25.2%
30 percent or more	40,856	4.5%	33,709	4.3%	7,147	5.4%

Table 35 – Housing Affordability

Data Source: 2019-2023 ACS (S2503)

Data Notes: South Carolina

Households across South Carolina experience substantial affordability pressures, particularly at lower income levels, where the majority face housing costs that exceed 30 percent of monthly income. Among households earning less than $20,000, more than four out of five are cost-burdened, including over 92 percent of renters. Even among households earning $20,000 to $34,999, more than half remain cost-burdened, with renter cost burdens reaching 83 percent. Affordability improves as income rises, yet notable gaps persist for moderate-income renters earning $35,000 to $74,999, nearly one-third of whom continue to spend 30 percent or more of their income on housing. Only at incomes above $75,000 do cost burdens decline to relatively low levels (4.5 percent overall), underscoring the limited supply of affordable units for low- and moderate-income households and the heightened vulnerability of renters statewide.

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	N/A	N/A	N/A	N/A	N/A
High HOME Rent	N/A	N/A	N/A	N/A	N/A
Low HOME Rent	N/A	N/A	N/A	N/A	N/A

Table 26 – Monthly Rent

Data Source Comments: Fair Market Rents (FMRs) and HOME rent limits are not issued as a single statewide rate in South Carolina. FMRs by County and Metro Areas have been listed below in this section.

As shown in Table 35, Fair Market Rents (FMRs) and HOME rent limits are not issued as a single statewide rate in South Carolina; HUD publishes them by HUD Metro FMR Area (or county) to reflect local market conditions. To support program design at the local level, the following table lists, for each county, the Low HOME and High HOME rent limits alongside the corresponding FMRs for efficiency through 4-bedroom units, and identifies the statistical area (HUD Metro FMR Area/MSA) each county falls within. Because these limits are market-specific, values vary substantially across regions, and they are updated annually (with FY2025 HOME rent limits effective June 1, 2025). This county-by-county presentation enables readers to compare rent caps to local conditions where projects will be produced or preserved.

The following FMRs range from the lowest in Clarendon County to the highest in Beaufort County. The highest rents are found in the coastal counties of Beaufort, Charleston and Dorchester while the lowest rents are reported in rural Marlboro and Union Counties.

HOME Fair Market and High/Low Rent Limits 2025

County	Metropolitan Name	Monthly Rent	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Abbeville County	Abbeville County, SC	FMR	$ 705	$ 711	$ 933	$ 1,232	$ 1,269
		High	$ 705	$ 711	$ 933	$ 1,190	$ 1,269
		Low	$ 633	$ 679	$ 815	$ 941	$ 1,050
Aiken County	Augusta-Richmond County, GA-SC HUD Metro FMR Area	FMR	$ 868	$ 1,039	$ 1,175	$ 1,545	$ 1,890
		High	$ 868	$ 1,039	$ 1,175	$ 1,459	$ 1,608
		Low	$ 773	$ 828	$ 993	$ 1,148	$ 1,281
Allendale County	Allendale County, SC	FMR	$ 705	$ 843	$ 933	$ 1,281	$ 1,286
		High	$ 705	$ 809	$ 933	$ 1,115	$ 1,225
		Low	$ 595	$ 637	$ 765	$ 884	$ 986
Anderson County	Anderson, SC HUD FMR	FMR	$ 787	$ 792	$ 947	$ 1,204	$ 1,581
		High	$ 787	$ 792	$ 947	$ 1,204	$ 1,581
		Low	$ 762	$ 792	$ 947	$ 1,132	$ 1,263
Bamberg County	Bamberg County, SC	FMR	$ 705	$ 711	$ 933	$ 1,301	$ 1,305
		High	$ 705	$ 711	$ 933	$ 1,129	$ 1,240
		Low	$ 601	$ 644	$ 773	$ 894	$ 997
Barnwell County	Barnwell County, SC	FMR	$ 705	$ 711	$ 933	$ 1,169	$ 1,237
		High	$ 705	$ 711	$ 933	$ 1,162	$ 1,237
		Low	$ 620	$ 664	$ 797	$ 920	$ 1,027
Beaufort County	Beaufort County, SC HUD Metro FMR Area	FMR	$ 1,584	$ 1,646	$ 1,822	$ 2,195	$ 2,803
		High	$ 1,235	$ 1,324	$ 1,591	$ 1,829	$ 2,021
		Low	$ 965	$ 1,033	$ 1,240	$ 1,432	$ 1,598
Berkeley County	Charleston-North Charleston, SC MSA	FMR	$ 1,583	$ 1,644	$ 1,820	$ 2,255	$ 2,653
		High	$ 1,243	$ 1,333	$ 1,601	$ 1,841	$ 2,034
		Low	$ 971	$ 1,040	$ 1,248	$ 1,441	$ 1,608
Calhoun County	Columbia, SC HUD Metro FMR Area	FMR	$ 1,063	$ 1,172	$ 1,298	$ 1,656	$ 1,991
		High	$ 1,035	$ 1,110	$ 1,298	$ 1,533	$ 1,690
		Low	$ 811	$ 869	$ 1,043	$ 1,205	$ 1,345
Charleston County	Charleston-North Charleston, SC MSA	FMR	$ 1,583	$ 1,644	$ 1,820	$ 2,255	$ 2,653
		High	$ 1,243	$ 1,333	$ 1,601	$ 1,841	$ 2,034
		Low	$ 971	$ 1,040	$ 1,248	$ 1,441	$ 1,608
Cherokee County	Cherokee County, SC	FMR	$ 713	$ 718	$ 942	$ 1,172	$ 1,354
		High	$ 713	$ 718	$ 942	$ 1,172	$ 1,305
		Low	$ 632	$ 677	$ 812	$ 938	$ 1,047

County	Metropolitan Name	Monthly Rent	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Chester County	Chester County, SC HUD Metro FMR Area	FMR	$ 835	$ 840	$ 1,051	$ 1,473	$ 1,610
		High	$ 770	$ 826	$ 993	$ 1,139	$ 1,251
		Low	$ 607	$ 650	$ 781	$ 902	$ 1,007
Chesterfield County	Chesterfield County, SC	FMR	$ 705	$ 711	$ 933	$ 1,195	$ 1,325
		High	$ 705	$ 711	$ 933	$ 1,132	$ 1,244
		Low	$ 603	$ 646	$ 776	$ 897	$ 1,001
Clarendon County	Clarendon County, SC	FMR	$ 707	$ 711	$ 933	$ 1,244	$ 1,453
		High	$ 707	$ 711	$ 933	$ 1,170	$ 1,286
		Low	$ 623	$ 668	$ 801	$ 925	$ 1,032
Colleton County	Colleton County, SC	FMR	$ 705	$ 757	$ 933	$ 1,124	$ 1,566
		High	$ 705	$ 757	$ 933	$ 1,115	$ 1,225
		Low	$ 595	$ 637	$ 765	$ 884	$ 986
Darlington County	Darlington County, SC HUD Metro FMR Area	FMR	$ 819	$ 824	$ 1,055	$ 1,271	$ 1,462
		High	$ 770	$ 824	$ 993	$ 1,139	$ 1,251
		Low	$ 607	$ 650	$ 781	$ 902	$ 1,007
Dillon County	Dillon County, SC	FMR	$ 744	$ 749	$ 933	$ 1,230	$ 1,567
		High	$ 744	$ 749	$ 933	$ 1,115	$ 1,225
		Low	$ 595	$ 637	$ 765	$ 884	$ 986
Dorchester County	Charleston-North Charleston, SC MSA	FMR	$ 1,583	$ 1,644	$ 1,820	$ 2,255	$ 2,653
		High	$ 1,243	$ 1,333	$ 1,601	$ 1,841	$ 2,034
		Low	$ 971	$ 1,040	$ 1,248	$ 1,441	$ 1,608
Edgefield County	Augusta-Richmond County, GA-SC HUD Metro FMR Area	FMR	$ 868	$ 1,039	$ 1,175	$ 1,545	$ 1,890
		High	$ 868	$ 1,039	$ 1,175	$ 1,459	$ 1,608
		Low	$ 773	$ 828	$ 993	$ 1,148	$ 1,281
Fairfield County	Columbia, SC HUD Metro FMR Area	FMR	$ 1,063	$ 1,172	$ 1,298	$ 1,656	$ 1,991
		High	$ 1,035	$ 1,110	$ 1,298	$ 1,533	$ 1,690
		Low	$ 811	$ 869	$ 1,043	$ 1,205	$ 1,345
Florence County	Florence, SC HUD Metro FMR Area	FMR	$ 857	$ 862	$ 1,065	$ 1,359	$ 1,461
		High	$ 857	$ 862	$ 1,065	$ 1,273	$ 1,400
		Low	$ 677	$ 725	$ 870	$ 1,005	$ 1,121
Georgetown County	Georgetown County, SC	FMR	$ 902	$ 908	$ 1,191	$ 1,438	$ 1,722
		High	$ 902	$ 908	$ 1,191	$ 1,368	$ 1,506
		Low	$ 726	$ 778	$ 933	$ 1,077	$ 1,202
Greenville County	Greenville-Mauldin-Easley, SC HUD Metro FMR Area	FMR	$ 1,136	$ 1,180	$ 1,306	$ 1,599	$ 1,911
		High	$ 1,080	$ 1,159	$ 1,306	$ 1,599	$ 1,766
		Low	$ 846	$ 906	$ 1,088	$ 1,257	$ 1,402

County	Metropolitan Name	Monthly Rent	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Greenwood County	Greenwood County, SC	FMR	$ 781	$ 786	$ 981	$ 1,186	$ 1,337
		High	$ 754	$ 786	$ 973	$ 1,115	$ 1,225
		Low	$ 595	$ 637	$ 765	$ 887	$ 986
Hampton County	Hampton County, SC	FMR	$ 705	$ 800	$ 933	$ 1,288	$ 1,567
		High	$ 705	$ 800	$ 933	$ 1,115	$ 1,225
		Low	$ 595	$ 637	$ 765	$ 884	$ 986
Horry County	Myrtle Beach-North Myrtle Beach-Conway, SC HUD Metro FMR Area	FMR	$ 1,133	$ 1,199	$ 1,406	$ 1,771	$ 2,065
		High	$ 968	$ 1,038	$ 1,248	$ 1,433	$ 1,579
		Low	$ 760	$ 813	$ 977	$ 1,128	$ 1,258
Jasper County	Jasper County, SC HUD Metro FMR Area	FMR	$ 1,094	$ 1,136	$ 1,258	$ 1,763	$ 1,910
		High	$ 845	$ 907	$ 1,091	$ 1,251	$ 1,376
		Low	$ 665	$ 712	$ 855	$ 988	$ 1,102
Kershaw County	Kershaw County, SC HUD Metro FMR Area	FMR	$ 795	$ 800	$ 987	$ 1,189	$ 1,342
		High	$ 795	$ 800	$ 987	$ 1,189	$ 1,342
		Low	$ 738	$ 791	$ 950	$ 1,097	$ 1,225
Lancaster County	Lancaster County, SC HUD Metro FMR Area	FMR	$ 963	$ 987	$ 1,108	$ 1,514	$ 1,666
		High	$ 963	$ 987	$ 1,108	$ 1,514	$ 1,666
		Low	$ 816	$ 874	$ 1,048	$ 1,211	$ 1,352
Laurens County	Laurens County, SC HUD Metro FMR Area	FMR	$ 707	$ 711	$ 933	$ 1,135	$ 1,316
		High	$ 707	$ 711	$ 933	$ 1,135	$ 1,316
		Low	$ 651	$ 698	$ 837	$ 967	$ 1,080
Lee County	Lee County, SC	FMR	$ 705	$ 711	$ 933	$ 1,232	$ 1,237
		High	$ 705	$ 711	$ 933	$ 1,115	$ 1,225
		Low	$ 595	$ 637	$ 765	$ 884	$ 986
Lexington County	Columbia, SC HUD Metro FMR Area	FMR	$ 1,063	$ 1,172	$ 1,298	$ 1,656	$ 1,991
		High	$ 1,035	$ 1,110	$ 1,298	$ 1,533	$ 1,690
		Low	$ 811	$ 869	$ 1,043	$ 1,205	$ 1,345
Marion County	Marion County, SC	FMR	$ 705	$ 843	$ 933	$ 1,247	$ 1,567
		High	$ 705	$ 809	$ 933	$ 1,115	$ 1,225
		Low	$ 595	$ 637	$ 765	$ 884	$ 986
Marlboro County	Marlboro County, SC	FMR	$ 640	$ 711	$ 933	$ 1,124	$ 1,428
		High	$ 640	$ 711	$ 933	$ 1,115	$ 1,225
		Low	$ 595	$ 637	$ 765	$ 884	$ 986
McCormick County	McCormick County, SC	FMR	$ 734	$ 741	$ 972	$ 1,263	$ 1,340
		High	$ 734	$ 741	$ 972	$ 1,263	$ 1,340

County	Metropolitan Name	Monthly Rent	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
		Low	$ 708	$ 741	$ 911	$ 1,052	$ 1,175
Newberry County	Newberry County, SC	FMR	$ 759	$ 766	$ 1,005	$ 1,211	$ 1,332
		High	$ 759	$ 766	$ 1,005	$ 1,211	$ 1,332
		Low	$ 682	$ 731	$ 877	$ 1,015	$ 1,131
Oconee County	Oconee County, SC	FMR	$ 715	$ 745	$ 977	$ 1,203	$ 1,381
		High	$ 715	$ 745	$ 977	$ 1,203	$ 1,381
		Low	$ 707	$ 745	$ 910	$ 1,051	$ 1,173
Orangeburg County	Orangeburg County, SC	FMR	$ 787	$ 792	$ 949	$ 1,143	$ 1,258
		High	$ 754	$ 792	$ 949	$ 1,115	$ 1,225
		Low	$ 595	$ 637	$ 765	$ 884	$ 986
Pickens County	Greenville-Mauldin-Easley, SC HUD Metro FMR Area	FMR	$ 1,136	$ 1,180	$ 1,306	$ 1,599	$ 1,911
		High	$ 1,080	$ 1,159	$ 1,306	$ 1,599	$ 1,766
		Low	$ 846	$ 906	$ 1,088	$ 1,257	$ 1,402
Richland County	Columbia, SC HUD Metro FMR Area	FMR	$ 1,063	$ 1,172	$ 1,298	$ 1,656	$ 1,991
		High	$ 1,035	$ 1,110	$ 1,298	$ 1,533	$ 1,690
		Low	$ 811	$ 869	$ 1,043	$ 1,205	$ 1,345
Saluda County	Columbia, SC HUD Metro FMR Area	FMR	$ 1,063	$ 1,172	$ 1,298	$ 1,656	$ 1,991
		High	$ 1,035	$ 1,110	$ 1,298	$ 1,533	$ 1,690
		Low	$ 811	$ 869	$ 1,043	$ 1,205	$ 1,345
Spartanburg County	Spartanburg, SC HUD Metro Area	FMR	$ 1,053	$ 1,094	$ 1,211	$ 1,493	$ 1,631
		High	$ 914	$ 981	$ 1,179	$ 1,354	$ 1,490
		Low	$ 718	$ 770	$ 923	$ 1,067	$ 1,191
Sumter County	Sumter, SC MSA	FMR	$ 839	$ 951	$ 1,224	$ 1,475	$ 1,719
		High	$ 791	$ 849	$ 1,022	$ 1,172	$ 1,288
		Low	$ 625	$ 669	$ 802	$ 927	$ 1,035
Union County	Union County, SC HUD Metro FMR Area	FMR	$ 640	$ 711	$ 933	$ 1,156	$ 1,237
		High	$ 640	$ 711	$ 933	$ 1,115	$ 1,225
		Low	$ 595	$ 637	$ 765	$ 884	$ 986
Williamsburg County	Williamsburg County, SC	FMR	$ 705	$ 711	$ 933	$ 1,194	$ 1,364
		High	$ 705	$ 711	$ 933	$ 1,115	$ 1,225
		Low	$ 595	$ 637	$ 765	$ 884	$ 986
York County	Charlotte-Concord-Gastonia, NC-SC HUD Metro FMR Area	FMR	$ 1,586	$ 1,647	$ 184	$ 2,250	$ 2,852
		High	$ 1,258	$ 1,349	$ 1,621	$ 1,863	$ 2,059
		Low	$ 982	$ 1,052	$ 1,262	$ 1,458	$ 1,627

Is there sufficient housing for households at all income levels?

Overall, the current mix of units does not fully meet need across income levels in South Carolina. Gaps are most acute for lower-income renters, as shown by CHAS affordability indicators, and tight for-sale inventory further constrains access for first-time and move-up buyers. In addition, specific product gaps recur statewide in deeply affordable rentals, larger family-sized units in some markets, and barrier-free/accessible homes that support aging in place, indicating that production, preservation, and targeted assistance remain necessary alongside efforts to improve lease-up and access.

How is affordability of housing likely to change considering changes to home values and/or rents?

Forecasting affordability is inherently uncertain, but several forces are clear. Home values have cooled from pandemic-era peaks and national price growth has slowed on a year-over-year basis, while rent growth has moderated from prior highs. At the same time, mortgage rates remain elevated relative to the 2010s, which restrains for-sale inventory turnover and keeps ownership costs high. Population growth and job expansion continue to put steady pressure on housing demand in South Carolina, especially in growing corridors.

In the near term, ownership affordability will hinge on the path of mortgage rates and the pace at which for-sale inventory rebuilds; sustained rate relief and more listings would improve access, while persistent rate pressure would keep costs high. On the rental side, modest rent deceleration can ease monthly burdens at the margin, but deeper improvements typically require added supply-especially at lower price points. To reduce cost burdens and prevent instability, the most effective levers are production and preservation of affordable units, targeted rental assistance, and measures that improve lease-up and access (e.g., landlord engagement, supportive services).

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rents are capped by rule: the High HOME rent is the lesser of (a) the local Fair Market Rent (FMR) or (b) 30% of a household income set at 65% of AMI (by bedroom size). The Low HOME rent is 30% of 50% AMI. FMRs themselves are set locally (metro or county) and generally reflect the 40th-percentile gross rent for standard-quality units; they vary widely across South Carolina. By contrast, “Area Median Rent (AMR)” in practice refers to ACS median gross rent-a survey statistic that does not cap program rents but often runs above or below FMR depending on submarket conditions. In higher-cost submarkets, AMR frequently exceeds FMR/HOME caps, creating feasibility gaps for new LIHTC/HOME projects without deeper subsidy. In lower-cost areas, FMR/HOME limits may be at or near local AMR, easing feasibility but still requiring careful underwriting (utilities, ops, reserves). Small Area FMRs (for vouchers) can sometimes raise ZIP-level payment standards, but HOME project rents remain bound by the HOME/FMR cap structure.

Strategy implications for production/preservation in South Carolina: Use market-specific rent setting tied to the HOME/FMR ceiling and utility allowances, then layer subsidies where AMR materially exceeds the

cap (e.g., Project-Based Vouchers, NHTF, or soft financing) to close gaps and deepen affordability. In high-rent MSAs (e.g., coastal and growth-corridor markets), target mixed-income LIHTC with income averaging and consider PBV overlays to reach ≤30% AMI. In moderate and lower-rent counties, lean on acquisition/rehab and preservation of aging PBRA/PBV/LIHTC assets where HOME High rents align with AMR, keeping total development cost and post-rehab rents within caps. Across markets, standardize utility-allowance diligence, reserve sizing, and portfolio triage (near-term expirations, senior/accessible stock) to protect deeply affordable units while maintaining long-run viability.

MA-20 Condition of Housing – 91.310(a)

Introduction:

The tables and maps in this section offer insights into the condition of housing units throughout South Carolina by examining factors such as age, vacancy rates, and the occurrence of housing issues. HUD identifies four key housing conditions as problematic:

1. Homes that lack complete or adequate kitchen facilities.
2. Homes lacking complete or adequate plumbing facilities.
3. Overcrowding which is defined as more than one person per room.
4. Households that are cost burdened, spending more than 30% of their income on housing costs.

These factors provide a comprehensive overview of housing quality and affordability challenges throughout the state.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Framework used statewide: South Carolina adopts and enforces building codes at the state level through the South Carolina Building Codes Council (SCBCC). The currently adopted suite is based on the 2021 International Codes with South Carolina modifications (including the International Building Code, International Residential Code, International Existing Building Code, International Fire / Plumbing / Mechanical / Fuel Gas Codes, and Energy Code), with an effective date of January 1, 2023. Electrical installations are governed by the National Electrical Code (NEC) as adopted for South Carolina. Municipalities and counties are required to enforce the state-adopted codes, and may also adopt permissive codes (e.g., the International Property Maintenance Code) and local ordinances for dangerous/unsafe buildings. In rental housing, the South Carolina Residential Landlord and Tenant Act requires landlords to comply with applicable building and housing codes materially affecting health and safety and to keep premises fit and habitable. (Individual jurisdictions may have additional maintenance, nuisance, or abatement provisions.)

Standard condition: A dwelling is in standard condition when it complies with the applicable state-adopted building, housing, fire, and electrical codes in effect for South Carolina (including applicable provisions of the International Existing Building Code for existing structures) and, where the unit is rented, the landlord's obligations under the Residential Landlord and Tenant Act (e.g., maintaining essential services and systems, and correcting conditions that materially affect health and safety) are met.

Substandard condition (but suitable for rehabilitation): A dwelling is substandard but suitable for rehabilitation when one or more material code or habitability violations exist (e.g., unsafe electrical conditions, inadequate plumbing/sanitation, failed heating/ventilation, localized structural defects, compromised egress, or other life-safety hazards), and those deficiencies are reasonably correctable in accordance with the International Existing Building Code and applicable local maintenance/abatement ordinances without requiring condemnation or demolition. Suitability is determined case-by-case by

qualified code officials/rehabilitation inspectors using state-adopted codes, local ordinances (where applicable), and program rehabilitation standards.

Dilapidated/unsafe (not suitable for rehabilitation): A dwelling is dilapidated/unsafe when it is determined dangerous or unfit for human habitation under the state-adopted codes and local ordinances (where adopted), such as widespread structural failure, extensive fire/water damage compromising stability, missing or failed life-safety systems/egress, or other conditions posing immediate health and safety hazards. Such properties are generally subject to abatement or demolition orders unless a code official determines that full code-compliant rehabilitation is feasible. (Jurisdictions may use their own dangerous-building or nuisance codes to execute abatement.)

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	276,591	19%	260,695	44%
With two selected Conditions	4,800	0%	15,279	3%
With three selected Conditions	541	0%	971	0%
With four selected Conditions	48	0%	112	0%
No selected Conditions	1,196,878	81%	314,475	53%
Total	***1,478,858***	***100%***	***591,532***	***100%***

Table 27 - Condition of Units

Data Source: 2019-2023 ACS

Housing Conditions

The table indicates that renter-occupied homes are far more likely than owner-occupied homes to have at least one “selected condition.” Approximately 47% of renter households report one or more issues, compared with about 19% of owner households. Conversely, 53% of renters and 81% of owners report no selected conditions. In ACS terminology, “selected conditions” cover a limited set of problems-typically incomplete kitchen or plumbing facilities, overcrowding (more than one person per room), and housing cost burden-so these figures reflect a narrow but policy-relevant snapshot of housing stress.

Within that scope, most affected households experience only one issue, and-consistent with the broader Needs Assessment-cost burden is the most common. Far fewer households report multiple problems, suggesting that the predominant challenge is affordability, not widespread physical inadequacy. Program implications are straightforward: expand and preserve affordable rental options, pair targeted rehabilitation (health/safety, accessibility, weatherization) for aging owner stock, and continue measures that reduce housing cost pressure (e.g., production at lower price points, preservation of assisted stock, and effective rental assistance/lease-up supports) so more households move from “with conditions” to “no selected conditions.”

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	563,882	38%	178,338	30%
1980-1999	449,979	30%	193,234	33%
1950-1979	383,009	26%	176,157	30%
Before 1950	81,988	6%	43,803	7%
Total	***1,478,858***	***100%***	***591,532***	***100%***

Table 28 – Year Unit Built

Data Source: 2019-2023 ACS

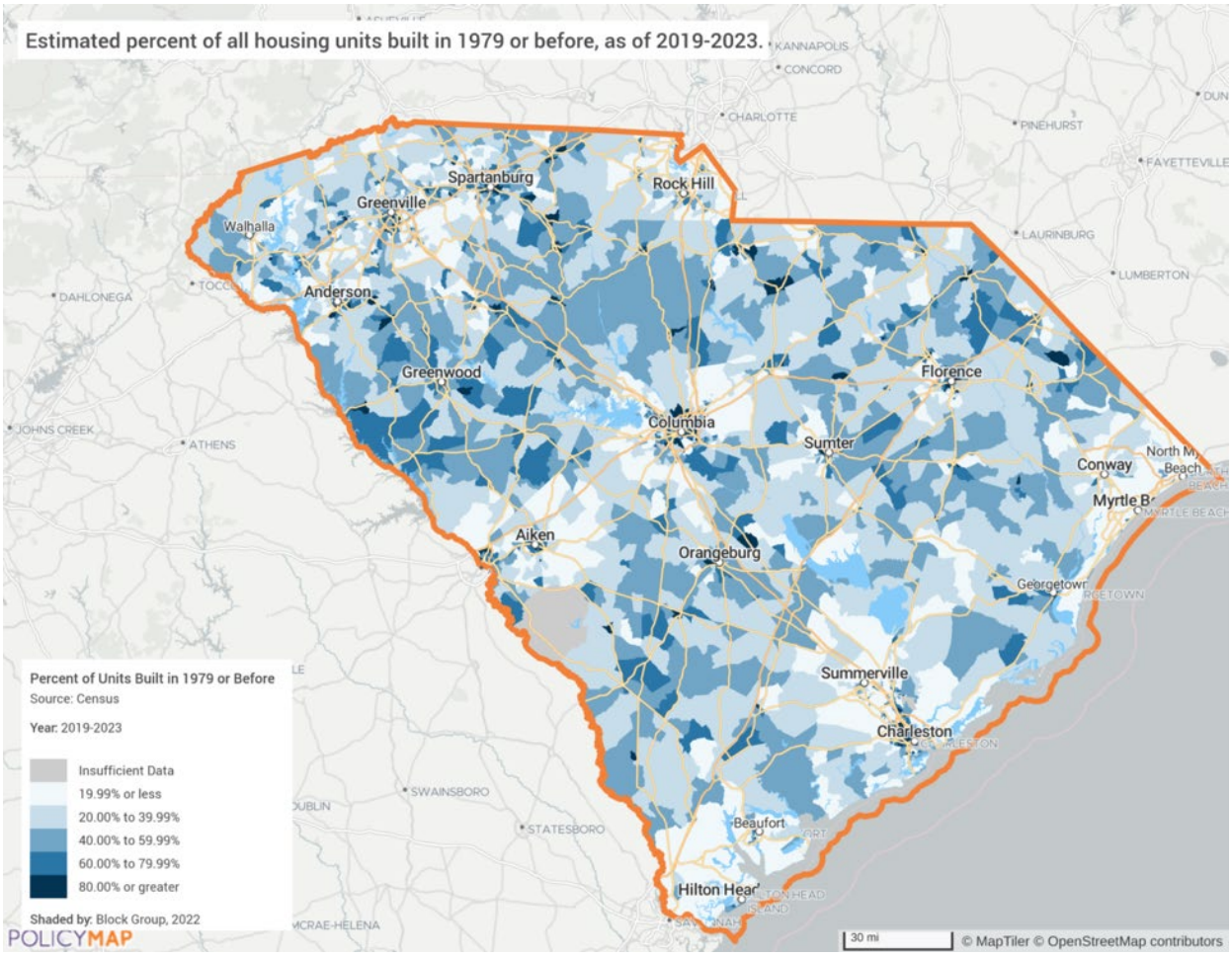
Year Unit Built

South Carolina has a notable portion of housing stock that was built before 1980, placing many units at risk for lead-based paint hazards due to the widespread use of lead paint before its ban in 1978. Approximately 32% of owner-occupied units and 37% of renter-occupied units fall into this category, potentially exposing an estimated 684,957 households to lead hazards. This presents a significant public health concern, particularly for vulnerable populations such as young children, emphasizing the importance of targeted mitigation efforts to reduce exposure risks.

To address this issue, the State of South Carolina as well as local counties and jurisdictions throughout the state have established long-term initiatives to address the challenges associated with its aging housing stock, particularly homes built before 1980 that pose higher risks for lead-based paint (LBP) hazards and structural deficiencies. These initiatives are further explained later in this section.

Age of Housing

The following map highlights the overall prevalence of older housing throughout South Carolina, focusing on areas with homes built before 1980. Areas shaded darkest represent those areas with the highest ratio of older housing, with numerous tracts above 40%, many above 60%, and a few exceeding 80%. This pattern indicates a broad inventory of aging homes and the value of targeted upkeep and modernization- such as exterior repairs, energy-efficiency upgrades, and addressing typical issues found in pre-1980 construction such as lead-based paint. As these homes continue to age, emphasizing structural soundness, efficiency, and overall livability will support long-term housing quality statewide.



Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	464,997	31%	219,960	37%
Housing Units build before 1980 with children present	423,220	91%	190,980	87%

Table 29 – Risk of Lead-Based Paint

Data Source: 2019-2023 ACS (Total Units) 2017-2021 CHAS (Units with Children present)

Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within South Carolina there are approximately 684,957 total units built prior to 1980 according to 2019-2023 ACS Data. Based on the 2017-2021 CHAS data, there are around 614,200 units or nearly 90% of homes built before 1980 that are at risk of having a Lead-Based Paint Hazard and that have children under the age of 6 present.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	331,248	0	331,248
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 30 - Vacant Units

Data Source: 2019-2023 ACS

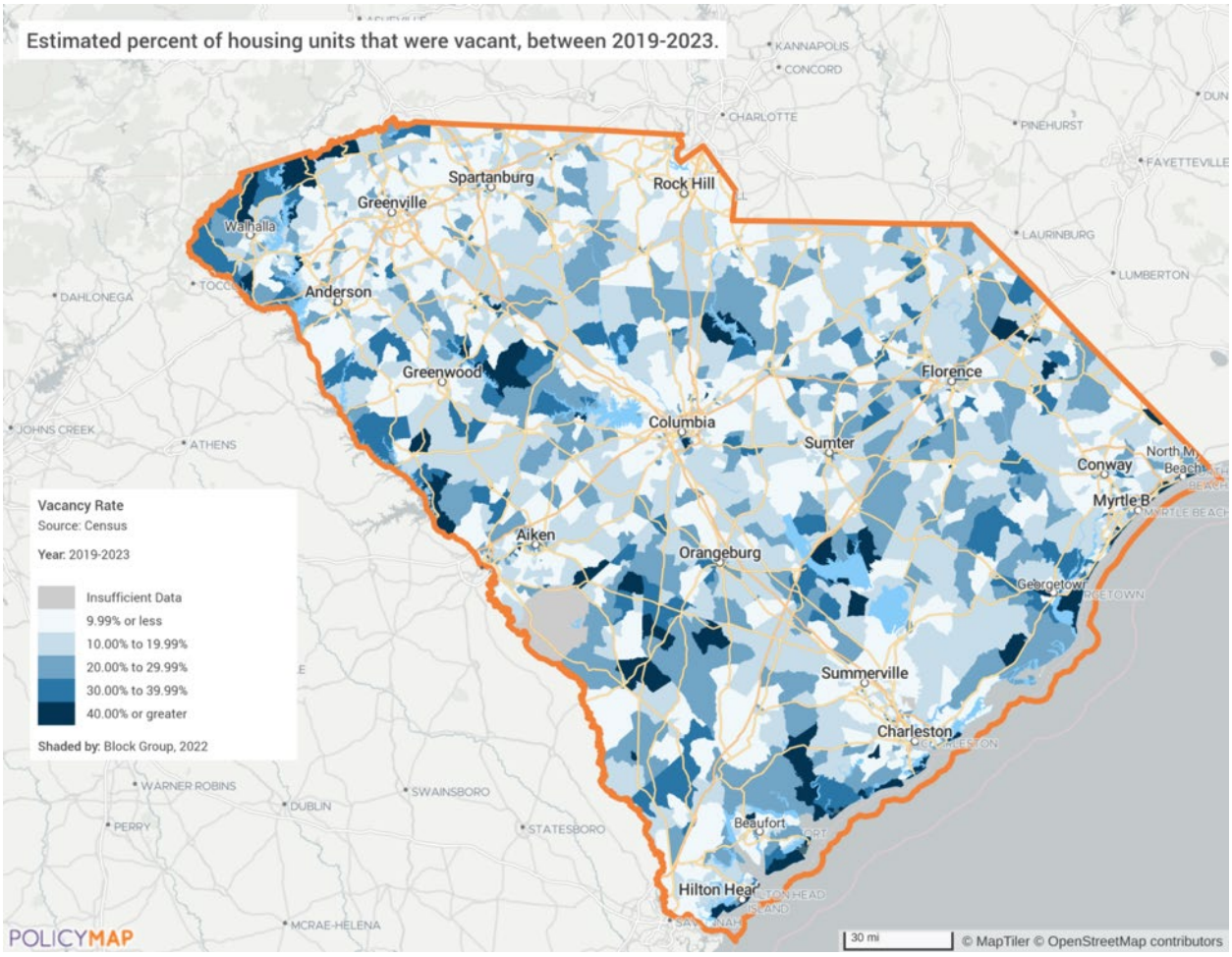
Data Source Narratives: The State does not track abandoned vacant units suitable or not suitable for rehab, and REO properties.

Vacant Units

According to the 2019–2023 American Community Survey, South Carolina has 2,401,638 housing units, of which 2,070,390 are occupied and 331,248 are vacant. The occupied stock includes approximately 1,478,858 owner-occupied and 591,532 renter-occupied homes. Reported vacancy rates are 8.3% for rentals and 1% for owner housing. The comparatively low homeowner vacancy rate indicates a tight for-sale market, which can limit move-up opportunities for renters and reduce options for households relocating to South Carolina.

Vacancy Rate

The map depicts housing vacancy rates across South Carolina, with darker shading indicating higher vacancies and lighter shading indicating lower levels. The lowest vacancy rates, which are indicated by lighter tones, exhibit notably low rates, often below 10%, consistent with a tight, high-occupancy market. By contrast, higher vacancy rates (above 30%), indicated by darker shading, may reflect areas with housing turnover, pockets of disinvestment, site and terrain constraints, or areas poised for redevelopment. Overall, the pattern suggests a dynamic housing market shaped by local economic conditions, development trends, physical geography, and neighborhood-specific factors.



Need for Owner and Rental Rehabilitation

The state of South Carolina has a growing need for housing rehabilitation due to the prevalence of aging housing units. As these homes continue to age, maintaining safe and secure housing becomes increasingly important, particularly for low-income households residing in older properties. Financial constraints often prevent these residents from making essential repairs, leading to potential safety hazards and deteriorating living conditions. Addressing this need is essential for preserving the housing stock and ensuring long-term livability for residents.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Housing units built before 1980 in South Carolina may contain lead-based paint (LBP) in areas such as window and door frames, walls, ceilings, or even throughout the entire structure. These homes are considered at risk for LBP hazards and should be tested according to HUD standards. As indicated by the Age of Housing table and maps, nearly 33.6% of occupied housing units in South Carolina were built before 1980. Given the potential risks, it is safest to assume that all homes with LBP hazards are occupied by low- and moderate-income (LMI) households, affecting around 684,957 units. This underscores the need for targeted interventions to mitigate potential health risks for these residents, particularly vulnerable populations.

Discussion:

South Carolina preserves and upgrades older homes through statewide rehabilitation, weatherization, and hazard-mitigation programs implemented by state agencies and local partners. The Weatherization Assistance Program (WAP) improves energy performance and health/safety in aging dwellings; USDA Rural Development Section 504 loans/grants fund essential repairs for very-low-income owner-occupants; and the South Carolina Housing Trust Fund helps finance repair/rehab (including disaster-related work). State and federal historic rehabilitation tax credits can close financing gaps for qualifying pre-1980 structures, and in flood-prone areas the South Carolina Office of Resilience supports measures such as voluntary residential buyouts to reduce repetitive losses.

Many pre-1980 homes predate federal lead-paint restrictions, so rehabilitation is paired with lead-safe practices. HUD’s Lead-Safe Housing Rule applies to HUD-assisted rehab, and EPA’s RRP Rule requires certified firms and work practices for paid renovations in pre-1978 “target housing.” The South Carolina Department of Public Health (DPH) provides testing, surveillance, and public education that support risk management in older homes. Together, these tools offer a program-agnostic framework to preserve and modernize South Carolina’s older housing while protecting health and safety.

MA-25 Public and Assisted Housing – (Optional)

Introduction:

The State of South Carolina does not own or operate any public housing. It does, however, administer the Housing Choice Voucher Program. Data in the tables below is from the Public and Indian Housing (PIH) Information Center for South Carolina.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
# of accessible units	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 31 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

As noted above, the State of South Carolina does not own or operate any Public Housing Authority developments. However, there are PHAs in the State of South Carolina, which is technically the jurisdiction for the purposes of this Consolidated Plan.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Not applicable - the State of South Carolina does not own or operate any Public Housing Authority developments.

Describe the Restoration and Revitalization Needs of public housing units in the jurisdiction:

Not applicable - the State of South Carolina does not own or operate any Public Housing Authority developments.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Not applicable - the State of South Carolina does not own or operate any Public Housing Authority developments.

MA-30 Homeless Facilities – 91.310(b)

Introduction

This section outlines the key facilities and services available in South Carolina for individuals and families experiencing homelessness. The 2025 HUD Housing Inventory Count (HIC) provides data on the availability of emergency shelters, transitional housing, and permanent supportive housing beds. This report also highlights essential services provided by organizations that include healthcare, employment assistance, and long-term housing solutions. These services aim to provide immediate shelter and support pathways to stability.

Addressing homelessness in South Carolina requires robust collaboration between public and private organizations. A network of agencies operates statewide to support individuals experiencing homelessness and to prevent homelessness through a variety of support services. Despite the existence of seasonal and overflow beds, there remains a significant need for more emergency and transitional housing across the state. According to the 2025 HIC report, South Carolina has approximately 2,141 emergency shelter beds and 732 transitional housing beds available year-round. Furthermore, the 2025 Point-In-Time (PIT) count reported that 4,082 individuals were experiencing homelessness, with 1,136 of them being unsheltered. The following data, compiled by the CoCs, provides an estimated overview of the housing inventory available for homeless individuals in South Carolina.

Facilities Targeted to Homeless Persons

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	617	226	275	566	0
Households with Only Adults	1,524	515	457	896	0
Chronically Homeless Households	0	0	0	831	0
Veterans	38	4	182	794	0
Unaccompanied Youth	65	0	64	14	0

Table 32 - Facilities Targeted to Homeless Persons

Data Source: HUD 2025 Continuum of Care Homeless Assistance Program, Housing Inventory Count Report.

Data Source Comments: State: South Carolina

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons:

South Carolina leverages statewide "mainstream" systems-healthcare, behavioral health, workforce, and basic needs-to stabilize households and complement HUD-funded homeless programs. Local counties and cities also run their own facilities and partnerships that connect into these systems.

Statewide services:

- **Medicaid/Healthy Connections (SCDHHS):** Physical and behavioral health benefits (including Rehabilitative Behavioral Health Services) delivered via statewide provider networks; critical for ongoing primary care, medications, and outpatient treatment.
- **Mental health & crisis response (SCDMH):** 24/7 Mobile Crisis teams statewide and access to the 988 Suicide & Crisis Lifeline; SCDMH also administers PATH outreach and housing/homeless services for adults with serious mental illness.
- **Substance use services (DAODAS):** State authority with county providers for prevention, treatment, and recovery; current county-level profiles help target resources where overdose and alcohol-related harms are highest.
- **Employment & income supports:** SC Works/DEW one-stop system (WIOA) for job search, training and placement; SC Vocational Rehabilitation Department (SCVRD) for individuals with disabilities, including job readiness and retention services.
- **Basic needs & stabilization (DSS/OEO):** SNAP and TANF (DSS); OEO administers CSBG, LIHEAP, Weatherization, and ESG through local partners-key for utilities, energy, and short-term crisis assistance. 2-1-1 and local coalitions often serve as referral hubs.
- **HIV Housing (HOPWA):** Administered statewide through SC DPH with regional sponsors; provides STRMU, permanent housing placement, and supportive services for eligible households.

These mainstream systems are routinely braided with CoC/ESG projects, Coordinated Entry, and local HMIS so that health coverage, treatment, and income support can stabilize housing placements and improve retention.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

While local inventories vary by county and city, South Carolina's homeless-response system is organized through regional Continuums of Care (CoCs) and the State ESG program, which fund and coordinate the core facility and housing types-outreach, shelters, rapid rehousing, and permanent supportive housing-along with targeted programs for veterans and youth.

Statewide Services and Facilities:

- **Emergency response & housing navigation (all populations):** ESG-funded street outreach and emergency shelters, plus rapid rehousing and homelessness prevention. CoCs operate Coordinated Entry and HMIS to prioritize and match households to resources. (State ESG is administered by OEO; examples of CE operations are available in multiple CoCs.)
- **Chronically homeless individuals & families:** Permanent Supportive Housing (PSH) and intensive case management funded by CoC programs; SCDMH PATH outreach links unsheltered adults with SMI to treatment and housing pathways.
- **Families with children:** ESG/CoC partners provide family shelters and rapid rehousing; schools support continuity through the McKinney-Vento program with liaisons in every LEA for immediate enrollment, transportation, and educational stability.
- **Veterans and their families:** VA Health Care for Homeless Veterans (HCHV), HUD-VASH (with PHAs across the state), and SSVF providers deliver outreach, case management, rental assistance, and clinical services; VA medical centers in Charleston and Columbia host dedicated homeless-care programs and events.
- **Unaccompanied youth & young adults:** CoC partnerships link youth to Coordinated Entry, family/youth-focused RRH where available, and McKinney-Vento supports through school systems; behavioral health and employment services are accessed via mainstream providers (SCDMH, SC Works, SCVRD).
- **Specialized health access for people experiencing homelessness:** Federally Qualified Health Centers and local initiatives (e.g., Health Care for the Homeless in the Midlands) coordinate primary/behavioral health with shelter and housing navigation.

Together, the CoCs, State ESG, VA programs, school district McKinney-Vento liaisons, and mainstream health/workforce systems form a statewide delivery structure. Counties and cities supplement this with their own facilities and partnerships to ensure that chronically homeless individuals, families, veterans, and unaccompanied youth can move from crisis to permanent housing with appropriate services.

MA-35 Special Needs Facilities and Services – 91.310(c)

Introduction

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	125
PH in facilities	13
STRMU	309
ST or TH facilities	28
PH placement	50

Table 33 – HOPWA Assistance Baseline

Data Source: HOPWA CAPER
Data Source Data from the table above was taken from the PY 2024 CAPER (CR-55 HOPWA).
Narratives:

To the extent information is available, describe the facilities and services that assist persons who are not homeless but who require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing:

Beyond CoC/ESG projects, South Carolina uses mainstream health and behavioral health and housing programs to keep non-homeless residents stably housed with services; counties and cities layer their own resources on top.

Statewide Services & Facilities:

- **Medicaid Home- and Community-Based Services (HCBS) & CLTC waivers** (SCDHHS): Community Choices, HIV/AIDS, Mechanical Ventilator Dependent, Medically Complex Children-service packages that can pair with housing to avoid or transition from institutional care.
- **Money Follows the Person-"Home Again"** (SCDHHS): Transitions eligible Medicaid members from nursing facilities/hospitals back to community settings with transition coordination and flexible supports. (Operates statewide; services delivered where members reside.)
- **SCDMH community mental health system**: Outpatient clinics statewide; Mobile Crisis 24/7; Assertive Community Treatment (ACT/ACT-like) teams (state-run and health-system partners; teams are located in selected areas and expand via Medicaid coverage). These programs bring treatment, medication support, and tenancy supports to people with serious mental illness living in the community.

- **SCDDSN (Intellectual Disability, Related Disabilities, Autism)**: Residential habilitation and supported living options delivered through county DSN boards and state regional centers; services are statewide, but facility locations vary.
- **DAODAS network (substance use)**: County alcohol and drug abuse authorities and OTPs deliver outpatient/IOP/residential treatment, recovery support, and care navigation that stabilize housing. (State authority with county providers in every region.)
- **HOPWA (SC DPH)**: State-administered housing assistance and supportive services for persons with HIV, delivered through regional project sponsors; designed to keep households stably housed and supports new placements.
- **Aging & disability access**: SCDOA and ADRC/No Wrong Door (GetCareSC) connect older adults and caregivers to home care, transportation, day services, and benefits that help maintain housing.

These mainstream systems provide the services platform (treatment, personal care, tenancy supports) that pairs with affordable units (e.g., LIHTC, HTF) to sustain supportive housing statewide.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing:

State agencies coordinate hospital and/or facility discharge planning with community providers; local jurisdictions add their own partnerships.

Statewide Programs:

- **"Home Again" (Money Follows the Person)**: Transition coordination, one-time moving/household setup supports, and linkage to HCBS for eligible Medicaid members leaving nursing facilities or hospitals. Operates statewide.
- **SCDMH Continuity of Care, Mobile Crisis, and ACT/ACT-Like teams**: Link inpatient psychiatric discharges to outpatient care, medications, community supports, and (where available) ACT services that include tenancy support and frequent in-home contact.
- **Medicaid HCBS/CLTC waivers & Healthy Connections Prime (MMP)**: Post-acute care coordination; members leaving facilities can enroll in community LTSS, with Prime integrating Medicare and Medicaid for eligible seniors.
- **Department of Corrections behavioral health reentry (for those with mental illness leaving incarceration, not a "health institution" but parallel discharge planning)**: Policies require pre-release mental health discharge planning and linkage to benefits and community care.
- **HOPWA & Ryan White linkages**: Hospital or clinic discharge planners connect eligible patients with HOPWA to prevent homelessness and maintain treatment adherence. (State program administered by DPH; sponsor coverage varies by region.)

Together, Medicaid transitions, SCDMH community services, and state HIV/aging/disability systems bridge institutional discharge to housing plus services, with counties and providers tailoring local handoffs.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e):

Specific local projects will vary by county and/or city; at the state level, activities prioritize production and preservation of units paired with services and stronger discharge-to-housing pathways.

State-level Activities (anticipated).

- Produce/preserve deeply affordable rental units through LIHTC (with income averaging), National Housing Trust Fund (HTF) targeting ≤30% AMI, and South Carolina Housing Trust Fund repair/rehab-encouraging set-asides appropriate for supportive housing and accessibility. (Statewide; sites vary by award.)
- **Embed services through partnerships:** Formalize referrals/MOUs with SCDHHS (Home Again/MFP, HCBS waivers), SCDMH (ACT/Mobile Crisis/Outpatient), DAODAS providers, SCDDSN, and SCDOA/ADRC so tenants can access treatment, personal care, transportation, and benefits counseling.
- Strengthen hospital/nursing facility discharge pathways to housing, including standard discharge checklists that flag tenancy supports, HOPWA for eligible patients, and HCBS enrollment prior to transition.
- Preservation triage of at-risk assisted properties (e.g., PBRA/Section 202 and aging LIHTC) where supportive-service populations reside; pair recapitalization with accessibility/health-and-safety upgrades. (Statewide; locations based on expiring contracts.)
- **Data and coordination:** Maintain HMIS/CE linkages for warm handoffs from outreach/hospitals to supportive housing; track outcomes (housing retention, hospital readmissions). (Executed with CoCs and local providers.)

These actions will be linked to the one-year Action Plan goals (production/preservation targets, supportive placements, and transition metrics) and adjusted as federal/state funding notices are finalized.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2)):

Local governments pair federal formula funds with county and/or city systems; inventories and partners differ by place. The following provides various state-wide efforts to support local and statewide short-term goals:

- CDBG/HOME/HTF investments in supportive or accessible units (new construction, rehab, or preservation), with HOME written agreements aligning High/Low HOME rents and utility allowances; encourage PBV overlays where feasible.
- Service partnerships via subrecipient contracts/MOUs with SCDHHS (HCBS/MFP), SCDMH (ACT/Mobile Crisis), DAODAS, SCDDSN, FQHCs, and Aging/ADRC providers to deliver in-home services, case management, and transportation for tenants.
- **Hospital/nursing-facility discharge coordination**: Adopt local referral protocols with hospitals and skilled nursing facilities to connect discharges to supportive housing options and benefits enrollment (Medicaid/HCBS, HOPWA if eligible).
- **Outcome tracking**: Incorporate retention/readmission metrics into subrecipient agreements; use HMIS/CE data-sharing where applicable.

Specific activities are published by the local county or jurisdictional grantee's Annual Action Plan or Consolidated Plan.

MA-40 Barriers to Affordable Housing – 91.310(d)

Negative Effects of Public Policies on Affordable Housing and Residential Investment:

Below are state-level policies and conditions that can negatively affect affordable housing production, preservation, and residential investment in South Carolina. Local counties and jurisdictions have their own ordinances and fees; the items below reference policies that apply statewide (or are set in state law) and commonly shape local practice.

1) **Property-tax classification and caps (Act 388 and related statutes)**
   - **Higher assessment ratio on rental & new non-owner housing.** Owner-occupied homes are taxed at a 4% assessment ratio, while rental/second homes are taxed at 6%, increasing operating costs for rental housing relative to owner-occupied units and discouraging new rental investment. State guidance and county materials confirm the 4% "legal residence" classification and default 6% for other residential property.
   - **15% reassessment cap & "point-of-sale" reset.** Act 388 caps taxable value growth to 15% over five years, but removes the cap at assessable transfer of interest (i.e., point of sale). This combination can suppress taxes for long-held owner property while shifting burdens toward new buyers and new construction, complicating pro formas for affordable projects and preservation acquisitions.

2) **No statewide rent regulation and limited tenant-protections baseline**
   - **No statewide rent control / caps**. South Carolina law does not cap rent increases at the state level; increases are largely governed by lease terms and general good-faith standards, leaving affordability exposed in hot markets. (A 2025 bill proposing caps and notice requirements-H.3346-is pending and not enacted.)
   - **State fair-housing law does not include "source of income."** Because voucher/source-of-income discrimination is not currently a protected class under the state fair-housing statute, landlords may legally refuse Housing Choice Vouchers, which reduces lease-up options for low-income renters unless a locality adopts its own protections. (Bills to add SOI protection were introduced in recent sessions but not enacted.)

3) **Development Impact Fee Act (state authorization for local impact fees)**
   - **State law authorizes local governments to levy development impact fees (SC Development Impact Fee Act, §6-1-910 et seq.).** While impact fees fund needed infrastructure, they increase per-unit development costs when not calibrated with affordability objectives or offset by incentives/exemptions, affecting feasibility for income-restricted housing.

4) **Limited statewide enabling for inclusionary zoning (historically)**
   - South Carolina has not had clear, general statewide authority compelling or enabling jurisdictions to adopt mandatory inclusionary zoning; the 2023–2024 Inclusionary Zoning Act (S.309) sought to grant such authority, underscoring prior uncertainty. Absent explicit enabling, many localities avoid IZ requirements that could leverage private development for affordable units. (Status: enabling bill introduced; local adoption remains limited.)

5) **Code adoption/energy compliance-cost timing (neutral baseline, practical frictions)**
   - **South Carolina adopts the 2021 International Codes with state modifications.** While modern codes improve safety and efficiency, implementation timing and compliance costs (e.g., plan review capacity, training cycles) can delay smaller affordable projects if not supported by technical assistance and predictable schedules. This is a process risk rather than a policy flaw, but it can still hinder delivery if local enforcement capacity is constrained.

Together, these policies can raise the cost of supplying and operating affordable rentals (tax classification and impact fees), limit demand-side access (no SOI protection; no statewide rent caps), and reduce policy tools that localities can readily deploy (uncertain IZ authority). For preservation deals, point-of-sale reassessment and the 6% class can widen operating gaps just as a nonprofit or mission buyer acquires an aging asset, increasing the risk of conversion to higher rents if subsidies are insufficient. Addressing these headwinds typically involves state-level fixes (e.g., tax parity or exemptions for income-restricted/rent-capped properties, SOI protection, IZ enabling) paired with local implementation that calibrates impact fees and streamlines code review for affordable projects.

MA-45 Non-Housing Community Development Assets -91.315(f)

Introduction

Across more than two centuries of statehood (ratified in 1788), South Carolina's economy has evolved from agriculture and textiles into a diversified, export-oriented platform anchored by advanced manufacturing, logistics, health care, higher education, tourism, and a significant military presence. Statewide assets-most notably the Port of Charleston and the Inland Ports Greer and Dillon-connect producers to global markets and extend port efficiency inland along the I-95/I-26/I-85 corridors. These logistics advantages reinforce decades of industrial recruitment and expansion across automotive, aerospace, and life sciences, while the state's visitor economy and historic destinations sustain year-round small-business activity. (Local counties and jurisdictions operate their own facilities, incentives, and workforce partnerships that complement these statewide assets.)

Today, the economic base blends automotive and advanced manufacturing (a leading export sector), a fast-growing aerospace cluster, and a statewide distribution/logistics ecosystem tied to port and rail capacity. Flagship health and research institutions-MUSC, Clemson University, and the University of South Carolina-anchor medical services, R&D, and workforce pipelines, while tourism remains a major economic driver supported by coastal destinations and metro cultural assets. Major military installations (e.g., Joint Base Charleston and Fort Jackson) add mission-critical employment, training, and contracting activity that ripple through local economies.

This diversified platform-export manufacturing and supplier networks, port-enabled logistics, region-serving health systems and universities, a strong tourism brand, and defense installations-positions South Carolina for sustained growth and business formation. The state's strategy emphasizes infrastructure and workforce initiatives alongside industry partnerships, leveraging port investments and inland logistics to attract capital while supporting small-business ecosystems in cities and rural communities alike.

This section bridges these statewide strengths to on-the-ground community assets. It profiles South Carolina's non-housing resources-economic activity, workforce and education pipelines, small-business capacity, and civic infrastructure-to highlight where the state is strongest and where gaps could undermine inclusive growth. By mapping education levels and industry mix alongside transportation and institutional anchors, the analysis flags areas of concern (e.g., skills mismatches, access barriers, resilience needs) and points to sectors and regions to reinforce through coordinated investment and policy-setting up the strategies that follow.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	20,219	12,553	1	1	0
Arts, Entertainment, Accommodations	228,837	258,296	10	12	2
Construction	163,968	110,251	7	5	-2
Education and Health Care Services	520,487	459,990	22	21	-1
Finance, Insurance, and Real Estate	140,290	113,236	6	5	-1
Information	35,021	32,071	1	1	0
Manufacturing	314,181	261,705	13	12	-1
Other Services	116,351	56,348	5	3	-2
Professional, Scientific, Management Services	257,043	307,984	11	14	3
Public Administration	105,043	97,230	4	5	1
Retail Trade	268,101	255,668	11	12	1
Transportation and Warehousing	129,141	100,864	5	5	0
Wholesale Trade	53,067	80,587	2	4	2
Total	2,351,749	2,146,783	--	--	--

Table 34- Business Activity

Alternate Data Source Name: **2018-2022 ACS (Workers), 2022 LEHD (Jobs)**

South Carolina's labor market is close to equilibrium: 2,351,749 resident workers (ACS 2018–2022) and 2,146,783 in-state jobs (LEHD 2022) suggest a largely self-contained economy anchored by education and health services, manufacturing, professional and technical services, retail trade, and the arts/entertainment/accommodations sector tied to tourism. While the mix varies by region, education and health services have broad statewide reach, supporting ~459,000 jobs and more than 520,000 resident workers, a modest surplus that feeds local pipelines through universities, health systems, and the South Carolina Technical College System. These programs link to employers' needs, supporting clinical, engineering, logistics, and skilled-trades pathways that help workers advance without leaving the state.

These sectors also function as an integrated engine for long-term careers. BMW Manufacturing assembles X-series vehicles at its Spartanburg (Greer) campus, with supplier networks stretching along the I-85 corridor; Boeing South Carolina builds the 787 Dreamliner in North Charleston, supporting a growing aerospace ecosystem; Samsung operates a home-appliance plant in Newberry; Devro, a world leading supplier of food-casing products, manufactured in Calhoun County; and Scout Motors is developing a new EV facility in the Blythewood area. Logistics capacity-via the Port of Charleston and inland rail ports-underpins these investments, while coastal destinations and historic communities attract year-round visitors who sustain hospitality, entertainment, and retail. Together, these dynamics create a diversified platform where education, industry, and infrastructure reinforce one another, supporting steady employment growth and a resilient small-business base.

Labor Force

Total Population in the Civilian Labor Force	2,513,298
Civilian Employed Population 16 years and over	2,388,777
Unemployment Rate (2023)	3.0%
Unemployment Rate for Ages 16-24	11.7%
Unemployment Rate for Ages 25-65	4.0%

Table 35 - Labor Force

Data Source Name: **2019-2023 ACS; 2023 BLS (Unemployment Rate)**

Unemployment

There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data.

2023 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
3.4%	3.5%	3.0%	2.2%	2.7%	3.2%	3.0%	2.8%	2.8%	3.2%	3.1%	3.2%

Unemployment Rate in 2023, BLS – South Carolina (*Statewide*)

2024 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
3.7%	4.0%	3.7%	3.2%	3.8%	4.7%	4.9%	4.9%	4.2%	4.4%	4.2%	4.0%

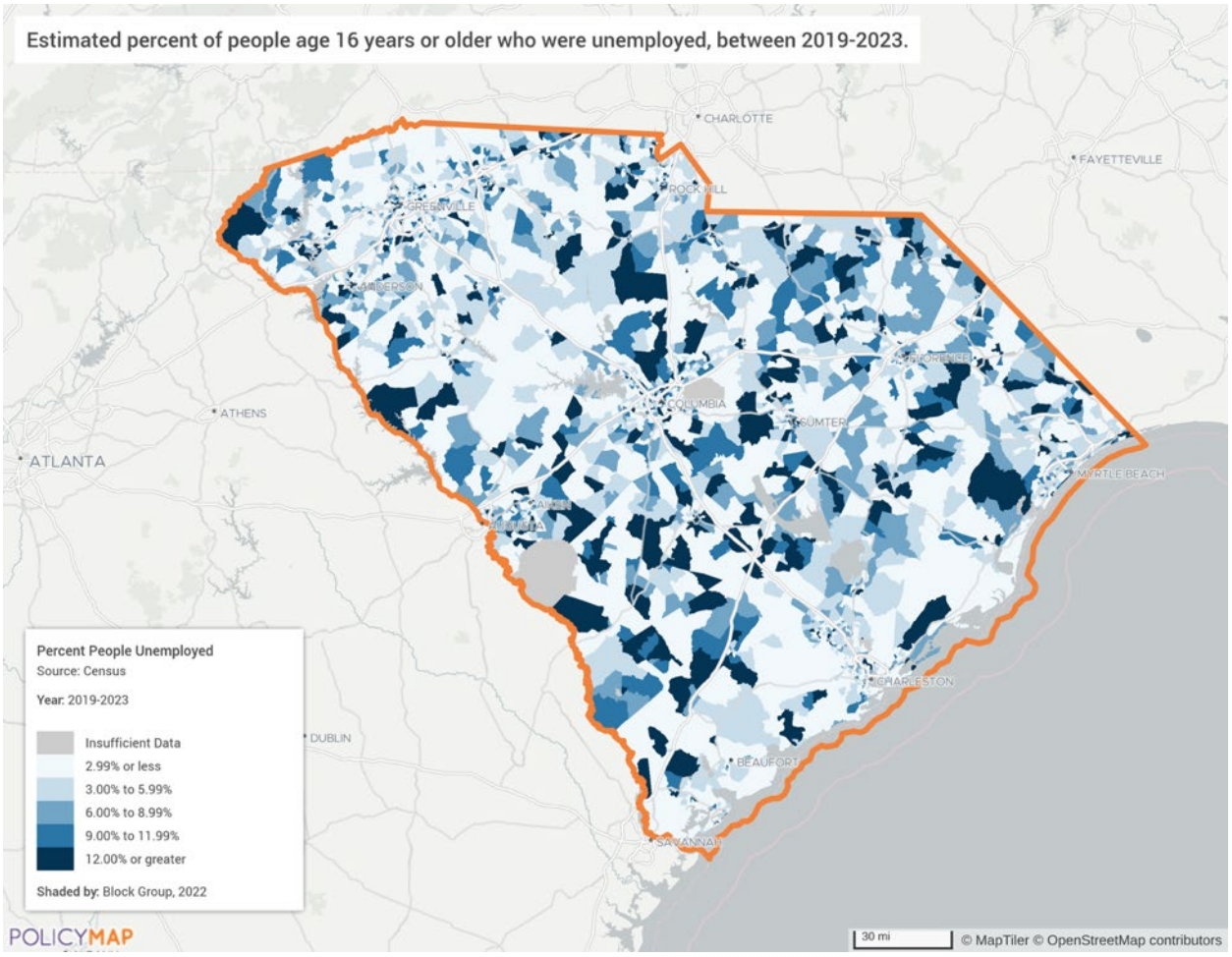
Unemployment Rate in 2024, BLS – South Carolina (*Statewide)*

South Carolina's unemployment rate was low and stable through 2023, averaging 3.0% for the year-below the U.S. annual average of 3.6%-with monthly readings ranging from 2.2% to 3.5%. In 2024 the statewide rate moved higher and became more variable, averaging 4.1% for the year with a mid-year peak near 4.9% before easing late in the year; that annual average was roughly on par with the U.S. figure of 4.0%. Taken together, the two-year pattern points to a labor market that cooled from very tight conditions but remained broadly in line with national performance.

These shifts are consistent with cyclical moderation in hiring and participation as interest-rate–sensitive sectors adjust, while tourism, health care, and advanced manufacturing continue to anchor employment in different regions of the state. The 2024 step-up warrants monitoring, but South Carolina's ability to track close to the national average-after outperforming it in 2023-signals underlying resilience across multiple industry bases and labor sheds.

Unemployment Rate

This map shows unemployment rates by block group across South Carolina. Most areas display rates below 6% (lighter shading), consistent with a generally strong labor market. Darker-shaded tracts with elevated unemployment, including pockets exceeding 12%, appear in multiple regions of the state. The pattern suggests overall resilience with localized disparities likely shaped by industry mix, workforce skills, access to transportation and education, and other community-specific economic factors. Despite these variations, the prevalence of lower-rate areas points to a resilient statewide economy with continued job opportunities across much of the state.



Occupations by Sector	Number of People
Management, business and financial	915,544
Farming, fisheries and forestry occupations	9,428
Service	395,457
Sales and office	494,340
Construction, extraction, maintenance and repair	207,668
Production, transportation and material moving	366,340

Table 36 – Occupations by Sector

Data Source: 2019-2023 ACS

Occupations by Sector

The "Occupations by Sector" table illustrates the distribution of job types across various industries in South Carolina, differing from a previous table that focused on the distribution of jobs within specific sectors. For instance, managerial positions, whether in corporate offices or retail, are classified under "Management, Business, and Financial" in this table but would be categorized by industry in the earlier table.

Statewide, the largest occupational group is the Management, Business, and Financial sector, with approximately 915,544 jobs. The Service sector, with 395,457 jobs, and the Sales and Office sector, with 494,340 jobs, both make up notable portions of the local job distributions. These sectors encompass vital roles such as managers, service workers, financial analysts, business professionals, retail workers, administrative staff, and customer service representatives, emphasizing the importance of professional, service industry, and office-related occupations in the state's workforce.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	1,369,899	64%
30-59 Minutes	630,282	29%
60 or More Minutes	141,492	7%
Total	***2,141,673***	***100%***

Table 37 - Travel Time

Data Source: 2019-2023 ACS

Commute Travel Time

In South Carolina, relatively few workers face very long commutes: about 7% (141,492 people) travel 60 minutes or more each way. The majority, 64% of commuters (1,369,899), reach work in under 30 minutes, supporting an accessible day-to-day routine for many households. The remaining 29% commute 30–59 minutes, reflecting regional interdependence across economic centers and communities. Together, these

patterns point to generally manageable travel times statewide, with longer commutes concentrated in specific corridors and growth areas.

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	129,205	20,897	113,914
High school graduate (includes equivalency)	480,923	39,111	212,214
Some college or Associates degree	603,230	33,243	173,510
Bachelors degree or higher	708,647	18,852	124,249

Table 38 - Educational Attainment by Employment Status

Data Source: 2019-2023 ACS

The table above details educational attainment by employment status for persons 16 years of age and older within the state. Unemployment is lower and labor force participation is generally higher for residents who have achieved a higher level of educational attainment.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	4,980	13,927	21,597	35,951	46,335
9th to 12th grade, no diploma	53,231	42,345	45,727	95,295	74,520
High school graduate, GED, or alternative	170,891	177,409	154,580	392,292	295,032
Some college, no degree	173,428	147,497	126,263	260,431	186,073
Associates degree	21,521	66,777	70,097	139,728	82,290
Bachelors degree	47,476	158,454	137,611	248,540	157,230
Graduate or professional degree	3,811	65,233	91,517	155,534	122,089

Table 39 - Educational Attainment by Age

Data Source: 2019-2023 ACS

Educational Attainment by Age

The previous table outlines educational attainment by age for individuals aged 18 and older in South Carolina. It highlights the varying levels of education achieved across different age groups, providing insights into the state's educational landscape and its potential impact on workforce development and economic opportunities.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	28,990
High school graduate (includes equivalency)	36,455
Some college or Associates degree	42,323
Bachelors degree	59,863
Graduate or professional degree	71,771

Table 40 – Median Earnings in the Past 12 Months

Data Source: 2019-2023 ACS

Median Earnings by Educational Attainment

Educational attainment is a key determinant of potential earnings and financial stability. In South Carolina, individuals with higher education levels experience significantly greater median earnings. For instance, a person with a Bachelor's degree typically earns over double the income of someone without a high school diploma, while those with a graduate or professional degree can also expect to earn nearly twice what someone earns with a high school education. Over the span of a career, this income disparity becomes even more pronounced. An individual with a Bachelor's degree working from age 23 to 62 can expect to earn around $2.3 million, compared to approximately $1.4 million for someone with a high school diploma working from age 23 to 62-an earnings difference of around $900,000. This gap in lifetime earnings contributes significantly to wealth accumulation, further supported by the higher likelihood of home ownership, investments, and retirement savings often associated with higher salaries.

Based on the Business Activity table above, what are the major employment sectors within the state?

Education and health care services are a cornerstone of South Carolina's economy, employing about 520,487 people, or nearly 22% of the workforce, and representing the state's largest job base with 459,990 positions. The gap between jobs and resident workers indicates net out-commuting for skilled workers to find employment within this sector from neighboring states.

Professional, scientific, and management services; retail trade; and arts, entertainment, and accommodations also account for substantial shares of local employment. Together, these industries anchor economic stability, broaden career pathways, and support a resilient, well-rounded local economy.

Describe the workforce and infrastructure needs of business in the state.

Workforce Needs:

Businesses consistently flag talent availability and skills alignment as top constraints, especially in advanced manufacturing, logistics, health care, and skilled trades. South Carolina's workforce strategy leans on the SC Technical College System-including readySC for customized pre-hire training and Apprenticeship Carolina for registered apprenticeships-to stand up talent quickly and keep pipelines aligned with employer demand across the I-85/I-26 corridors and coastal markets. The statewide workforce system (SC Works, under DEW) and the Unified State Plan focus on sector partnerships, credential attainment, and work-based learning to meet near-term hiring needs while raising longer-term participation and productivity. These approaches respond to LMI findings that employers need both entry-level and mid-skill credentials, along with continuous upskilling as technology adoption accelerates on shop floors and in clinics.

Infrastructure Needs:

Companies also cite predictable logistics, reliable broadband, and congestion relief as critical to siting and expansion decisions. On freight, SC Ports is adding near-dock rail via the Navy Base Intermodal Facility in North Charleston to speed container moves inland and relieve drayage bottlenecks, alongside ongoing terminal and roadway connections; project updates note active construction and associated local bridge openings, with recent reporting acknowledging cost and schedule pressures that underscore the urgency of added rail capacity. On highways, SCDOT's Carolina Crossroads (I-20/I-26/I-126) and related I-26 widening phases target one of the Southeast's most congested interchanges, improving mobility for workers and freight over the next several years. Finally, the SC Broadband Office's BEAD program and Digital Equity Plan are closing last-mile and adoption gaps so firms can operate statewide with modern connectivity-especially important for small manufacturers, health providers, and distributed service teams outside metro cores. Collectively, these investments are the backbone for just-in-time manufacturing, port-reliant exporters, and remote/hybrid business operations.

What this means for business climate:

With training infrastructure that can tailor talent at speed, plus port/rail, interstate, and broadband projects in delivery, South Carolina is addressing the factors most often cited by employers-time-to-hire, cost-to-serve, and network reliability. The near-term execution risks (e.g., intermodal rail timing, interchange construction disruptions) warrant monitoring, but the policy direction lines up with the needs of export manufacturing, logistics, health care, and professional services that drive the state's growth.

Describe any major changes that may have an economic impact, such as planned public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The following statewide changes will likely have major economic impacts during 2026–2030, plus the workforce, business-support, and infrastructure needs they create. (Counties and cities will layer additional local projects, incentives, and training partnerships.)

Private-sector manufacturing & aerospace expansions (positive but uneven signals).

- **Automotive/EV platform.** Scout Motors continues site development of its $2B Blythewood production center (targeting thousands of jobs and high annual output), positioning the Midlands for new supplier activity as production ramps late in the decade.
- **Battery supply chain (mixed risk).** AESC's Florence County battery-cell plant-originally announced to supply BMW's EVs-paused construction in mid-2025 amid cost and policy headwinds; BMW's Woodruff battery-assembly facility remains on schedule for 2026, so near-term cell supply may be bridged with alternatives as AESC reevaluates timing. Redwood Materials' Berkeley County battery-materials campus (recycling/refining) continues to signal long-run domestic content capacity. Together, these moves suggest growth potential with execution risk that bears watching.
- **Aerospace.** Boeing initiated a site expansion in North Charleston in 2025, aligned with a higher 787 production tempo; sustained output would support local suppliers and MRO employment, while any program variability could ripple through the regional economy.

Freight, mobility, and digital infrastructure (capacity coming online).

- **Port rail access.** SC Ports' Navy Base Intermodal Facility (NBIF) is advancing toward opening, creating near-dock rail that links the Port of Charleston directly to Inland Ports Greer and Dillon-a structural boost for export manufacturers and distribution centers across the I-26/I-85 corridors.
- **Highway congestion relief.** SCDOT's Carolina Crossroads (I-20/I-26/I-126) and associated I-26 widenings are staged through 2026 and beyond, addressing one of the Southeast's most congested interchanges and improving labor-shed access for employers.
- **Broadband buildout.** The SC Broadband Office's BEAD Final Proposal (Sept. 30, 2025) sets the path for last-mile deployment and adoption programs, critical for small manufacturers, health providers, and remote/hybrid firms in rural and micropolitan areas.

Implications for workforce development (what employers will need).

- **Advanced manufacturing & electrification skills.** As EV and aerospace projects mature, employers will need mechatronics, industrial maintenance, robotics, battery and high-voltage safety, QA/QA automation, and logistics technicians. Rapid-response training (readySC) and Apprenticeship Carolina should be scaled with industry-standard credentials and short bootcamps

that convert incumbent workers and graduating students into production-ready hires. (Local technical colleges will anchor delivery by campus.)

- **Health care & life sciences.** Population growth and industry expansion will sustain demand for nurses, allied health, and bioprocess technicians; alignment of clinical training slots and stackable credentials will be needed to backfill retirements and support regional hospital systems.

Business support & supplier readiness (what firms will need).

- **Supply-chain localization.** With NBIF rail and port capacity, supplier attraction and local supplier upskilling (quality systems, cyber/compliance for OEM standards) will be a priority; export assistance and working-capital tools can help smaller firms bridge long procurement cycles. Pauses or schedule shifts (e.g., battery cell timing) argue for diversified customer portfolios and contingency sourcing.
- **Site development & speed-to-market.** Spec buildings and certified sites near inland ports and interstates will shorten lead times for tier-1/2 suppliers; streamlined local permitting coordinated with state code enforcement can reduce soft-cost risk for smaller projects.

Infrastructure priorities created by these changes (what the state will need).

- Finish and integrate near-dock rail, expand inland-port capacity as volumes grow, and continue I-26/I-85 bottleneck relief to protect just-in-time operations.
- Complete BEAD-funded fiber builds and fund digital adoption so rural firms and workers fully participate in statewide growth.
- Plan for utility resilience (electric capacity, substation and transmission upgrades) near EV/battery and advanced-manufacturing clusters to avoid interconnection delays as facilities ramp.

Bottom line for 2026–2030. South Carolina enters the period with major private-sector bets (EV, aerospace) and high-impact public infrastructure (near-dock rail, interstate upgrades, broadband) that can lift jobs and investment statewide-provided training capacity, supplier development, and logistics projects keep pace. Monitoring execution risks (battery-cell timing; global demand cycles) and funding predictable workforce, site, and infrastructure pipelines will be decisive for converting announcements into durable employment gains.

How do the skills and education of the current workforce correspond to employment opportunities in the state?

South Carolina's job market is broadly aligned with its talent base: a large share of openings are in sectors where the state already has significant pipelines-advanced manufacturing, logistics, health care, professional/technical services, and hospitality. State labor-market updates show elevated job openings and hires, indicating opportunities remain plentiful even as conditions cooled from 2023 levels. That overall strength masks local variation: fast-growing metros and port/inland-port corridors pull hardest on technical and clinical talent, while rural labor sheds draw on a mix of entry- and mid-skill roles.

On the supply side, South Carolina's Technical College System anchors alignment. With 16 colleges, the system delivers stackable credentials and short-cycle training that map directly to employer demand; its readySC program stands up customized, pre-hire training for new/expanding firms, and Apprenticeship Carolina helps companies formalize registered apprenticeships across trades, advanced manufacturing, IT, and health support roles. These platforms give employers rapid access to production techs, mechatronics/maintenance, CNC/welding, CDL/logistics, and entry-level health workers, and they are being scaled in response to announced projects and sector needs.

Demand signals are clear in health care and other high-growth occupations. State projections and LMI briefings highlight persistent growth in health care roles-from nurses and allied health to behavioral-health support-and note that many of the state's fastest-growing occupations combine post-secondary credentials with on-the-job training rather than requiring a four-year degree. That structure matches the state's training assets, but it also underscores ongoing needs to expand clinical placements, preceptors, and wraparound supports (e.g., childcare, transportation) to turn enrollment into completions and placements.

Education levels are improving but remain uneven by region, which shapes how opportunities are accessed. Recent profiles show rising attainment statewide yet continued county-to-county gaps in bachelor's-and-higher shares relative to the U.S., reinforcing the importance of career pathways that stack certifications toward degrees and of sector partnerships that upskill incumbent workers. Employers consistently report needs for mid-skill credentials (maintenance, quality, robotics, clinical techs), digital skills across roles, and job-readiness competencies; the state's WIOA Combined State Plan organizes these through sector strategies, career pathways, and coordinated service delivery via SC Works. Together, these systems help translate demand into durable employment while narrowing regional skill mismatches.

Describe current workforce training initiatives supported by the state. Describe how these efforts will support the state's Consolidated Plan.

South Carolina organizes workforce training through the SC Technical College System, the Department of Employment & Workforce (DEW) / SC Works network, and a unified policy framework created by Act 67 of 2023 (the Statewide Education and Workforce Development Act). Act 67 strengthens statewide coordination, creates the Office of Statewide Workforce Development, and charges the Coordinating Council for Workforce Development (CCWD) with a Unified State Plan that aligns partners and funding.

Key state-backed initiatives (examples).

- **readySC® (SC Technical College System):** No-cost, employer-specific recruitment, assessment, and pre-hire training for new/expanding firms; delivered through the 16 technical colleges. This is South Carolina's flagship rapid-response training tool.
- **Apprenticeship Carolina® (SC Technical College System):** Statewide technical assistance to stand up registered apprenticeships (industry-led, earn-and-learn) across manufacturing, health care, IT, logistics, and the trades.
- **retrainSC (SC Technical College System):** A program focused on upskilling incumbent workers when employers introduce new equipment or technology-helping existing South Carolina companies stay competitive.
- **SC Works / WIOA system (DEW):** Implements the PY 2024–2027 WIOA Combined State Plan-adult/dislocated worker/youth services, adult education, Wagner-Peyser employment services, vocational rehabilitation, SNAP E&T and TANF employment programs-coordinated through one-stop centers statewide.
- **Coordinating Council for Workforce Development (DEW):** Expanded role under Act 67 to align education–workforce systems and measure outcomes against the Unified State Plan.

How these initiatives support the 2026–2030 Consolidated Plan.

- **Housing + jobs linkage.** readySC and Apprenticeship Carolina shorten time-to-hire for projects near growth corridors and inland ports, reinforcing household income stability-a foundation for rent payment, mortgage readiness, and successful lease-up in LIHTC/HOME/HTF developments.
- **Inclusive access.** WIOA/SC Works integrates career services with supportive benefits (e.g., childcare referrals, transportation help through local partners), reducing barriers for lower-income renters targeted by ConPlan programs.
- **Upskilling where new housing is planned.** retrainSC and apprenticeship expansion help employers retain and advance local workers as facilities automate-supporting wage growth in places where the Plan prioritizes preservation/production.
- **Accountability & alignment.** Act 67's Unified State Plan creates a common dashboard for partners-useful for ConPlan goal-tracking on jobs connected to affordable-housing investments.

Together, these initiatives give the State a rapid and scalable training spine that complements housing investments by improving employment access, earnings, and retention for target households during 2026–2030.

Describe any other state efforts to support economic growth.

Beyond training, South Carolina advances growth through infrastructure, broadband, innovation grants, and coordinated incentives-while local governments layer site-readiness and permitting actions.

Statewide Efforts:

- **Port rail & logistics capacity (SC Ports).** The Navy Base Intermodal Facility (NBIF) in North Charleston will provide near-dock rail linking the Port of Charleston directly to Inland Ports Greer and Dillon, reducing drayage and improving statewide freight reliability; SC Ports posts weekly construction updates and a project overview.
- **Broadband buildout (SC Broadband Office).** The BEAD Final Proposal (Sept. 30, 2025) charts last-mile fiber projects and adoption initiatives, with NTIA approvals and subgrantee agreements expected before deployments commence in Q1 2026-crucial for rural firms and remote work.
- **Water/sewer resilience for growth (SCIIP).** The SC Infrastructure Investment Program deploys American Rescue Plan resources to water, sewer, and stormwater upgrades that unlock industrial sites and safeguard communities-a platform for future development.
- **Innovation & entrepreneurship (S.C. Commerce).** The Relentless Challenge and StimulateSC grants fund ecosystem builders (universities, nonprofits, municipalities) to remove barriers to innovation; 2025 awards supported 13 projects statewide.
- **Coordinated incentives (Coordinating Council for Economic Development).** State-level discretionary grants (e.g., Set-Aside, Rural Infrastructure, Closing Fund) support job-creating projects, site development, and infrastructure tied to private investment.
- **Statewide resilience planning (SCOR).** The State Resilience Plan guides risk-reduction investments (flood, stormwater, buyouts, critical infrastructure) that protect economic hubs and reduce business interruption risk.

These investments-in freight rail, highways/ports adjacency, broadband, water/sewer resilience, innovation, and coordinated incentives-reinforce the business climate that underpins job creation and helps the housing strategies in the Consolidated Plan succeed where people live and work.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD defines “housing problems” based on four specific data points: cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. In South Carolina, housing issues are infrequent overall, except for cost burden. According to the 2019-2023 ACS 5-Year Estimates, the statewide rates are as follows:

- Cost Burden Renters: 51%
- Cost Burden Homeowners: 19%
- Overcrowding: 2%
- Lack of Complete Plumbing Facilities: 0.3%
- Lack of Complete Kitchen Facilities: 0.6%

For an area to be considered "concentrated" with housing issues, it must exhibit two or more problems significantly above the statewide averages, using HUD's definition of “disproportionate.” This threshold in South Carolina is set at 10 percentage points higher than the state average, equating to: a cost burdened renter above 61%, a cost burdened homeowner above 29%, overcrowding above 12%, lack of plumbing facilities above 10.3%, and lack of kitchen facilities above 10.6%.

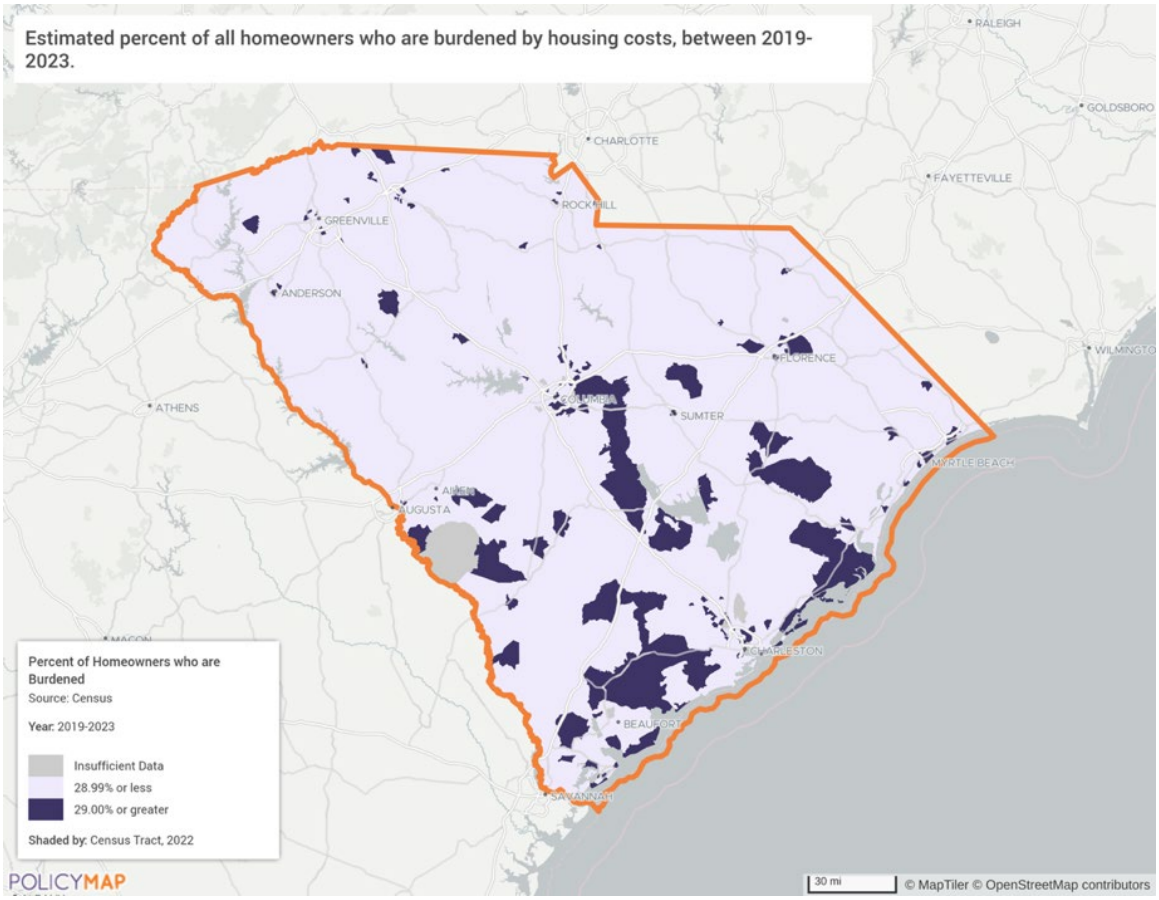
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this analysis a “racial or ethnic concentration” will be any Census Tract where a racial or ethnic minority group makes up 10 percent or more of the population than the state as a whole. According to the 2019-2023 ACS 5-Year estimates the racial and ethnic breakdown of South Carolina’s population is:

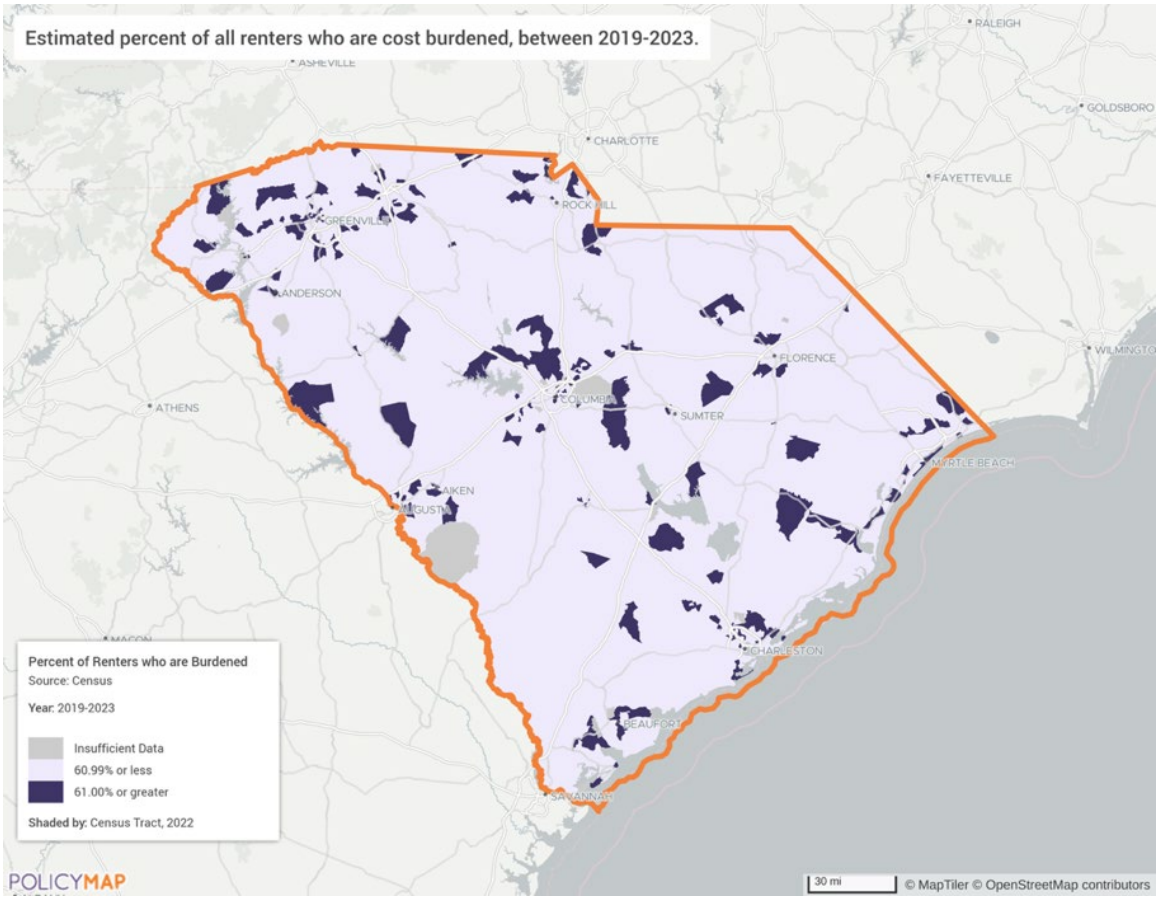
- White, non-Hispanic: 62.2%
- Black, non-Hispanic: 25.1%
- American Indian and Alaska Native, non-Hispanic: 0.2%
- Asian, non-Hispanic: 1.7%
- Native Hawaiian and Other Pacific Islander, non-Hispanic: 0.1%
- Other Race, non-Hispanic: 0.4%
- Two or More Races, non-Hispanic: 3.2%
- Hispanic or Latino: 7%

The following maps provide census tracts where there are concentrations of “Housing Problems” and racial / ethnic distributions throughout the state, excluding populations without significant concentrations. Areas with dark shading indicate tracts where there are concentrations.

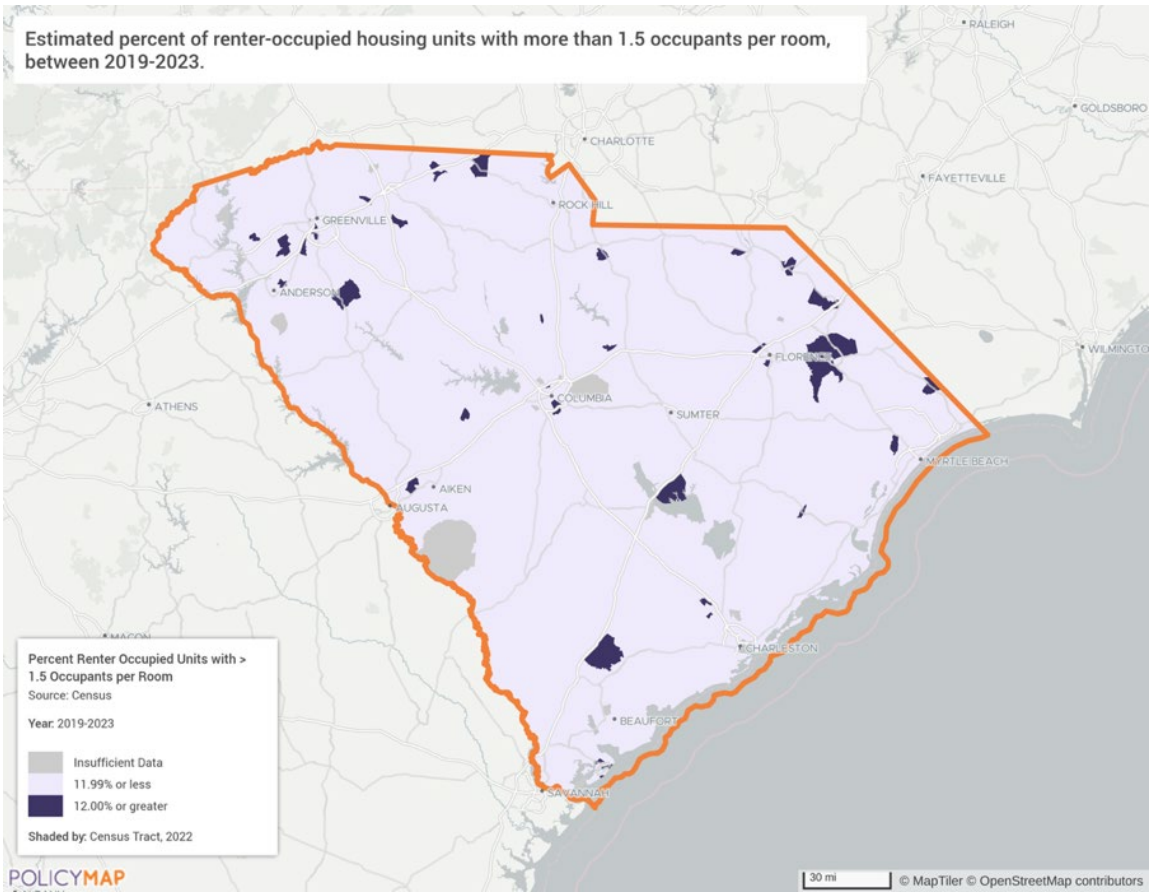
Concentration Cost-Burdened Homeowner Households over 29%



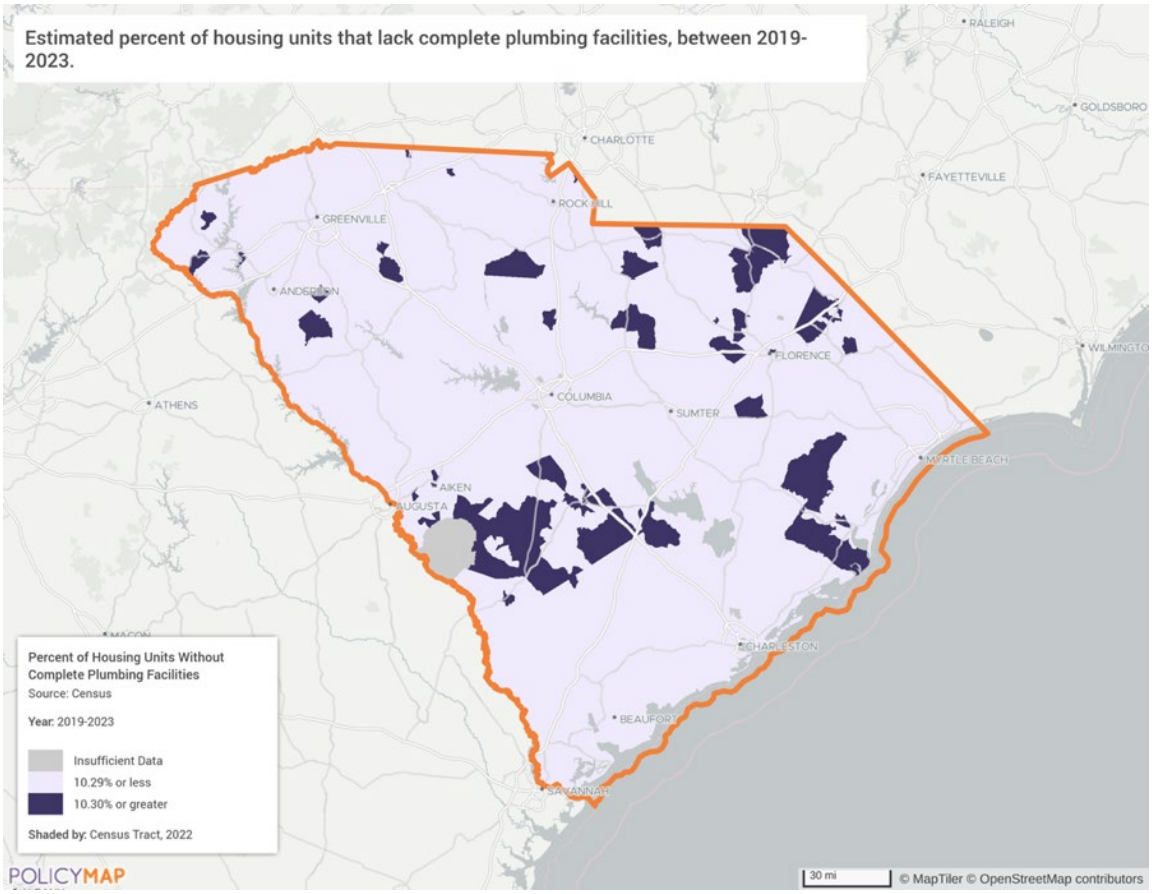
Concentration Cost-Burdened Renter Households over 61%



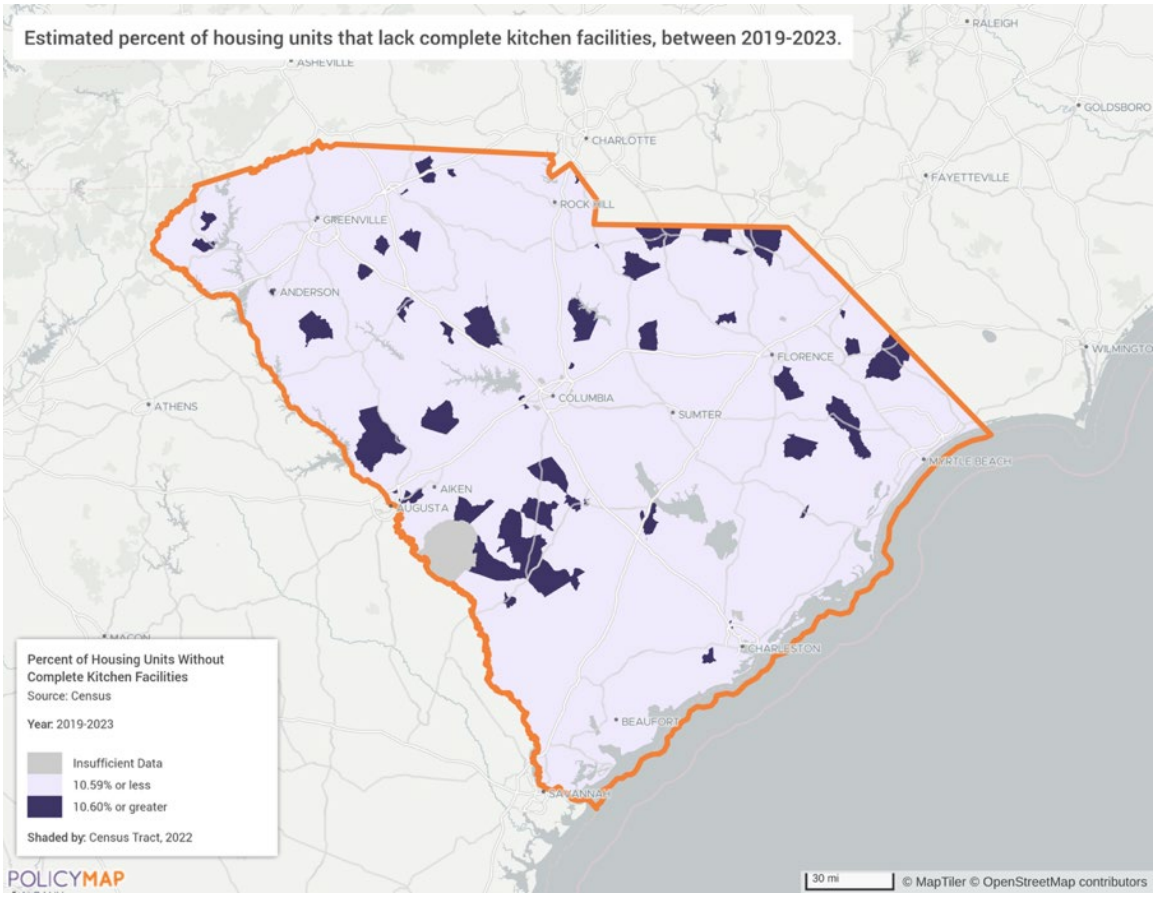
Concentration Overcrowded Renter Households over 12%



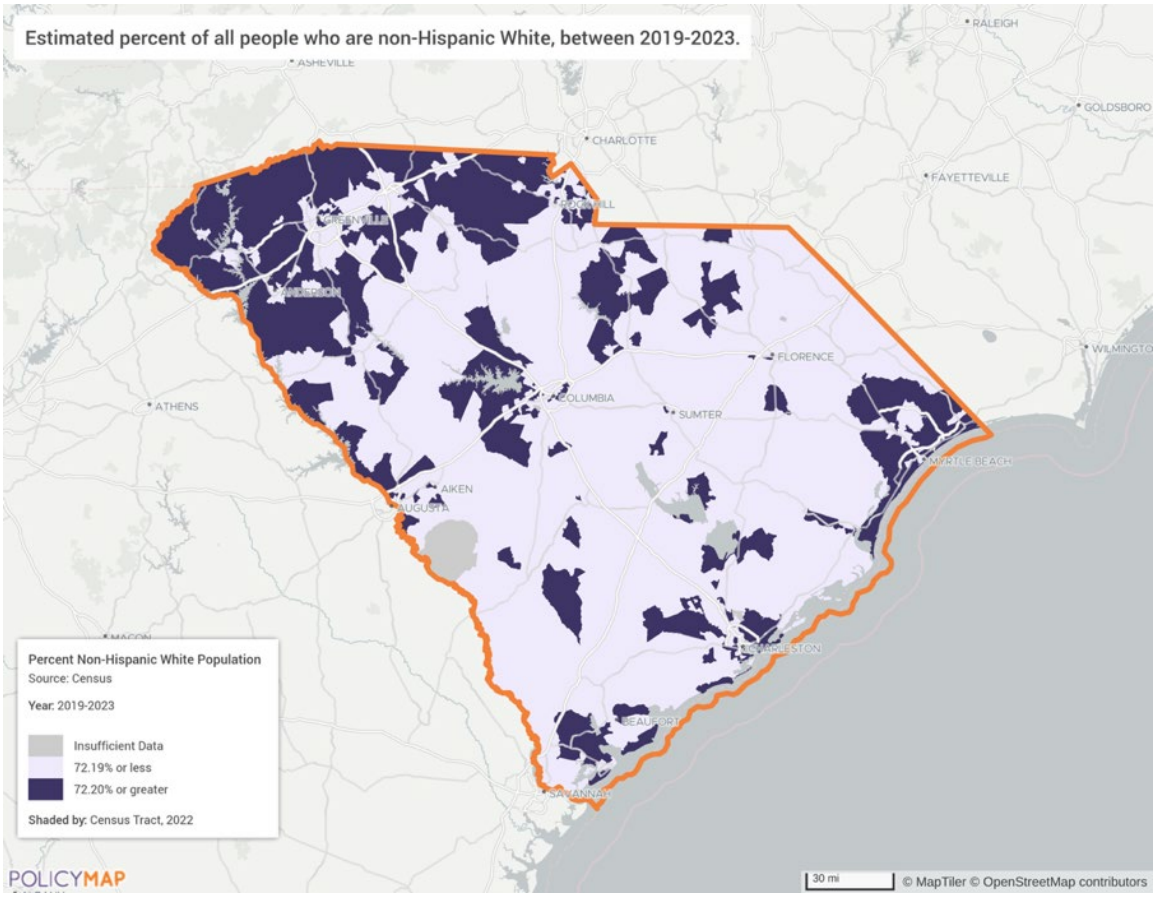
Concentration Housing with Lack of Plumbing over 10.3%



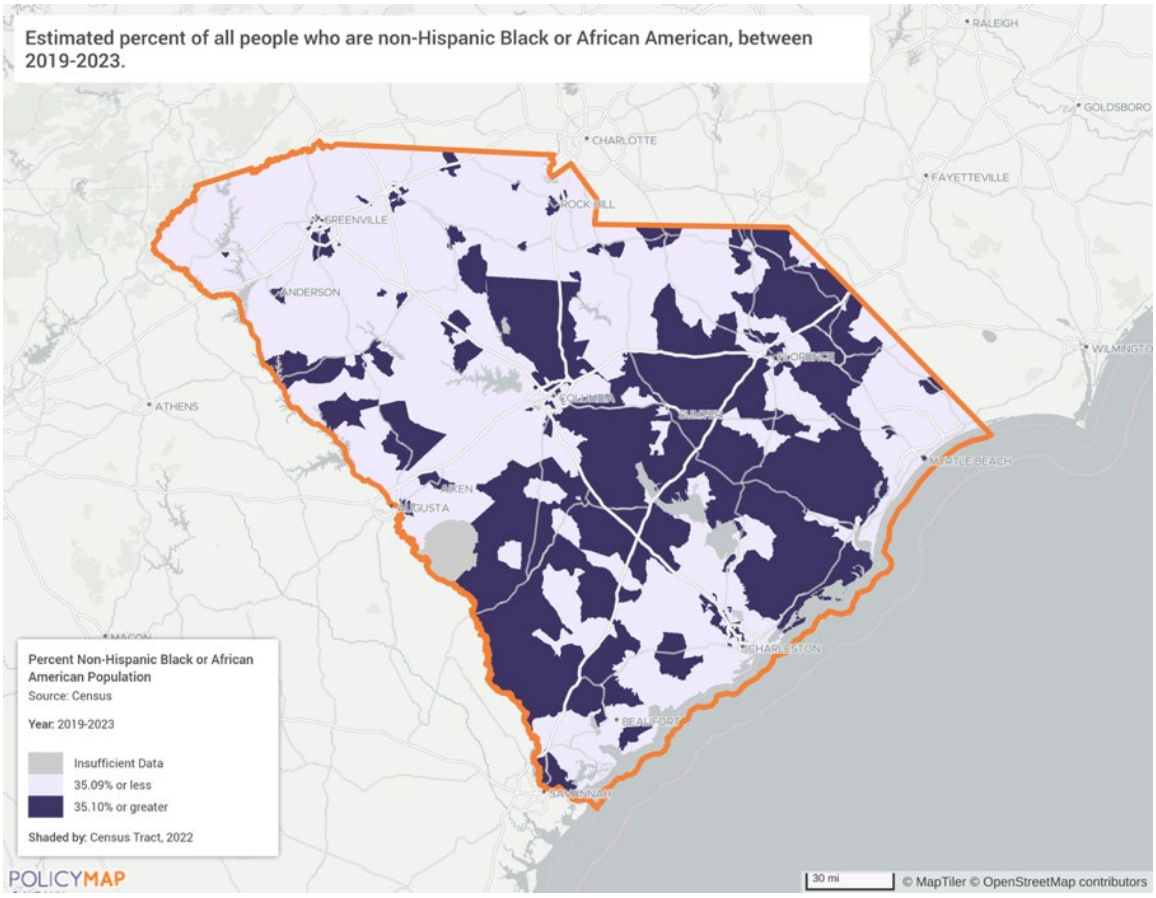
Concentration Housing with Lack of Kitchen over 10.6%



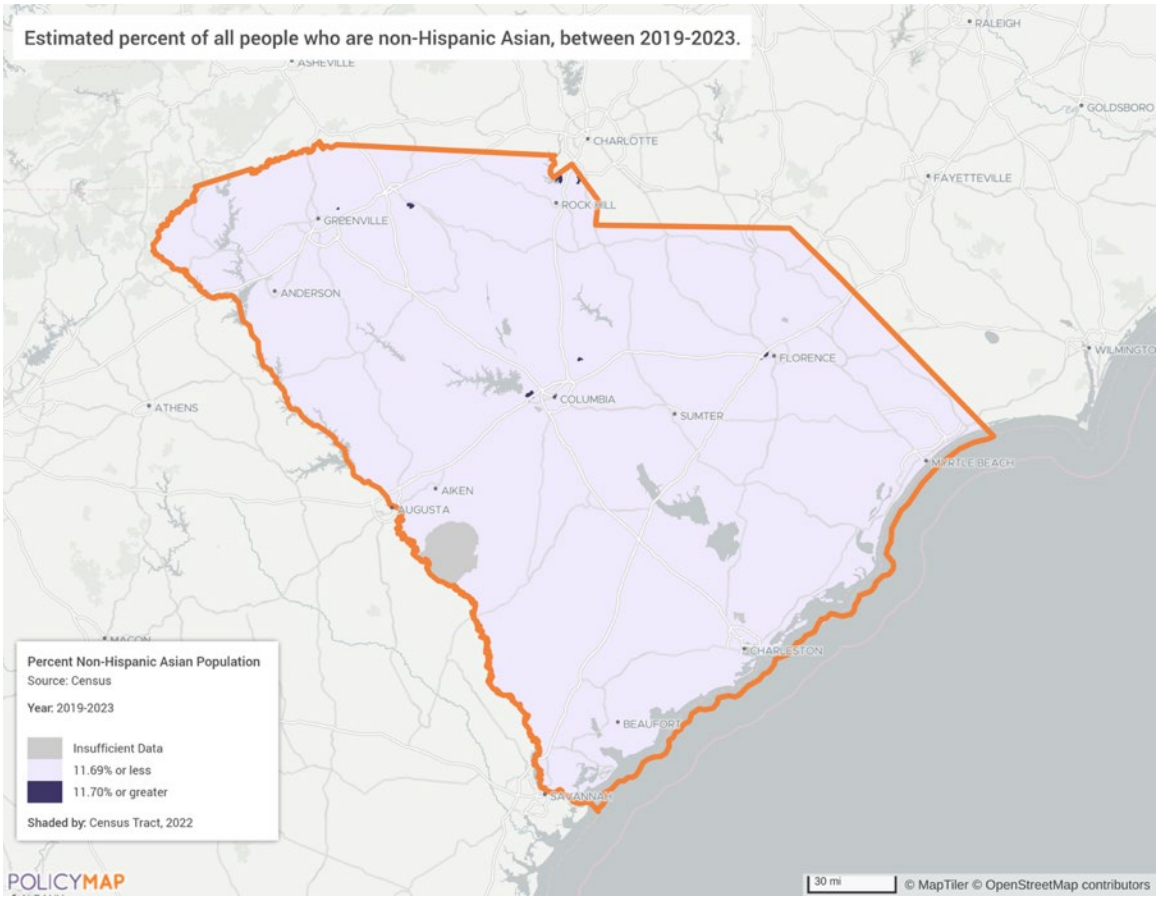
Concentration White (non-Hispanic) households over 72.2%



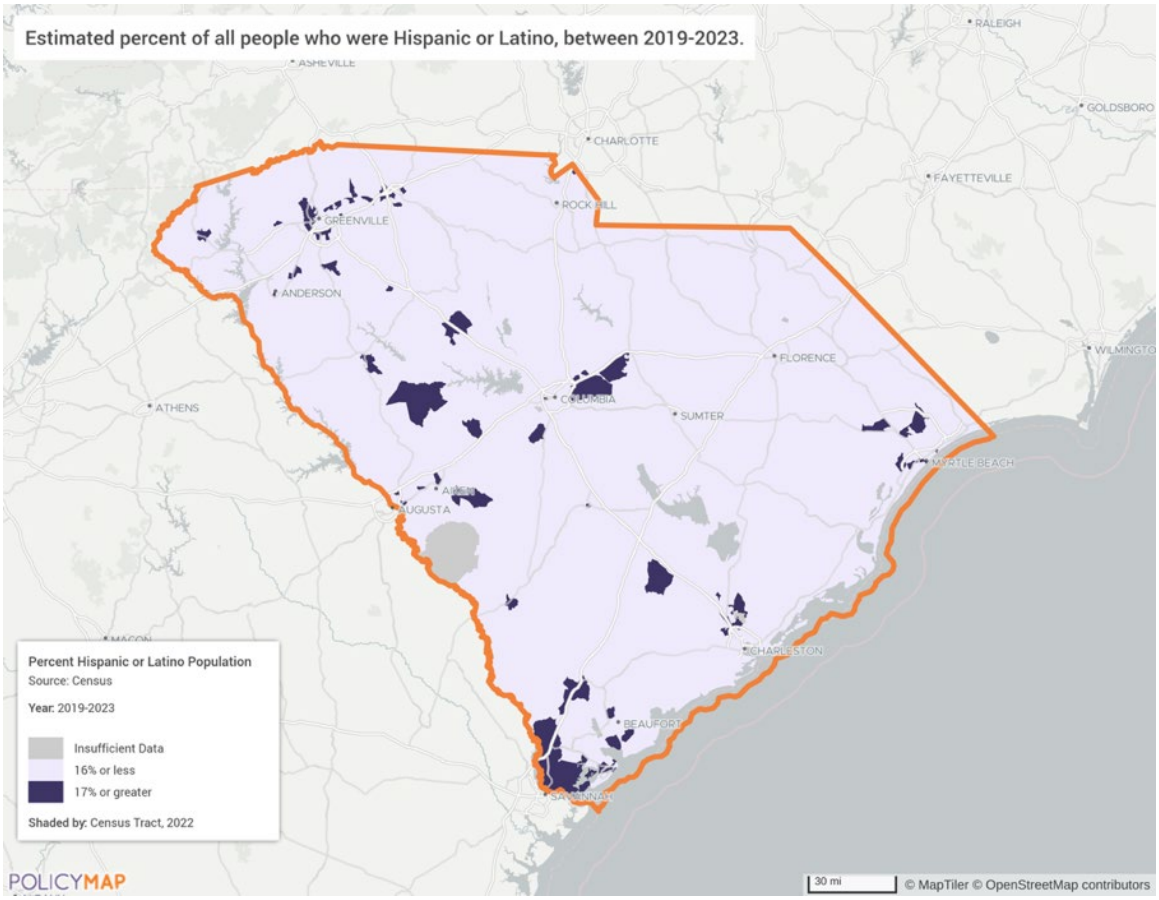
Concentration Black/African American (non-Hispanic) households over 35.1%



Concentration Asian (non-Hispanic) households over 11.7%

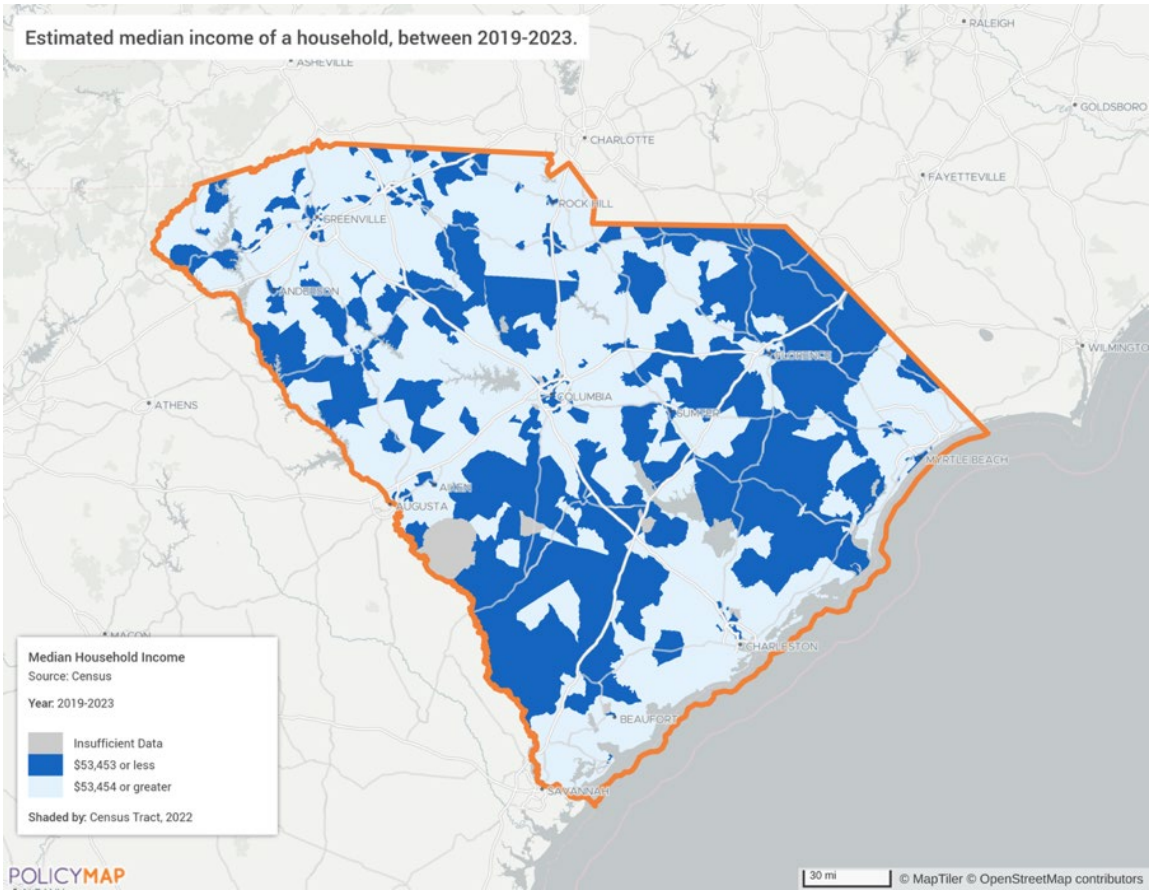


Concentration Hispanic or Latino households over 17%



Low-Income Households

The map illustrates the distribution of low-income households in South Carolina, highlighting census tracts where median household income (MHI) falls below 80% of the state's overall MHI of $66,818. The concentrated areas where households earn $53,454 or less are indicated with dark shading. The prevalence of lower-income households in these areas suggests a higher demand for affordable housing, social services, and economic development initiatives to support financial stability and workforce accessibility. Addressing income disparities in these regions may require targeted job training programs, investment in local businesses, and expanded access to affordable housing opportunities.



What are the characteristics of the market in these areas/neighborhoods?

Across South Carolina, areas with higher concentrations of lower-income households often reflect a mix of household composition (more renters, students, or early-career workers) and job mix (hospitality, retail, logistics, and campus- or healthcare-adjacent services), rather than an absence of economic activity. In regions anchored by colleges/universities and medical centers, housing demand remains strong near jobs, transit options, and services, even where reported incomes are lower among student and entry-level households. By contrast, neighborhoods with higher owner occupancy typically report higher median incomes-patterns tied to tenure and housing cost differences more than to participation in the regional economy. These dynamics-tenure, education pipelines, and sector mix-help explain observed income differentials across South Carolina's varied metros, micropolitan areas, and rural communities.

Are there any community assets in these areas/neighborhoods?

Regional anchor institutions, public and private colleges, technical colleges, and health systems-serve as durable access assets by providing employment, workforce training, and services close to where many renters live. Statewide transit funding/oversight supports local bus and demand-response service, improving access to employment and education; and the state's port and inland-port network (Charleston, Greer, Dillon) strengthens logistics and advanced manufacturing corridors that connect inland communities to global markets. These assets align with federal equity directives (EO 13985/14091) that emphasize improving access to opportunity (education, transportation, health care, and quality jobs) across regions with different demographic and economic profiles.

Are there other strategic opportunities in any of these areas?

In South Carolina, strategic opportunities center on pairing mixed-income infill and rehabilitation with proximity to colleges, health systems, and local transit so households can reach jobs and training while keeping transportation costs down. Along port-connected logistics corridors, adding workforce housing near employment centers helps employers hire and retain talent and gives workers predictable commutes. At the same time, expanding career pathways and apprenticeships through the South Carolina Technical College System such as readySC and Apprenticeship Carolina aligns local skills with employer demand and raises household earnings, reinforcing the impact of new and preserved affordable units. Complementary access strategies, including targeted tenant–landlord engagement, mobility counseling and voucher lease-up support, fair-housing education, and small-business assistance for neighborhood entrepreneurs, can be tailored to each region's industry mix and housing conditions. Together, these place-based, access-expanding approaches are consistent with current federal equity directives and translate regional economic strengths into stable housing outcomes without attributing causality to protected characteristics.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet access is a critical component of modern communication and information-sharing, enabling users to benefit from the growing interconnectedness of business, education, commerce, and everyday activities. Reliable internet connectivity has become essential for success in today's economic landscape. Communities without broadband access face significant challenges in keeping pace with the rest of the country. The lack of broadband infrastructure limits residents' ability to access educational and entrepreneurial opportunities, which is especially concerning in low- to moderate-income (LMI) areas where economic opportunities are often limited.

Research from the Pew Research Center shows that reliable, high-speed internet is strongly associated with expanded educational, training, and job-seeking opportunities: for example, individuals with broadband access are more likely to engage in online learning and use digital platforms to research or apply for jobs. Likewise, the Federal Communications Commission (FCC) and other federal studies emphasize the positive relationship between broadband infrastructure and economic development: regions with greater internet availability tend to experience higher levels of job growth, educational attainment, and community vitality.

The state of South Carolina enjoys comprehensive broadband coverage, with the vast majority of the state offering multiple internet service provider options, including in LMI areas. The average South Carolina household has access to at least one broadband-quality internet service options with several areas offering three or more options. According to ISPReports.org, South Carolina benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, and DSL. Eighty-eight percent (88%) of South Carolina households have an internet connection with 98.36% availability across the state according to ISP Reports. Of those households, 71% have fiber, cable, or DSL, 7% have satellite, 0% are still on dial-up, and 3% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout the state of South Carolina, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, can diminish the incentive to deliver reliable and consistent services. According to ISPReports.org, South Carolina is served by twenty-seven

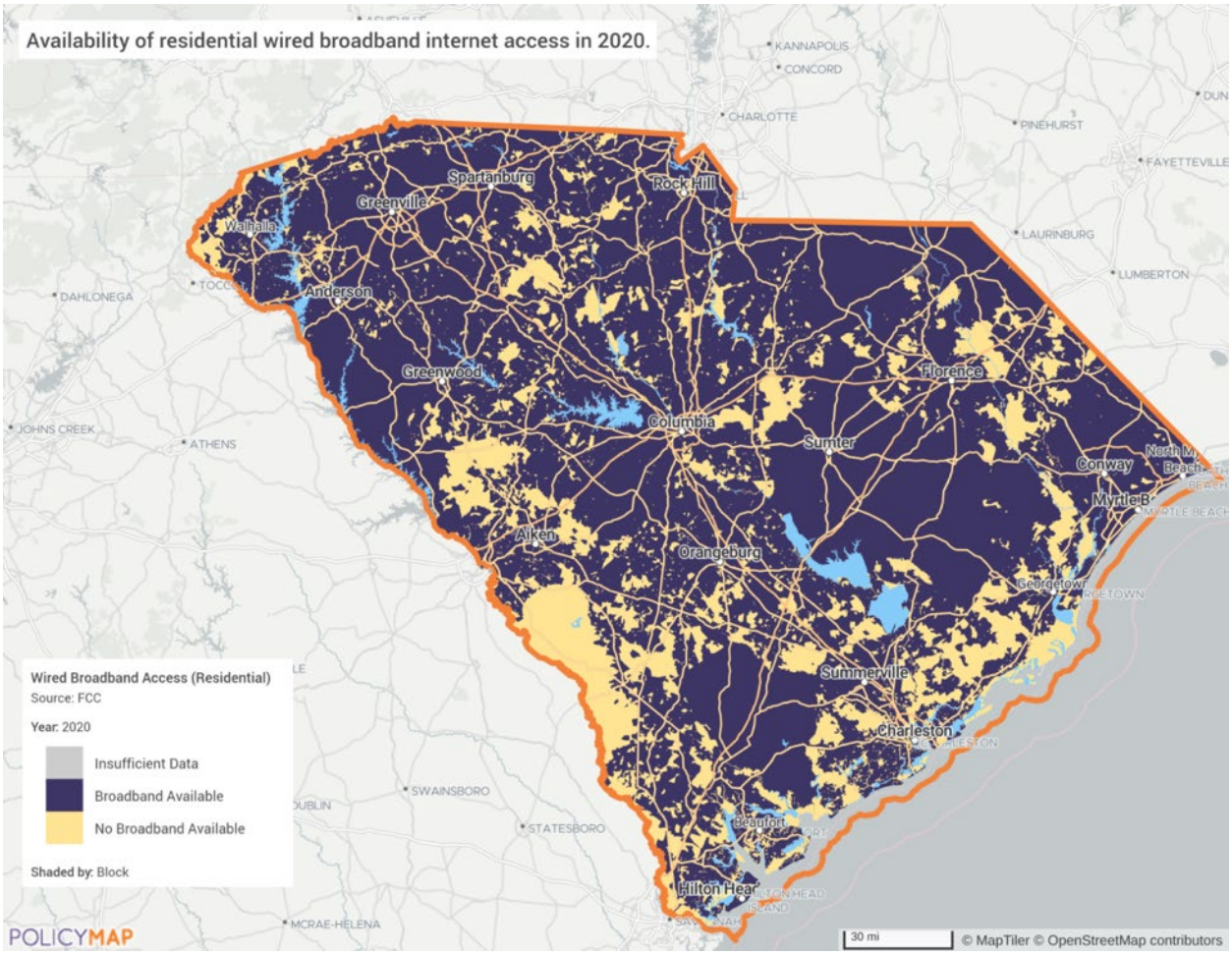
internet providers and five satellite providers offering residential service. Among these, Spectrum stands out as the leading provider in terms of coverage and speed. Internet providers throughout the state include:

- Spectrum (Fiber and Cable)
- EarthLink (Fiber, DSL, and Fixed Wireless)
- AT&T (Fiber, DSL, and Fixed Wireless)
- Xfinity (Cable)
- HTC (Fiber and Cable)
- WOW! (Cable)
- Carolina Connect (Fiber)
- COMPORIUM (Fiber, Cable, and DSL)
- Frontier (Fiber and DSL)
- West Carolina Tel (Fiber)
- Brightspeed (Fiber and DSL)
- Vyve Broadband (Cable)
- Windstream (Fiber and DSL)
- Cable One (Fiber, Cable, and DSL)
- Atlantic Broadband (Cable)
- Home Telecom (Fiber)
- FTC (Fiber and DSL)
- Lumos Networks (Fiber)
- PRTC (Fiber)
- TruVista (Fiber and Cable)
- Ripple Fiber (Fiber)
- RiverNet Connect (Fiber)
- Sandhill Telephone Cooperative (DSL, Fiber, and Cable)
- T-Mobile Home Internet (Fixed Wireless)
- Verizon (Fixed Wireless)
- Open Broadband (Fixed Wireless)
- Skyrunner Internet (Fixed Wireless)
- Dish (Satellite)
- DirecTV (Satellite)
- Viasat Internet (Satellite)
- HughesNet (Satellite)
- Starlink (Satellite)

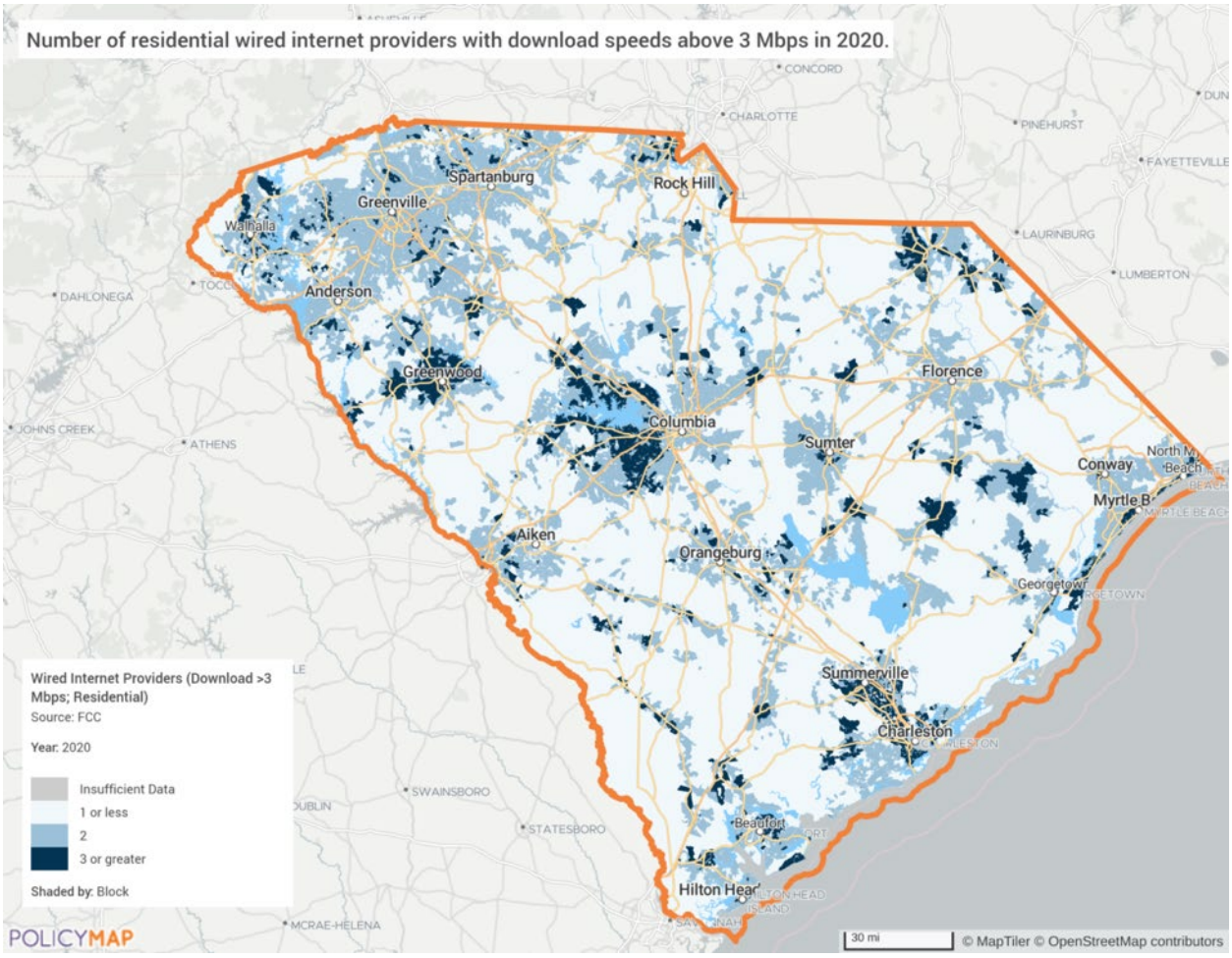
The map below shows the number of broadband service providers by census block. Most of the state of South Carolina has one to two high-speed internet options from competitive providers, with many more populated areas offering three or more. This variety ensures that residents have multiple choices for reliable and affordable internet access throughout the state. Continued efforts to expand options,

especially to less populated areas, from competitive providers may help expand reliability and affordability across the state.

See map: High Speed Internet Providers



Broadband Access



High Speed Internet Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

South Carolina faces multiple natural hazard risks, including hurricanes and tropical storms, severe thunderstorms, tornadoes, coastal and inland flooding, drought, extreme heat, wildfires, and coastal erosion. The 2023 South Carolina State Hazard Mitigation Plan (SHMP) identifies climate change as a factor influencing these hazards through sea level rise, changes in precipitation patterns, and higher average temperatures.

South Carolina's 187-mile Atlantic coastline, combined with its extensive river systems and low-lying terrain, makes the state particularly vulnerable to sea level rise, storm surge, and coastal inundation. The SHMP notes that sea level rise has already produced measurable impacts along the coast and is expected to continue, leading to more frequent coastal flooding and associated damage to communities and infrastructure. The Charleston area experiences recurring flooding during king tide events, and coastal flooding has become more frequent and longer in duration. The Charleston Basin and surrounding coastal counties-such as Beaufort, Georgetown, and Horry-show the highest modeled storm surge exposure in the state under NOAA's SLOSH model scenarios.

Hurricanes and tropical storms continue to pose widespread threats across South Carolina. Although coastal counties experience the most direct impacts, all regions of the state are susceptible to sustained hurricane-related damage, including tornadoes and inland flooding. Warmer ocean temperatures are expected to contribute to more intense tropical systems, producing stronger winds, higher rainfall totals, and more damaging storm surges. Inland flooding is also a growing concern, as heavy rainfall events have become more common, and past events-such as the 2015 "1,000-year flood"-demonstrated the statewide extent of flood vulnerability with significant impacts on homes, infrastructure, and agriculture. Drought and extreme heat remain recurring hazards across the state, as multiple long-duration droughts in recent decades have caused severe agricultural and hydrological impacts. Future conditions are expected to include more frequent and prolonged droughts, coupled with higher temperatures and more intense precipitation events, making historical patterns less reliable predictors of future risk. Wildfire risk may also increase due to extended dry periods and rising temperatures; South Carolina already averages thousands of wildfires annually, and the combination of drought, heat, and land-use change could intensify this trend.

The State of South Carolina continues to strengthen its hazard mitigation and resilience capacity through interagency coordination and federally supported programs. The South Carolina Emergency Management Division (SCEMD) leads statewide mitigation efforts in collaboration with the South Carolina Office of Resilience (SCOR), the Department of Natural Resources (SCDNR), and the South Carolina Department of Public Health (DPH). Key initiatives include the Strategic Statewide Resilience and Risk Reduction Plan, the SC Safe Home Program, and participation in FEMA's Hazard Mitigation Grant Program (HMGP), Building Resilient Infrastructure and Communities (BRIC), and Flood Mitigation Assistance (FMA) programs. These efforts support mitigation planning, infrastructure upgrades, flood risk reduction, and community

preparedness, advancing a coordinated approach to reducing the state's vulnerability to climate-influenced hazards.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income households, whether renting or owning, are particularly vulnerable to climate change and natural disasters due to limited financial resources. Rising electricity and housing costs can push them into unstable living conditions, increasing the risk of homelessness or substandard housing. The 2024 America's Rental Housing Study from Harvard's Joint Center for Housing Studies highlights how escalating insurance premiums and coverage withdrawals in high-risk areas make securing protection against climate-related losses increasingly difficult, while stagnant operating income further limits property owners' ability to invest in climate resilience. The 2021 EPA study on Climate Change and Social Vulnerability reinforces these concerns, revealing that low-income individuals are more likely to live in areas experiencing rising mortality rates from extreme temperatures and face the highest labor hour losses due to weather exposure. Rural communities are especially disadvantaged, often lacking emergency support and resources for climate-related home repairs. As climate threats intensify, strengthening resilience among low- and moderate-income households is essential to ensuring their safety, stability, and long-term well-being.

The 2023 South Carolina State Hazard Mitigation Plan notes that vulnerability to natural hazards varies across the state based on socioeconomic and housing characteristics. Individuals and groups experience hazards differently depending on income, age, disability, and access to resources. Approximately 14.6 percent of South Carolinians live below the federal poverty level, and 21.2 percent of children under age 18 live in poverty. The highest poverty rates-ranging from 25 to 27 percent-are found in Williamsburg, Allendale, Dillon, Marlboro, Orangeburg, Marion, and Barnwell Counties, where local capacity to prepare for and recover from disasters is more limited. The state's aging population and residents with disabilities also face greater challenges during hazard events; individuals aged 65 and older comprise 18.6 percent of the population, and 14.2 percent of residents report at least one disability related to mobility, cognition, or independent living.

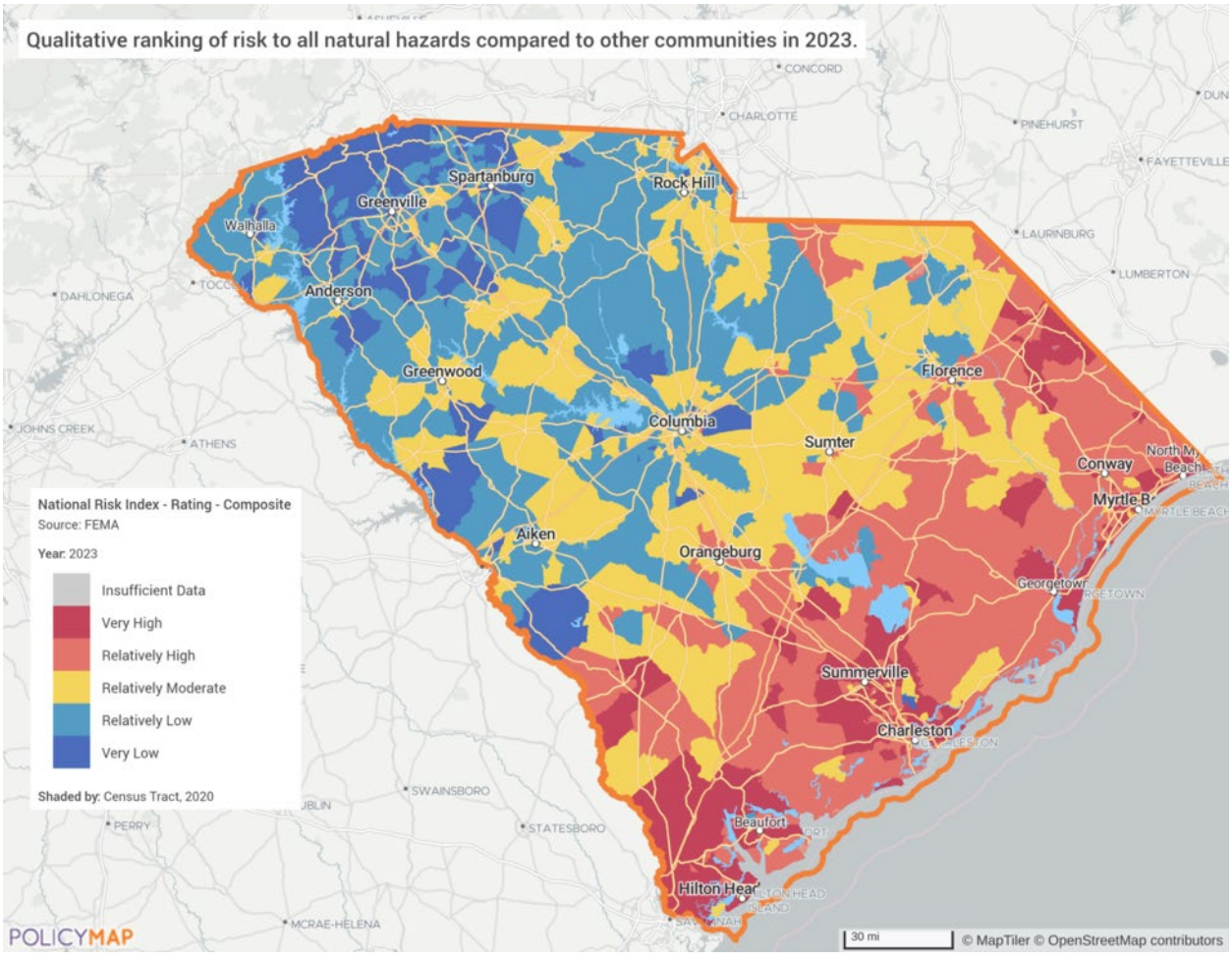
Housing characteristics further affect vulnerability. Manufactured and mobile homes account for approximately 16.2 percent of all housing units and 18.3 percent of single-family homes statewide, making these structures more susceptible to wind and storm damage. Residents in such homes are often required to evacuate during hurricane events. The SHMP also identifies extreme heat as a growing concern, with disproportionate impacts on older adults, children, outdoor workers, and low-income households lacking reliable access to air conditioning. These social, demographic, and housing factors together increase risk exposure and emphasize the need for coordinated mitigation planning across state and local agencies.

FEMA's National Risk Index provides a qualitative assessment of relative risk to natural hazards across South Carolina based on expected annual loss and historical hazard data. The 2023 Index map below displays variation in composite hazard risk at the census tract level throughout the state. Areas of very high and relatively high risk are concentrated along the coast, including Charleston, Georgetown, Horry,

and Beaufort Counties, where exposure to hurricanes, coastal storms, and flooding is greatest. Central regions such as Orangeburg, Sumter, and Florence also contain tracts of elevated risk, while portions of the Upstate, including Greenville, Spartanburg, and Anderson Counties, generally exhibit lower composite risk levels. These differences illustrate the geographic diversity of natural hazard exposure across the state and emphasize the need for targeted mitigation investments to reduce the highest concentrations of risk.

The state of South Carolina takes a comprehensive approach to community education and disaster preparedness. The South Carolina Emergency Management Division (SCEMD) provides timely updates through its website, social media platforms, and the Code Red Alerts emergency notification system. SCEMD leads statewide coordination with county emergency management agencies to promote effective preparedness and provide residents with locally relevant hazard information. Additionally, South Carolina Voluntary Organizations Active in Disaster (VOAD) enhances community resilience through coordinated support. As climate risks grow, ongoing investment in education, emergency planning, and partnerships will be essential for long-term preparedness.

See map: Risk to All Natural Hazards



Risk to All Natural Hazards

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines the State's housing and community development strategy for the 2026-2030 Consolidated Plan. The plan describes how CDBG, HOME, ESG, HOPWA and HTF funds will be used to achieve HUD's goals of providing a suitable living environment and safe, decent, and affordable housing for low- to moderate-income (LMI) households and special need groups throughout the State of South Carolina. The State identified priority needs through data analysis and citizen participation involving regional Council of Governments (COGs), nonprofit stakeholder organizations, other local units of government and citizens residing across the State. Addressing these priority needs forms the basis of the five-year Strategic Plan.

While the State does not target any specific areas for the CDBG program, certain activities will target low/mod areas (LMA) in its five-year plan. The State also does not generally target entitlement communities already receiving federal CDBG funds. Low/mod areas are defined by HUD as block group tracts where at least 51% of persons are low- to moderate-income. The State also provides assistance to low- and moderate-income clientele (individuals) and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided statewide and is based on eligibility. These benefits are associated with direct services to individuals and families that are not targeted to areas; however, must meet income qualifications in order to be eligible.

HOME, ESG, HOPWA and HTF program funds also do not target any specific areas or regions, but must target LMI individuals and households, as well as other program specific eligibility requirements.

The following list includes the seven (7) priority needs and associated goals identified in the Strategic Plan. More details of the priority needs are given in the SP-25 and the goals are detailed in the SP-45.

Priority Need: Preserve & Develop Affordable Housing

1A New Affordable Rental Housing

1B Preservation of Existing Affordable Housing

1C Tenant-Based Rental Assistance

Priority Need: Improve Public Facilities & Infrastructure

2A Improve Public Facilities & Infrastructure

Priority Need: Economic Development & Sustainability

3A Economic Development & Sustainability

Priority Need: Community & Regional Planning

4A Community & Regional Planning

Priority Need: Homeless Housing & Services

5A Homeless Housing & Services

Priority Need: Housing & Supportive Services for HIV/AIDS

6A Housing & Supportive Services for HIV/AIDS

Priority Need: Effective Program Management

7A Effective Program Management

SP-10 Geographic Priorities – 91.315(a)(1)

Geographic Area

Table 41 - Geographic Priority Areas

1	**Area Name:**	Statewide Low/Mod Eligible
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The boundaries of the State of South Carolina.
	Include specific housing and commercial characteristics of this target area.	According to the 2019-2023 ACS, a significant percentage of housing in South Carolina was very old. Approximately 32% of owner-occupied units and 37% of renter-occupied units were built before 1980. The largest type of housing is 1-unit, detached housing with over 1,500,000 units, which was almost two-thirds (64%) of all the units in the State. The median value of homes in South Carolina was $236,700; however the range of values varied across the State. In particular, rural areas saw lower values than more urban areas.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	As part of the plan development process, the State held a series of public hearings and provided a public comment period to give citizens the chance to review and comment on the plan. Additionally, the State consulted with all the regional Council of Governments (COGs), several local units of government and various local community stakeholders to identify housing and community development needs. Finally, a community survey was also made available online for public input. The results of the citizen participation process has been summarized in the PR-15.

	Identify the needs in this target area.	Affordable housing development and preservation is a priority for South Carolina. The most recent ACS data shows that about a third of the housing in South Carolina was built before 1980, and without housing preservation activities they may fall into conditions that put LMI households at-risk homelessness. Not only is the affordable housing stock aging, but cost burden remains one of the biggest housing issues in the State. The NA-10 reports that cost burden for homeowners, including both those with and without a mortgage, was 19% or approximately 277,247 homeowner households. The rate of cost burden for renters was 51%. Also identified in the NA-50, most pressing public facility gaps are in homeless services (including non-congregate shelter and supportive-housing space), behavioral-health and recovery settings, and resilience facilities that help communities withstand and recover from floods and other hazards. Priority public infrastructure improvements include flood-risk reduction/stormwater systems, transportation safety and accessibility (Complete Streets/ADA), and water/wastewater system resilience. Public service needs include sustained support include homelessness response (outreach, housing navigation, rapid rehousing, supportive services), behavioral-health services (prevention, treatment, recovery), childcare affordability/availability, transportation assistance, and digital opportunity programming. According to the CDC HIV/AIDS Surveillance Report, South Carolina ranked 10th among the states, the District of Columbia, and U.S. dependent areas with a HIV case rate of 13.6 per 100,000 population. This makes assistance for individuals and their families living with HIV/AIDS a priority for South Carolina. Homeless service providers and local leaders reported increasing pressure on homeless response systems, driven by rising housing costs, limited shelter capacity, and gaps in prevention and supportive services. The needs identified include expanded emergency and transitional shelter options, sustained rapid rehousing resources, and more administrative support for agencies managing homelessness programs, particularly in rural and high-poverty areas.

	What are the opportunities for improvement in this target area?	The expansion and improvement of adequate public infrastructure and facilities is essential to addressing the needs of LMI neighborhoods in the State. Local stakeholders emphasized the shortage of service-delivery and shelter facilities, particularly in rural counties lacking permanent supportive housing or day-service centers. Respondents also cited the need for accessible facilities for seniors and persons with disabilities, and for community and health-service spaces that combine medical, behavioral-health, and workforce functions. Addressing these needs and concerns will vastly improve the quality of life for LMI residents in rural areas and for the special needs population in general. Investments in aging and/or undersized water/sewer systems and drainage deficiencies will increase opportunities to infill and develop affordable housing in areas where development is needed. South Carolina has a growing need for housing rehabilitation due to the prevalence of aging housing units. As these homes continue to age, maintaining safe and secure housing becomes increasingly important, particularly for low-income households residing in older properties. Preservation activities will help maintain these housing units, and help ensure LMI households have stable housing. The State utilizes the South Carolina Housing Trust Fund (SC HTF) to preserve and upgrade older homes through statewide rehabilitation, weatherization, and hazard-mitigation programs implemented by SC Housing and local partners. As the State ranks 10th overall among all the states with HIV case rates, the HOPWA program will fund activities that provide supportive services such as health services, transportation and case management services to help improve the lives of LMI residents living with this disease. Housing subsidy programs such as tenant-based rental assistance; short-term mortgage, rent and utility assistance; and other transitional or permanent housing solutions will help this vulnerable group live and reside near the services they need. Funding homeless prevention, rapid rehousing activities, street outreach services and emergency shelters will address homeless needs and help to end homelessness in South Carolina.
	Are there barriers to improvement in this target area?	Access to adequate funding is a barrier to improvement in South Carolina. The need far outweighs the available resources available.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The five HUD programs included in this Consolidated Plan generally do not allocate funding availability by region.

For CDBG, the State also does not allocate funding based solely on geographic requirements, however; it will implement its projects statewide to non-entitlement areas based on its priority needs and the income of beneficiaries. When a planned activity is intended to serve individuals or households directly, they must meet income qualifications, as well as residency requirements, in order to receive assistance from CDBG funded activities. In these instances, an eligibility review will be completed before the activity is initiated. These eligible recipients are designated “low/mod clientele” (LMC) or “low/mod households” (LMH).

Certain activities such as public facility and infrastructure serve a special need community, and/or a “low/mod area-wide” benefit (LMA). Per HUD requirements, the service areas of these community centers must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are at least 51% low- to moderate-income.

To determine these tracts, the State will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has redefined the eligible tracts within South Carolina. The identified Census Block Group Tracts within the State that are considered low-moderate income can be found on the HUD Exchange website at: https://www.hudexchange.info/programs/acs-low-mod-summary-data/.

HOME and HTF funding will give preference to projects located in areas of the state that have the highest shortage of affordable housing, are located in close proximity to employment opportunities and other amenities and are located in counties that have not been awarded funds within the last 5 years.

ESG makes funding available through one competition, with no regional targeting of funds but with a goal of distributing funds throughout the state. To that end, ESG’s scoring process ranks applicants against others from the same Continuum of Care region.

HOPWA serves all areas of the state except the three areas that are HOPWA entitlement communities (Columbia, Charleston and Greenville) and the counties that fall in North Carolina and Georgia HOPWA Emergency Management and Services Assistance (EMSA).

SP-25 Priority Needs – 91.315(a)(2)

Priority Needs

Table 42 – Priority Needs Summary

1	**Priority Need Name**	Preserve & Develop Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Statewide Low/Mod Eligible
	Associated Goals	1A New Affordable Rental Housing 1B Preservation of Existing Affordable Housing 1C Tenant-Based Rental Assistance
	Description	The State will fund the development and preservation of affordable housing in South Carolina. Funded activities to address this need may include rental housing construction, rental housing rehabilitation, and affordable housing development activities by Community Housing Development Organizations (CHDO) funded with reserved HOME dollars, and tenant based rental assistance (TBRA) for eligible LMI households.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to Preserve & Develop Affordable Housing was identified. Through analysis in the needs assessment, housing cost burden was by far the largest housing problem in South Carolina. The basis for this priority is to provide affordability for LMI households.
2	**Priority Need Name**	Improve Public Facilities & Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Statewide Low/Mod Eligible
	Associated Goals	2A Improve Public Facilities & Infrastructure

	Description	Funds will be used to expand and improve public infrastructure and to improve access to public facilities in low/mod areas of the State, and to provide access to services for special need groups. Priority public infrastructure improvements include flood-risk reduction/stormwater systems, transportation safety and accessibility (Complete Streets/ADA), and water/wastewater system resilience. Investments in aging and/or undersized water/sewer systems and drainage deficiencies will increase opportunities to infill and develop affordable housing in areas where development is needed.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to Improve Public Facilities and Infrastructure was identified. Adequate public facilities and infrastructure improvements are essential to addressing the needs of the LMI residents and special need groups such as the elderly, persons with a disability, and those at-risk or experiencing homelessness. The basis for this priority is to provide accessibility and a suitable living environment.
3	**Priority Need Name**	Economic Development & Sustainability
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Statewide Low/Mod Eligible
	Associated Goals	3A Economic Development & Sustainability
	Description	The State will support small businesses in the creation or retention of jobs as a means of providing or expanding economic opportunity in the form of jobs to primarily low- and moderate-income individuals. The state utilizes CDBG to provide financial resources for local governments to pursue opportunities that create new jobs, retain existing employment, stimulate private investment, and revitalize or facilitate the competitiveness of the local economy.

	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need to fund Economic Development and Sustainability activities was identified. As reported in the MA-45, local businesses consistently flag talent availability and skills alignment as top constraints, especially in advanced manufacturing, logistics, health care, and skilled trades. The basis for this priority is to provide economic sustainability for LMI individuals and families, stimulate private investment and revitalize or facilitate the competitiveness of the local economy.
4	**Priority Need Name**	Community & Regional Planning
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Statewide Low/Mod Eligible
	Associated Goals	4A Community & Regional Planning
	Description	The State will assist local governments in developing plans and building local community development capacity to build the capacity to effectively determine community needs, establish both long-term goals and short-term objectives, and develop plans for carrying out effective strategies to address community needs. Accomplishments will be measured in terms of the number of communities assisted.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for Community & Regional Planning was identified. The basis for this priority is building capacity among local units of government in the planning and management of federal resources.
5	**Priority Need Name**	Homeless Housing & Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	Statewide Low/Mod Eligible
	Associated Goals	5A Homeless Housing & Services
	Description	The State will fund supportive services and housing solutions for individuals and families who are homeless or at risk of becoming homeless. Specific activities that may be funded with ESG are homeless street outreach services, emergency shelter, homeless prevention activities for the at-risk, and rapid rehousing activities for individuals and families experiencing homelessness.
	Basis for Relative Priority	Addressing homelessness is a priority for South Carolina as it works to end homelessness for individuals and families with housing instability. The 2025 PIT count recorded 4,082 persons (sheltered + unsheltered) experiencing homelessness in the State. Service providers and local leaders reported increasing pressure on homeless response systems, driven by rising housing costs, limited shelter capacity, and gaps in prevention and supportive services. The basis of this priority is to end homelessness in South Carolina.
6	**Priority Need Name**	Housing & Supportive Services for HIV/AIDS
	Priority Level	High
	Population	Extremely Low Low Moderate Chronic Homelessness Persons with HIV/AIDS

	Geographic Areas Affected	Statewide Low/Mod Eligible
	Associated Goals	6A Housing & Supportive Services for HIV/AIDS
	Description	The State will fund providers that offer housing and supportive services for persons living with HIV/AIDS in South Carolina. Housing subsidy assistance may include programs such as short-term rent, mortgage and utility assistance (STRMU), tenant-based rental assistance (TBRA), and permanent housing placement activities. Supportive services may include transportation, case management services, medical services and health services.
	Basis for Relative Priority	The HOPWA program was established by HUD to provide housing assistance and related supportive services for low-income persons living with HIV/AIDS. Low-income persons medically diagnosed with HIV/AIDS face unique needs both medically and socially, which often require the assistance of experienced agencies with a range of expertise in supporting this vulnerable group. The basis for this need is affordable housing and accessibility for persons living with HIV/AIDS in South Carolina.
7	**Priority Need Name**	Effective Program Management
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Statewide Low/Mod Eligible
	Associated Goals	7A Effective Program Management
	Description	Effective program management will include general administration and planning of HUD grant programs, monitoring projects, fair housing outreach, and keeping strict grant-based accounting. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.
	Basis for Relative Priority	There is a need to provide effective program management of HUD grant programs that will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.

SP-30 Influence of Market Conditions – 91.315(b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	TBRA will be provided in response to the needs of LMI; those at-risk of homelessness; and special needs households such as individuals and their families living with HIV/AIDS identified below: - High rates of housing cost burden and severe housing cost burden as reported in the NA-10, especially among LMI renters. - The cost of rent has increased tremendously in the past decade. Median contract rent has increased 55% from 2013 to 2023 (Source: 2019-2023 ACS). - Fair Market Rents (FMR) are out of reach for the lowest income households. FMRs are set locally (metro or county) and generally reflect the 40th-percentile gross rent for standard-quality units; they vary widely across South Carolina. - Local public housing authorities have a need to increase the number of Housing Choice Vouchers as requests outpace available resources, resulting in long wait-lists across the State. - As reported in the MA-15, there is a shortage of affordable rental units for lower income households.
TBRA for Non-Homeless Special Needs	See above.
New Unit Production	Market trends that will impact the use of funds for new unit production will be provided in response to the needs identified below: • There is a limited supply of affordable housing for LMI households as housing cost burden is the biggest housing problem in the State. See the NA-10 for more details. • High development costs limit the construction of new affordable housing. • While housing values have risen by 72% from 2013-2023, the median income has increased only 49% in that same time period (Source: 2019-2023 ACS). • Likewise, the median contract rent has also increased 55% from $582 to $904 in the same time period (Source: 2019-2023 ACS). • As reported in the MA-15, there is a shortage of affordable homeowner and rental units for lower income households. • New unit production may also depend on infrastructure that supports the development of affordable housing, electrical utilities and power-grid upgrades.

Rehabilitation	Market trends that will impact the use of funds for housing rehabilitation activities will be provided in response to the needs identified below: • A significant portion of the housing stock is aging and a growing number of units may be in need of repairs (MA-20). • Also reported in the MA-20, approximately 32% of owner-occupied housing and 37% of renter-occupied housing units were built before 1980 (Source: 2019-2023 ACS). • LMI households may lack the finances to maintain homes with severe problems. • The cost of new construction and/or housing replacement is prohibitive for lower income households. • The condition of older housing units are also likely to require higher maintenance costs. • There is a higher risk of lead-based paint hazards for older housing built before 1978.
Acquisition, including preservation	Market trends that will impact the use of funds for acquisition, including acquisition for the purpose of housing preservation are: • The high costs of acquisition limits activities to support LMI households with this need. Funds are focused on building, and if feasible, acquiring infrastructure that supports the development of affordable housing, electrical utilities and power-grid upgrades.

Table 43 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.315(a)(4), 91.320(c)(1,2)

Introduction

As a State Entitlement Grantee, federal housing and community development resources are expected to be available for the State of South Carolina through the U.S. Department of Housing and Urban Development under several federal block grant programs. These grants include the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG), Housing Opportunities for Persons Living with HIV/AIDS (HOPWA) and the Housing Trust Fund (HTF).

The CDBG program provides funding for public facility and infrastructure improvements, economic development, and vital services for LMI persons in the State. The HOME program provides affordable housing for low- to moderate-income households through various activities such as new housing development and preservation of the affordable housing stock. ESG funds are provided for activities that address homelessness such as shelter services, street outreach, homeless prevention rental activities, and rapid-rehousing activities. HOPWA funds provide housing subsidies and supportive services for individuals and their families who are living with HIV/AIDS. HTF funds will help to produce and preserve affordable housing for extremely low- and very low-income households. PY 2026 is the first year of the 2026-2030 Consolidated Plan, and there are four more years remaining in the plan period.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Public Improvements Public Services	$20,295,542.00	$0.00	$0.00	$20,295,542.00	$81,182,168.00	PY 2026 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation and program income.
HOME	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab TBRA	$6,374,400.07	$10,386,713.00	$10,092,949.21	$26,854,062.28	$67,044,452.28	PY 2026 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation and program income.

HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	$3,210,536.00	$0.00	$0.00	$3,210,536.00	$12,842,144.00	PY 2026 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation.
ESG	public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services	$2,391,835.00	$0.00	$0.00	$2,391,835.00	$9,567,340.00	PY 2026 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation.
HTF	public - federal	Acquisition Admin and Planning Multifamily rental new construction Multifamily rental rehab	~~$3,134,373.20~~ $3,311,933.19	~~$775.74~~ ~~$0.00~~	~~$98,102.65~~ ~~$2,108,722.28~~	~~$3,233,251.59~~ ~~$5,420,655.47~~	~~$12,537,492.80~~	PY 2026 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation.

Table 44 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Housing and community development programs in South Carolina rely on multiple funding streams from federal, state, local, private, and non-profit sources. The majority of this funding originates from federal programs administered by various agencies. Programs including HOME, HTF, CDBG, Low Income Housing Tax Credits (LIHTCs), Section 8 rental assistance programs, and Low Income Home Energy Assistance (LIHEAP) are allocated to states based on formulas.

State resources for housing incorporate a range of programs, including the State Housing Trust Fund administered by SC Housing, which are described below. The SC HTF is a state-funded program created in 1992 to assist low-income households in all 46 counties. The fund receives a small portion of all documentary stamp taxes collected. In addition, HUD requires the State to provide matching funds for the HOME, and ESG Program allocations. The CDBG, HOPWA and HTF programs do not require a match from the State of South Carolina for their allocation.

CDBG: While the HUD does not impose a match requirement for CDBG funds, the State requires local match for CDBG-funded projects, unless a waiver is approved based on limited local financial capacity. Required State match and leveraging may include funds from other federal, state and local funding sources, private investment, or non-profit contributions. These resources may include cash, in-kind, force account labor, volunteer labor or donations, as well as grants, loans or waiver of fees.

HOME program matching funds are provided by SC Housing through the State Housing Trust Fund.

ESG: The ESG Program requires a dollar-for-dollar match in non-ESG funds from the State for their allocation. To meet this requirement, the ESG Program requires that applicants provide a dollar-for-dollar match if they are awarded a grant. Match can be either in the form of a cash contribution or in other donated/in-kind resources such as the value of buildings, equipment, and volunteer services. The State is allowed to waive the match requirement for up to the first $100,000 of its allocation for applicants who are least capable of leveraging local resources to meet the match.

HOPWA: Although HOPWA does not require matching funds, it serves as a significant source of leveraged support each year. All South Carolina DPH HOPWA service providers—referred to as project sponsors—are either Ryan White program providers or work in close collaboration with them. Through this partnership, HOPWA project sponsors leverage additional resources to deliver the most comprehensive housing and support services possible. During the previous grant year, project sponsors who also served as Ryan White Part B providers expended over $2.1 million in Ryan White formula funds on case management and housing services. When individuals have access to safe and stable housing, they are better positioned to contribute to the economy and thrive as productive members of their communities.

If appropriate, describe publicly owned land or property located within the state that may be used to address the needs identified in the plan

The State does not own any land or property that may be used to address the needs identified in the plan.

Discussion

The State also receives several other federal grants which are not listed in the table above. These are:

CDBG-MIT: In April 2018, HUD announced an allocation of $157.6 million in CDBG Mitigation (CDBG-MIT) funds to South Carolina. During 2021, the State received an additional MIT allocation of $4,598,000 bringing total MIT funding for South Carolina to $162,198,000. The State's CDBG-MIT Action Plan, as amended for the additional funding, is posted on the SC Office of Resilience (SCOR) website at https://scor.sc.gov/ . These funds will be used for acquisition and public infrastructure improvements needed to improve resiliency and reduce the future impacts of natural disasters.

RHP: The Recovery Housing Program (RHP) provides funding for stable, transitional housing for people recovering from substance use disorders. This support lasts up to two years or until permanent housing is found. The South Carolina Department of Alcohol and Other Drug Abuse Services (DAODAS) manages these funds, with separate planning and reporting rules. In FY 2025, $1,246,462 was received for this program. RHP funds are not listed in the resources table above because grantees submit a separate RHP Action Plan outlining needs, fund use, and program goals. These are tracked through Annual Performance Reports in the Disaster Recovery Grant Reporting (DRGR) system, which HUD uses to review progress, results, and spending.

SP-40 Institutional Delivery Structure – 91.315(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
SC DEPARTMENT OF COMMERCE	Government	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	State
SOUTH CAROLINA STATE HOUSING FINANCE AND DEVELOPMENT CORPORATION	Government	Rental Planning	State
SOUTH CAROLINA DEPARTMENT OF ADMINISTRATION-OFFICE OF ECONOMIC OPPORTUNITY	Government	Homelessness Planning	State
SOUTH CAROLINA DEPARTMENT OF PUBLIC HEALTH	Government	Non-homeless special needs Rental Planning	State

Table 45 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The HUD programs covered in this plan are administered by different agencies, as indicated in the statewide departments above. The Community Development Block Grant (CDBG) Program is administered by the South Carolina Department of Commerce; the HOME program is administered by the South Carolina State Housing Finance and Development Authority (SC Housing); the Emergency Solutions Grant (ESG) Program by South Carolina Department of Administration-Office of Economic Opportunity; and the HOPWA Program by the South Carolina Department of Public Health. The Lead Agency responsible for overseeing the development of the Consolidated Plan is the SC Department of Commerce.

The South Carolina Department of Commerce administers the State's CDBG program through a regional delivery model in partnership with the regional Councils of Governments (COGs). Commerce serves as the State grantee and is responsible for overall program administration, policy development, and compliance with federal CDBG requirements, while the COGs provide regional grant administration and technical assistance on behalf of local governments. This structure is a key strength of the institutional delivery system, particularly for smaller and rural jurisdictions with limited administrative capacity, as it supports compliance, consistency, and effective project implementation. However, challenges remain related to local government capacity, rising construction costs, and limited local resources, which can affect project readiness, timeliness, and overall program performance.

The HOME Investment Partnerships Program is administered by SC Housing through partnerships with local governments, nonprofit organizations, and private developers, and combines HOME funds with other state housing resources to increase the overall funding available for affordable housing development and preservation. This approach supports coordinated investment and allows HOME to be effectively layered with complementary funding sources. However, gaps persist in housing development capacity, particularly in rural and high-need areas, along with challenges related to securing sufficient gap financing and developers' capacity to manage complex compliance requirements.

For the use of ESG funds, the South Carolina's institutional delivery system for homeless services is anchored by ESG funds administered by the Office of Economic Opportunity (OEO) in coordination with the state's four Continuums of Care (CoCs). Program strengths include a well-established CoC-driven funding and prioritization process, alignment with HMIS and coordinated entry systems, and statewide coverage of core ESG components; street outreach, emergency shelter, homeless prevention, rapid re-housing, and HMIS support. ESG allocation and monitoring processes emphasize local needs, performance, compliance, and reinforcing consistency across regions.

Identified gaps largely reflect system capacity constraints rather than structural deficiencies. There are ongoing challenges related to shelter capacity in high-demand areas, limited availability of affordable units that meet the Fair Market Rent and Rent Reasonableness requirements for rapid re-housing and homeless prevention, staffing and administrative capacity among smaller subrecipients, and uneven access to supportive services in rural communities. These gaps constrain system delivery throughout and lengthen the time it takes to return to housing, particularly for households with higher service needs.

The state HOPWA program is administered by the South Carolina Department of Public Health (DPH) which works in close collaboration with project sponsors, most of whom are established Ryan White service providers. This coordinated partnership enhances program alignment and fosters a comprehensive, integrated approach to service delivery for people living with HIV/AIDS (PLWH). By intentionally linking HOPWA housing supports with Ryan White medical and case management services, SC DPH maximizes available resources and ensures a more seamless continuum of care for a shared client population whose needs span both health and housing domains.

Because housing stability is a well-documented predictor of health outcomes for PLWH, this collaborative service structure is especially impactful. Co-locating or closely coordinating HOPWA services within settings where clients already receive medical care, case management, and supportive services improves engagement, reduces barriers to access, and enables more holistic response to the full spectrum of client needs. This model strengthens cross-program collaboration and promotes sustained client engagement, ultimately enhancing both housing stability and health outcomes statewide.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement		X	
Mobile Clinics		X	
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other			

Table 46 - Homeless Prevention Services Summary

Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction

Homeless individuals and families across South Carolina have access to a core continuum of services supported through the ESG program, including street outreach, emergency shelter, rapid re-housing, case management, housing navigation, and rental assistance. ESG-funded providers coordinate with CoCs, HMIS lead agencies, and mainstream service systems; such as behavioral health, healthcare, and workforce programs to facilitate referrals and support housing stability. Many ESG-funded providers also receive CoC funding to operate permanent supportive housing (PSH) programs, which are designed to address chronic homelessness and serve individuals and families with the highest needs

Service utilization is strongest for emergency shelter and rapid re-housing, particularly among families with children and veterans, reflecting established coordinated entry and prioritization processes. Chronically homeless individuals and unsheltered households are primarily engaged through outreach and shelter services, though housing outcomes remain constrained by limited availability of affordable permanent housing that meet the Fair Market Rent and Rent Reasonableness requirements for rapid re-housing and the availability of intensive supportive services. Health and mental services such as prescription assistance are offered while mainstream assistance is sought for service linkage of homeless individuals and families.

HOPWA funds are specifically designated to provide housing services to persons with HIV. During the 2024–2025 grant year SC DPH, HOPWA funded programs provided a range of housing and supportive services designed to stabilize households and prevent or end homelessness among PLWH. Utilization levels reflect ongoing demand for both short-term and long-term housing interventions:

- Short-Term Rent, Mortgage, and Utility Assistance (STRMU): 309 households received emergency financial support to maintain their housing stability.
- Permanent Housing Placement (PHP): 50 households were assisted in securing and establishing permanent housing in the form of security deposits or first month’s rent.
- Tenant-Based Rental Assistance (TBRA): 125 households obtained ongoing rental subsidies to support sustained housing stability.
- Supportive Services: 1,395 households accessed housing supportive services, including case management, linkage to health and mental health care, and referrals to employment or income-support programs.
- Facility-Based Supportive Housing: 13 households received residential support in facility-based settings for individuals requiring structured housing environments.

Collectively, these targeted interventions enhance access to stable housing for PLWH and support their engagement with mainstream health, behavioral health, and employment services.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Homeless

The primary objective of the Office of Economic Opportunity is to aid those homeless individuals and families in having access to obtain emergency shelter services and having the availability to seek/obtain permanent housing, while also preventing individuals and families from becoming homeless.

Strengths:

- Available emergency shelters and shelter services
- Subrecipients and other community providers who are passionate about aiding the homeless and at risk of homelessness in their communities and subsequently the state of South Carolina
- Current subrecipients and COCs are able to offer at least one of the ESG components in each of the 46 counties of South Carolina.

Barriers:

- Limited funding to address needs from homelessness to stable permanent housing.
- Difficulty in finding/ approving affordable permanent housing that satisfies the Fair Market Rent and Rent Reasonableness requirements.
- Limited participation by landlords willing to work with ESG-funded programs.

Special Needs

The primary objective of South Carolina Department of Public Health statewide HOPWA (Housing Opportunities for Persons With AIDS) program is to prevent persons living with HIV/AIDS (PLWH) from entering or re-entering homelessness. Input from HOPWA service providers identifies several strengths within the current system, as well as significant gaps that constrain its ability to fully meet the complex needs of PLWH.

Strengths

- Availability of foundational housing resources: Existing housing funds and supportive services offer essential assistance to PLWH. While current resources provide a meaningful baseline of support, providers emphasize that expanded funding would enable more comprehensive responsiveness to client needs.

- Highly committed service workforce: Providers consistently report that staff members exhibit strong dedication, empathy, and commitment to supporting PLWHA, which enhances the quality and continuity of care.

- Statewide service coverage: HOPWA project sponsors operate across all 46 counties in South Carolina , promoting access for all to housing and supportive services regardless of geographic location.

- Capacity to address immediate needs: Through strong community partnerships and coordinated service networks, providers can respond effectively to urgent, short-term needs for clients who already have long-term housing or care plans in place. This collaborative approach ensures timely support while reinforcing the broader continuum of care.

- Support for housing stability: Programs such as Permanent Housing Placement facilitate the transition into stable housing, while STRMU (Short-Term Rent, Mortgage, and Utility assistance) provides critical emergency financial support that helps clients remain housed during crises.

Gaps and Barriers

- Insufficient funding relative to need: The level of funding currently available is inadequate to meet the full range of housing and supportive service needs among PLWH, particularly given rising costs and increasing demand.

- Limited availability of affordable housing: Providers cite a severe shortage of affordable housing units across the state. This shortage affects all client populations but is particularly acute for individuals with limited incomes.

- Challenges securing permanent housing for newly homeless households: Due to coordinated entry and housing placement systems prioritizing individuals experiencing chronic homelessness with higher and more complex needs, newly homeless individuals often face longer wait times for permanent housing. This has made it increasingly difficult to secure housing for those who experience sudden homelessness, resulting in prolonged housing instability or greater reliance on temporary arrangements.

- Limited resources for homelessness prevention: The majority of available homelessness funding is directed toward addressing literal homelessness and individuals with the highest acuity of need, leaving minimal resources available for prevention activities. As a result, fewer resources are available to assist individuals and families at earlier stages of housing instability, reducing the system's ability to prevent homelessness before it occurs.

- Significant gaps in mental health service capacity: Behavioral health services, including mental health care, remain insufficient across much of the state, limiting the ability to address co-occurring conditions that contribute to housing insecurity.

- Housing needs of elderly clients with limited income: Older adults living with HIV/AIDS, especially those with fixed or limited incomes, face substantial challenges securing and maintaining housing. Rising rental costs, accessibility needs, and the lack of supportive housing options tailored to aging clients compound their vulnerability.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Statewide ESG program is administered by the Department of Administration, Office of Economic Opportunity (OEO). OEO distributes the funds to state of South Carolina nonprofits that currently provide services to the homeless community with either ESG components or services similar to ESG components. The Statewide ESG program serves all areas of South Carolina.

ESG funds are used to provide homeless persons and those at risk of becoming homeless (based on HUD definitions) with services with the ESG guidelines including but not limited to operations costs of emergency shelters, case management, rental assistance and other direct financial services.

Case management is imperative to successful outcomes for program participants, but also to work with housing providers in the community in order to locate safe, eligible, and affordable housing. This allows opportunity of program participants to seek and obtain permanent housing.

The Statewide HOPWA program is administered by the SC Department of Public Health STD/HIV Section. The strategy for addressing gaps in the institutional structure and service delivery system is grounded in a commitment to promoting health for all and strengthening collaborative networks that support housing access for vulnerable populations, particularly persons living with HIV/AIDS (PLWH). DPH distributes federal HOPWA funds to regional Ryan White Care Providers and/or eligible non-profit organizations that assist people living with HIV/AIDS. The state HOPWA program serves all areas of South Carolina except the Columbia, Charleston, and Greenville Emergency Management and Services Assistance (EMSA), which receive HOPWA funding directly from HUD and Aiken and York Counties which are part of neighboring states' EMSAs. This allocation approach ensures that resources are directed to entities with established clinical and supportive service infrastructures, thereby enhancing coordination across medical, behavioral health, and housing systems.

SC DPH HOPWA funding supports a comprehensive array of housing interventions including Tenant-Based Rental Assistance (TBRA), Short-Term Rent, Mortgage, and Utility assistance (STRMU), Permanent Housing Placement (PHP), Supportive Services, and operating funds for Facility-Based Supportive Housing. These services collectively address both immediate and long-term housing needs, reducing disparities in housing stability that disproportionately affect PLWH.

The program model is intentionally collaborative. All HOPWA project sponsors are either Ryan White Part B service providers or maintain strong partnerships with providers, enabling a unified service delivery framework that integrates housing supports with medical care, case management, and other essential services. With the exception of two organizations, all project sponsors provide supportive service, primarily case management to PLWH statewide.

Case management remains a foundational component of this strategy, particularly for clients who require sustained support to maintain medical care, adhere to treatment, and stabilize their housing. HOPWA case management involves the development of individualized action plans that address a range of client needs, including housing-related goals. Supportive services such as transportation further enhance clients'

ability to access medical appointments, follow through on housing plans, and maintain continuity of care. These integrated supports are essential to reducing health disparities and improving outcomes among vulnerable populations.

Longer-term housing interventions, including facility-based supportive housing and TBRA, also play a critical role in advancing health across all vulnerable groups. Facility-based supportive housing offers a safe and stable environment for PLWH transitioning from mental health or substance use treatment or other unstable settings. These facilities provide the structure clients need to work toward long-term housing goals without the daily instability associated with homelessness. Together, these collaborative driven strategies build a more resilient and accessible service system capable of meeting the complex needs of PLWH across the state without the instability of homelessness.

SP-45 Goals Summary – 91.315(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A New Affordable Rental Housing	2026	2030	Affordable Housing	Statewide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: $40,799,731.91 ~~HTF: $9,051,425~~ ~~$7,342,443.58~~	Rental units constructed: 200 Household Housing Unit
2	1B Preservation of Existing Affordable Housing	2026	2030	Affordable Housing	Statewide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: $$49,811,582.30 ~~HTF: $5,547,647~~ ~~$9,669,798.10~~	Rental units rehabilitated: 60 Household Housing Unit
3	1C Tenant-Based Rental Assistance	2027	2030	Affordable Housing	Statewide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: $100,000.00	Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted
4	2A Improve Public Facilities & Infrastructure	2026	2030	Non-Housing Community Development	Statewide Low/Mod Eligible	Improve Public Facilities & Infrastructure	CDBG: $94,183,385.00	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 250,000 Persons Assisted
5	3A Economic Development & Sustainability	2026	2030	Non-Housing Community Development	Statewide Low/Mod Eligible	Economic Development & Sustainability	CDBG: $1,250,000.00	Jobs created/retained: 125 Jobs
6	4A Community & Regional Planning	2026	2030	Non-Housing Community Development	Statewide Low/Mod Eligible	Community & Regional Planning	CDBG: $2,500,000.00	Other: 200 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	5A Homeless Housing & Services	2026	2030	Homeless	Statewide Low/Mod Eligible	Homeless Housing & Services	ESG: $11,062,236.90	Tenant-based rental assistance / Rapid Rehousing: 500 Households Assisted Homelessness Prevention: 875 Persons Assisted Homeless Person Overnight Shelter: 20000 Persons Assisted Other (Street Outreach and Other Services): 7,500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	6A Housing & Supportive Services for HIV/AIDS	2026	2030	Non-Homeless Special Needs	Statewide Low/Mod Eligible	Housing & Supportive Services for HIV/AIDS	HOPWA: $15,571,099.60	HIV/AIDS Housing Operations (STRMU/PHP/TH-FBH): 1450 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 625 Households Assisted Other (Supportive Services): 7000
9	7A Effective Program Management	2026	2030	Non-Housing Community Development	Statewide Low/Mod Eligible	Effective Program Management	CDBG: $3,544,325.00 HOME: $3,187,200.35 ESG: $896,938.10 HOPWA: $481,580.40 ~~HTF: $1,567,186.60~~ ~~$1,655,966.59~~	Other: 5 Other

Table 47 – Goals Summary

Goal Descriptions

1	**Goal Name**	1A New Affordable Rental Housing
	Goal Description	The State will increase affordable rental housing opportunities for LMI households through new construction of rental units. Households benefitting from affordable rental housing units must meet income eligibility requirements.
2	**Goal Name**	1B Preservation of Existing Affordable Housing
	Goal Description	The State will fund activities that preserve the existing rental housing stock across the state, and ensure they remain safe, decent and affordable. Specific activities that will be undertaken involve the rehabilitation of affordable rental housing units. Households benefitting from affordable rental housing units must meet income eligibility requirements.
3	**Goal Name**	1C Tenant-Based Rental Assistance
	Goal Description	The State will help to make rental housing affordable for LMI households through tenant-based rental assistance services. The provision of tenant-based rental assistance will make housing more affordable for those at-risk of homelessness and for other low income households experiencing housing instability.
4	**Goal Name**	2A Improve Public Facilities & Infrastructure
	Goal Description	The State will improve and expand public infrastructure through activities in low- and moderate-income areas. Activities include improvements and expansion to streets, sidewalks, and water systems. ADA improvements will increase accessibility for persons with a disability. There is also a need to build infrastructure that supports the development of affordable housing, electrical utilities and power-grid upgrades. The State will also improve access to public facilities that will benefit LMI and special needs persons. Activities include improved access to community centers, neighborhood facilities and park facilities.
5	**Goal Name**	3A Economic Development & Sustainability
	Goal Description	The State will support small businesses in the creation or retention of jobs as a means of providing or expanding economic opportunity in the form of jobs to primarily low- and moderate-income individuals. The CDBG Business Development Program is the primary tool for accomplishing this by providing financial resources for local governments to pursue opportunities that create new jobs, retain existing employment, stimulate private investment, and revitalize or facilitate the competitiveness of the local economy.

6	**Goal Name**	4A Community & Regional Planning
	Goal Description	The State will assist local governments in developing plans and building local community development capacity to build the capacity to effectively determine community needs, establish both long-term goals and short-term objectives, and develop plans for carrying out effective strategies to address community needs. Accomplishments are measured in terms of the number of communities assisted.
7	**Goal Name**	5A Homeless Housing & Services
	Goal Description	The State will fund activities that help to end homelessness in South Carolina. These include rapid re-housing for households experiencing crisis; homeless prevention rental assistance for those at-risk; homeless overnight shelter operations for the homeless; and street outreach services.
8	**Goal Name**	6A Housing & Supportive Services for HIV/AIDS
	Goal Description	The State will fund activities to support persons living with HIV/AIDS and their families. These include supportive services such as case management, transportation and health services. Housing subsidy programs will secure housing for this vulnerable group and include short-term, mortgage, rental and utility assistance (STRMU), tenant-based rental assistance (TBRA), and permanent housing placement activities.
9	**Goal Name**	7A Effective Program Management
	Goal Description	The State will provide effective program management of the HUD grant programs that will ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, fair housing outreach and citizen participation requirements.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The State estimates that with HOME funds, it will assist low- to moderate-income households with affordable housing activities:

Rental units constructed: 200 Household Housing Unit

Rental units rehabilitated: 60 Household Housing Unit

Tenant-based rental assistance: 50 Households Assisted

Note: Affordable housing outcomes will be reported in the annual performance report, and primarily evaluates outcomes from CDBG, HOME and HTF housing program activities. Affordable housing will meet the terms that are defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership as applicable to the select activities.

SP-50 Public Housing Accessibility and Involvement – 91.315(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

SC Housing serves as the Local Housing Authority in the administration and delivery of rental assistance under HUD's Housing Choice Voucher Program for the following counties: Clarendon, Colleton, Dorchester, Fairfield, Kershaw, Lee and Lexington, Community based Public Housing Authorities (PHAs) located in the states larger suburban and metropolitan areas own and manage public housing developments. SC Housing supports the local PHAs with financing and/or technical assistance and thereby helps the PHAs achieve the federal program objectives of encouraging homeownership, self-sufficiency, and youth development, but the state does not undertake public housing resident management or ownership initiatives.

During the development of the Consolidated Plan, the State reviewed the plans of public housing authorities in South Carolina. These plans indicate a general trend toward concepts of family self-sufficiency, individual development accounts, and homeownership programs.

To the State's knowledge, there are no outstanding court orders, consent decrees, or HUD sanctions that would either prevent or negatively impact the delivery of affordable housing to low income persons and families or impede implementation of the Consolidated Plan.

At this time there are no reports of a need to increase accessible units required by a Section 504 Voluntary Compliance Agreement, however; if a request is made by an individual or family the local PHAs are required to make reasonable accommodations to meet the needs of persons with a disability or special need.

Activities to Increase Resident Involvements

Not applicable. Please refer to the local housing authority in the area.

Is the public housing agency designated as troubled under 24 CFR part 902?

Not applicable. Please refer to the local housing authority in the area.

Plan to remove the 'troubled' designation

Not applicable.

SP-55 Barriers to affordable housing – 91.315(h)

Barriers to Affordable Housing

Below are state-level policies and conditions that can negatively affect affordable housing production, preservation, and residential investment in South Carolina. Local counties and jurisdictions have their own ordinances and fees; the items below reference policies that apply statewide (or are set in state law) and commonly shape local practice.

1) **Property-tax classification and caps (Act 388 and related statutes)**
   - **Higher assessment ratio on rental & new non-owner housing.** Owner-occupied homes are taxed at a 4% assessment ratio, while rental/second homes are taxed at 6%, increasing operating costs for rental housing relative to owner-occupied units and discouraging new rental investment. State guidance and county materials confirm the 4% "legal residence" classification and default 6% for other residential property.
   - **15% reassessment cap & "point-of-sale" reset.** Act 388 caps taxable value growth to 15% over five years, but removes the cap at assessable transfer of interest (i.e., point of sale). This combination can suppress taxes for long-held owner property while shifting burdens toward new buyers and new construction, complicating pro formas for affordable projects and preservation acquisitions.

2) **No statewide rent regulation and limited tenant-protections baseline**
   - **No statewide rent control / caps**. South Carolina law does not cap rent increases at the state level; increases are largely governed by lease terms and general good-faith standards, leaving affordability exposed in hot markets. (A 2025 bill proposing caps and notice requirements—H.3346—is pending and not enacted.)
   - **State fair-housing law does not include "source of income."** Because voucher/source-of-income discrimination is not currently a protected class under the state fair-housing statute, landlords may legally refuse Housing Choice Vouchers, which reduces lease-up options for low-income renters unless a locality adopts its own protections. (Bills to add SOI protection were introduced in recent sessions but not enacted.)

3) **Development Impact Fee Act (state authorization for local impact fees)**
   - **State law authorizes local governments to levy development impact fees (SC Development Impact Fee Act, §6-1-910 et seq.).** While impact fees fund needed infrastructure, they increase per-unit development costs when not calibrated with affordability objectives or offset by incentives/exemptions, affecting feasibility for income-restricted housing.

4) **Code adoption/energy compliance-cost timing (neutral baseline, practical frictions)**
   - **South Carolina adopts the 2021 International Codes with state modifications.** While modern codes improve safety and efficiency, implementation timing and compliance costs (e.g., plan review capacity, training cycles) can delay smaller affordable projects if not supported by technical

assistance and predictable schedules. This is a process risk rather than a policy flaw, but it can still hinder delivery if local enforcement capacity is constrained.

Together, these policies can raise the cost of supplying and operating affordable rentals (tax classification and impact fees), limit demand-side access (no SOI protection; no statewide rent caps), and reduce policy tools that localities can readily deploy. For preservation deals, point-of-sale reassessment and the 6% class can widen operating gaps just as a nonprofit or mission buyer acquires an aging asset, increasing the risk of conversion to higher rents if subsidies are insufficient. Addressing these headwinds typically involves state-level fixes (e.g., tax parity or exemptions for income-restricted/rent-capped properties, SOI protection) paired with local implementation that calibrates impact fees and streamlines code review for affordable projects.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following strategies to address affordable housing barriers will be incorporated:

- SC Housing will continue the SC Mortgage Tax Credit Program to help homebuyers make their mortgages more affordable. It is a Mortgage Credit Certificate Program administered by SC Housing which provides a federal income tax credit to qualified homebuyers for every year they occupy the home as their primary residence. This program was begun in 2012.
- SC Housing's Palmetto Heroes Program will continue to assist local “heroes” to become homeowners. Eligible participants include essential public safety personnel (law enforcement officers, firefighters, EMS), medical personnel (nurses), and correctional workers. The program provides a reduced mortgage interest rate and down payment assistance.
- Palmetto Home Advantage Program offers low fixed interest rates and down payment assistance for first time home buyers.
- Country First Initiative Program is a rural initiative available to homebuyers in specifically targeted rural counties.
- SC Housing’s Made it Home Program is a new initiative to increase the supply of affordable single-family homes across South Carolina by offering cost subsidies to qualified builders and also provides eligible home buyers up to $25,000 in forgivable down payment assistance structured as a zero-interest 2nd mortgage.
- SC Housing will hold Lender Partner and SC State Housing Authority Certified Real Estate Professional training classes at locations throughout the state. The Lender Partner training covers program requirements such as home price limits, income limits, and the SC Housing loan process. Certified Real Estate Professional training covers SC Housing programs availability and eligibility and requirements for SC Housing loans. Legal and Real Estate continuing education sessions were also included in the Palmetto Affordable Housing Forum. The overall purpose is to increase awareness of housing programs and resources to expand the supply of affordable housing and increase homeownership opportunities in the state.
- SC Housing will maintain its expanded social media presence as a means of communicating information to housing partners, homeowners and renters and others interested in housing in the

state. The agency uses Twitter and Facebook and other innovative electronic tools and technologies have allowed it to operate more efficiently and communicate in a more dynamic and timely way.

- SC Housing will award funds for or to facilitate construction of new affordable rental housing units. HOME, HTF, and other SC Housing administered funds in these projects directly lower the cost of the unit and thereby make rental units more affordable. SC Housing will provide other funds (not HOME) for down payment and closing cost assistance and below market interest rate financing to make homeownership more affordable and financing simpler and more available.
- Housing Authority staff will spend time meeting with Senators and Representatives on an ongoing basis to educate them on the various affordable housing programs the Housing Authority administers as well as to review several annual reports with them: Accountability Report, Affordable Housing Statewide Impact Report, Investment Report, and HTF Annual Report. This interaction enables the Senators and Representatives to understand the need for, as well as the impact of, affordable housing in their areas, and this in turn helps them discuss the positives of affordable housing when their constituents call with NIMBY issues and concerns.

SP-60 Homelessness Strategy – 91.315(d)

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

The South Carolina Department of Administration-Office of Economic Opportunity coordinates outreach to homeless individuals and families through several strategies. The office attends the Homeless Coalition bi-monthly meetings, along with all the Continuums of Care (CoC); meets with each HMIS lead agency; attends policy meetings and staff volunteer for various Homeless Coalition committees. The four regional CoCs are: Total Care for the Homeless Coalition (TCHC), Lowcountry Homeless Coalition, Midlands Area Consortium for the Homeless (MACH), and Upstate Continuum of Care, which also acts as the CoC Lead Organization.

Street Outreach is coordinated statewide by the office, which involves identifying places in each community where unsheltered homeless persons are typically found by law enforcement, community service workers or homeless count volunteers. When locations are identified, a street outreach worker will physically go to those places, in an attempt to locate unsheltered homeless persons, engage them, identify needs and connect them with emergency shelter, housing or critical services, or provide them with urgent, non-facility based care. Since homeless individuals are often distrustful and hesitant to share personal information, this process takes time and effort. Initial efforts focus on small engagements like providing hygiene kits, and providers use that initial interaction to build trust. This in turn allows greater efforts at identifying specific needs and connecting individuals with services that can benefit them. Street outreach activities can include case management, emergency health and mental health services, transportation and services for special populations.

Addressing the emergency and transitional housing needs of homeless persons

The Emergency Solutions Grant (ESG) Program addresses the need for emergency shelter by funding shelters who provide services outlined by HUD to those who are currently homeless. The State Office of Economic Opportunity works closely with all four regional CoCs to identify needs and direct funds for emergency shelter services.

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

South Carolina Department of Administration-Office of Economic Opportunity staff are responsible for administering the State ESG Program, and meet regularly with the State Continuums of Care to discuss homeless needs and strategies, as well as upcoming Annual Action Plans when appropriate. These

discussions include funding allocations between homeless services including outreach, shelter and transitional housing facilities and operations, homeless prevention and re-housing, and HMIS, as well as aligning objectives and policies to achieve a more coordinated approach to addressing homeless needs in South Carolina.

The ESG Program provides funding for services that specifically address the needs of homeless individuals and families, which include the transition to permanent housing and to prevent the recurrence of homelessness. The goal is to use housing relocation, stabilization services or short-term rental assistance to "re-house" individuals and families living in shelters or unsheltered situations. This involves assistance to help move them, as quickly as possible, out of homelessness into a more stable housing situation and to set them up for future success. Providers can use ESG funds to assist with short- term rental assistance, rental arrears, rental application fees, security and utility deposits, utility payments, moving costs, and a range of services including housing search and placement, case management, tenant legal services, landlord-tenant mediation and credit repair.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The ESG Program has funds available for preventive services, to help eligible individuals and families avoid homelessness. Although the ESG Program has a prohibition against discharge planning that prevents the use of ESG funds to facilitate discharge, a person discharged from an institution can still benefit from the services ESG recipients can provide. Funds are available for housing relocation, stabilization services and short term rental assistance, as necessary to prevent the individual or family from moving to an emergency shelter, onto the streets or into other places not meant for human habitation.

Recipients may use ESG funds to assist with short-term rental assistance, rental arrears, rental application fees, security and utility deposits, utility payments, moving costs, and a range of services including housing search and placement, case management, tenant legal services, landlord-tenant mediation and credit repair. The goal is to prevent an individual or family from moving to an emergency shelter or into an unsheltered situation and to achieve housing stability.

SP-65 Lead based paint Hazards – 91.315(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Lead-based paint remains a significant health concern in pre-1978 housing, particularly for households with young children and pregnant persons. While South Carolina does not typically use CDBG or HOME funds for general housing rehabilitation, the State may support acquisition and rehabilitation using HOME funds as part of rental housing development projects. When HOME-assisted acquisition/rehabilitation occurs, the State ensures project owners and subrecipients comply with HUD lead hazard evaluation, reduction, lead-safe work practices, clearance, and notification requirements under 24 CFR Part 35.

Other statewide housing programs also support lead hazard reduction. SC Housing's Trust Fund Small Rental Development Program applicants must follow the Secretary of the Interior's Standards for Rehabilitation (36 CFR Part 68) and complete environmental requirements, including lead and asbestos testing and abatement as applicable. SC Housing LIHTC proposals involving pre-1978 buildings require lead-based paint testing results and hazardous materials documentation. Recipients of HOME, NHTF, and CDBG funds are encouraged to identify additional funding sources—such as HUD lead-focused grant programs and other public or private resources—to support lead hazard activities.

The South Carolina Department of Public Health (DPH) operates the South Carolina Tracking Program as part of CDC's National Environmental Public Health Tracking effort, providing health and environmental data on lead exposure and prevention. South Carolina law requires laboratories to report blood lead test results for children under six to DPH, supporting statewide childhood lead surveillance. DPH publishes childhood lead data and prevention information to support public awareness and targeted prevention activities.

The State will continue to:

- Provide guidance and technical assistance to project owners/subrecipients on HUD's Lead Safe Housing Rule (24 CFR Part 35) compliance
- Ensure required lead-related notifications, disclosures, and recordkeeping are completed for assisted target housing
- Incorporate lead hazard evaluation and reduction requirements into applicable assisted housing rehabilitation
- Refer households to local lead hazard reduction programs and DPH resources for additional services

How are the actions listed above related to the extent of lead poisoning and hazards?

The actions above are tied to the size of South Carolina's older housing stock, where lead-based paint is more likely to be present. The 2019-2023 ACS shows about 684,957 households live in housing built before 1980 (approximately 31% owner-occupied and 37% renter-occupied). The ACS does not break out units built specifically prior to 1978; therefore, housing built before 1980 is used as a reasonable proxy for

estimating the prevalence of older housing that may include pre-1978 units. Accordingly, when State-administered housing programs support acquisition and/or rehabilitation of housing built before 1978, the State requires compliance with HUD lead-safe requirements, including lead-safe work practices, clearance, required notices, and lead hazard evaluation and control when applicable.

The Centers for Disease Control and Prevention reports that children under the age of 6 are at greatest risk for health problems caused by lead exposure. Exposure to lead can seriously harm a child's health and cause well-documented health effects, including damage to the brain and nervous system, slowed growth and development, learning and behavior problems, and hearing and speech problems. Should the State become aware of such cases, it will refer the family to their local Department of Public Health resources for follow-up and guidance.

See MA-20 Housing Market Analysis: Condition of Housing for more information.

How are the actions listed above integrated into housing policies and procedures?

Lead hazard reduction is an eligible activity under HOME and CDBG programs when projects involve housing repair or rehabilitation. The State's policies incorporate HUD requirements for assisted pre-1978 housing by requiring appropriate lead hazard evaluation and reduction, lead-safe work practices, clearance when required, and required notifications and recordkeeping per HUD rules. Funding recipients must provide written notices and disclosures to occupants and owners regarding lead hazards and document receipt.

Recipients are encouraged to identify additional funding sources—including HUD lead-focused grants and other public and private resources—to support lead hazard activities for projects where rehabilitation is not funded.

SP-70 Anti-Poverty Strategy – 91.315(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

South Carolina's anti-poverty strategy leverages multiple federal funding sources—including CDBG, HOME, ESG, and HOPWA—alongside the Community Services Block Grant (CSBG) to address the interconnected challenges facing low- to moderate-income (LMI) households. As of 2023, approximately 13.9% of South Carolina's population lives below the poverty line, totaling over 717,000 residents (U.S. Census Bureau, Small Area Income and Poverty Estimates). While this represents stability from 2019 (13.9%) and improvement from a decade ago when poverty rates approached 17-18%, persistent geographic disparities remain. In many urban centers, poverty rates are below 10%, while in suburban and rural areas, over 25% of the population lives below the poverty line (2019-2023 ACS).

Through CDBG investments, the State prioritizes public facilities, infrastructure improvements, and economic development activities in high-poverty areas to create pathways out of poverty. These investments complement services provided through the CSBG program, administered by the SC Office of Economic Opportunity, which provides comprehensive services including employment training, education support, emergency assistance, nutrition programs, and health care access for low-income families. HOME funds support affordable housing development and rehabilitation to increase housing stock for LMI households, while ESG funds address homelessness prevention and rapid rehousing. HOPWA resources provide housing assistance and supportive services for individuals and families living with HIV/AIDS.

The State's approach emphasizes job creation and retention through small business support, workforce development, and implementation of Section 3 policies that create economic opportunities for residents in target communities. Small business development programs offered by SC Commerce—including commercial rehabilitation, job incentive programs, and technical assistance—are designed to not only meet infrastructure needs but also economically empower the populations they serve. Additionally, the State addresses housing stability as a critical anti-poverty intervention by funding affordable housing development, rehabilitation, homelessness prevention, and supportive services for vulnerable populations including persons with disabilities, the elderly, and individuals living with HIV/AIDS.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The State's anti-poverty strategy is fully integrated with its affordable housing plan through coordinated investments and partnerships across multiple agencies and programs. HUD-funded programs work in tandem with complementary federal resources, particularly the CSBG administered by the U.S. Department of Health and Human Services through the SC Office of Economic Opportunity. While CDBG, HOME, ESG, and HOPWA focus on housing and community development infrastructure, CSBG provides wraparound services—including employment training, education support, emergency assistance, financial literacy, nutrition programs, and health care access—that help families achieve long-term self-sufficiency:

- Targeting federal resources to public facilities and infrastructure improvements in low/mod block group tracts with high poverty rates;
- Funding public service programs that promote housing stability and financial self-sufficiency;
- Supporting special needs populations including persons with disabilities, the elderly, homeless individuals, and victims of domestic violence;
- Creating and retaining jobs through small business economic development activities and Section 3 hiring requirements;
- Building local capacity through community and regional planning assistance;
- Supporting CHDO operations to increase affordable housing stock;
- Funding new rental development and rehabilitation to maintain housing quality and prevent homelessness; and
- Providing integrated housing and supportive services for homeless individuals and persons living with HIV/AIDS.

SP-80 Monitoring – 91.330

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

Please note that due to IDIS input restrictions, this full section has been uploaded to the AD-25 in IDIS. Please see the PDF document attachment in the AD-25 for CDBG Slow-Moving Projects, CDBG Funds Disbursed, HOME Rental Project On-Site Compliance Reviews, and ESG and HOPWA Monitoring. Each of the Federal programs covered by the Consolidated Plan are governed by separate monitoring and compliance requirements, and the State relies on the enforcement of these requirements by administering agencies and organizations, whether public or private, to ensure compliance with statutory and regulatory program requirements.

CDBG Monitoring

In the CDBG program, all projects are subject to ongoing programmatic and financial monitoring to ensure compliance with federal and state requirements. Monitoring activities are conducted. The State monitors CDBG recipients through a combination of periodic on-site visits, desk reviews, and required reporting to identify and address potential issues early in the grant lifecycle.

In addition to formal monitoring, the State provides technical assistance and capacity-building support to CDBG recipients. This includes technical assistance visits for new grant awards, annual updates to the CDBG implementation manual to reflect current policies and regulatory changes, and regular training opportunities for applicants and grantees. The State conducts annual implementation workshops that provide guidance on current program requirements, priorities, and updates to federal and state regulations, as well as best practices for effective grant administration.

Executive Order Compliance

The State of South Carolina agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government payment decisions for purposes of section 3729(b)(4) of title 31, United States Code. The State will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

Please see additional CDBG, HOME, ESG, HOPWA and HTF monitoring details linked to the AD-25 grantee unique appendices.

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

As a State Entitlement Grantee, federal housing and community development resources are expected to be available for the State of South Carolina through the U.S. Department of Housing and Urban Development under several federal block grant programs. These grants include the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG), Housing Opportunities for Persons Living with HIV/AIDS (HOPWA) and the Housing Trust Fund (HTF).

The CDBG program provides funding for public facility and infrastructure improvements, economic development, and vital services for LMI persons in the State. The HOME program provides affordable housing for low- to moderate-income households through various activities such as new housing development and preservation of the affordable housing stock. ESG funds are provided for activities that address homelessness such as shelter services, street outreach, homeless prevention rental activities, and rapid-rehousing activities. HOPWA funds provide housing subsidies and supportive services for individuals and their families who are living with HIV/AIDS. HTF funds will help to produce and preserve affordable housing for extremely low- and very low-income households. PY 2026 is the first year of the 2026-2030 Consolidated Plan, and there are four more years remaining in the plan period.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Public Improvements Public Services	$20,295,542.00	$0.00	$0.00	$20,295,542.00	$81,182,168.00	PY 2026 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation and program income.
HOME	public - federal	Acquisition Multifamily rental new construction Multifamily rental rehab TBRA	$6,374,400.07	$10,386,713.00	$10,092,949.21	$26,854,062.28	$67,044,452.28	PY 2026 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation and program income.

HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	$3,210,536.00	$0.00	$0.00	$3,210,536.00	$12,842,144.00	PY 2026 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation.
ESG	public - federal	Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services	$2,391,835.00	$0.00	$0.00	$2,391,835.00	$9,567,340.00	PY 2026 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation.

HTF	public - federal	Acquisition Admin and Planning Multifamily rental new construction Multifamily rental rehab	$3,311,933.19	$0.00	$2,108,722.28	$5,420,655.47	$13,247,732.76	PY 2026 is the first program year of the ConPlan. The funds expected for the remainder of ConPlan is 4x more years of the annual allocation.

Table 48 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Housing and community development programs in South Carolina rely on multiple funding streams from federal, state, local, private, and non-profit sources. The majority of this funding originates from federal programs administered by various agencies. Programs including HOME, HTF, CDBG, Low Income Housing Tax Credits (LIHTCs), Section 8 rental assistance programs, and Low Income Home Energy Assistance (LIHEAP) are allocated to states based on formulas.

State resources for housing incorporate a range of programs, including the State Housing Trust Fund administered by SC Housing. The SC HTF is a state-funded program created in 1992 to assist low-income households in all 46 counties. The fund receives a small portion of all documentary stamp taxes collected. In addition, HUD requires the State to provide matching funds for the HOME, and ESG Program allocations. The CDBG, HOPWA and HTF programs do not require a match from the State of South Carolina for their allocation.

CDBG: While the HUD does not impose a match requirement for CDBG funds, the State requires local match for CDBG-funded projects, unless a waiver is approved based on limited local financial capacity. Required State match and leveraging may include funds from other federal, state and local funding sources, private investment, or non-profit contributions. These resources may include cash, in-kind, force account labor, volunteer labor or donations, as well as grants, loans or waiver of fees.

HOME: The HOME program requires a 25 percent (25%) match. HOME program matching funds are provided by SC Housing through the State Housing Trust Fund.

ESG: The ESG Program requires a dollar-for-dollar match in non-ESG funds from the State for their allocation. To meet this requirement, the ESG Program requires that applicants provide a dollar-for-dollar match if they are awarded a grant. Match can be either in the form of a cash contribution or in other donated/in-kind resources such as the value of buildings, equipment, and volunteer services. The State is allowed to waive the match requirement for up to the first $100,000 of its allocation for applicants who are least capable of leveraging local resources to meet the match.

HOPWA: Although HOPWA does not require matching funds, it serves as a significant source of leveraged support each year. All South Carolina DPH HOPWA service providers—referred to as project sponsors—are either Ryan White program providers or work in close collaboration with them. Through this partnership, HOPWA project sponsors leverage additional resources to deliver the most comprehensive housing and support services possible. During the previous grant year, project sponsors who also served as Ryan White Part B providers expended over $2.1 million in Ryan White formula funds on case management and housing services. When individuals have access to safe and stable housing, they are better positioned to contribute to the economy and thrive as productive members of their communities.

If appropriate, describe publicly owned land or property located within the state that may be used to address the needs identified in the plan

The State does not own any land or property that may be used to address the needs identified in the plan.

Discussion

The State also receives several other federal grants which are not listed in the table above. These are:

CDBG-MIT: In April 2018, HUD announced an allocation of $157.6 million in CDBG Mitigation (CDBG-MIT) funds to South Carolina. During 2021, the State received an additional MIT allocation of $4,598,000 bringing total MIT funding for South Carolina to $162,198,000. The State's CDBG-MIT Action Plan, as amended for the additional funding, is posted on the SC Office of Resilience (SCOR) website at https://scor.sc.gov/. These funds will be used for acquisition and public infrastructure improvements needed to improve resiliency and reduce the future impacts of natural disasters.

RHP: The Recovery Housing Program (RHP) provides funding for stable, transitional housing for people recovering from substance use disorders. This support lasts up to two years or until permanent housing is found. The South Carolina Department of Alcohol and Other Drug Abuse Services (DAODAS) manages these funds, with separate planning and reporting rules. In FY 2025, $1,246,462 was received for this program. RHP funds are not listed in the resources table above because grantees submit a separate RHP Action Plan outlining needs, fund use, and program goals. These are tracked through Annual Performance Reports in the Disaster Recovery Grant Reporting (DRGR) system, which HUD uses to review progress, results, and spending.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A New Affordable Rental Housing	2026	2030	Affordable Housing	Statewide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: $16,254,305.75 HTF: $3,155,466.54	Rental units constructed: 40 Household Housing Unit
2	1B Preservation of Existing Affordable Housing	2026	2030	Affordable Housing	Statewide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: $9,962,316.46 HTF: $1,933,995.62	Rental units rehabilitated: 12 Household Housing Unit
3	2A Improve Public Facilities & Infrastructure	2026	2030	Non-Housing Community Development	Statewide Low/Mod Eligible	Improve Public Facilities & Infrastructure	CDBG: $18,836,677.00	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 50000 Persons Assisted
4	3A Economic Development & Sustainability	2026	2030	Non-Housing Community Development	Statewide Low/Mod Eligible	Economic Development & Sustainability	CDBG: $250,000.00	Jobs created/retained: 25 Jobs
5	4A Community & Regional Planning	2026	2030	Non-Housing Community Development	Statewide Low/Mod Eligible	Community & Regional Planning	CDBG: $500,000.00	Other: 40 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	5A Homeless Housing & Services	2026	2030	Homeless	Statewide Low/Mod Eligible	Homeless Housing & Services	ESG: $2,212,447.38	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Homelessness Prevention: 175 Persons Assisted Homeless Person Overnight Shelter: 4000 Persons Assisted Other (Street Outreach and Other Services): 1,500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	6A Housing & Supportive Services for HIV/AIDS	2026	2030	Non-Homeless Special Needs	Statewide Low/Mod Eligible	Housing & Supportive Services for HIV/AIDS	HOPWA: $3,114,219.92	HIV/AIDS Housing Operations (STRMU/PHP/TH-FBH): 290 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 125 Households Assisted Other (Supportive Services): 1400
8	7A Effective Program Management	2026	2030	Non-Housing Community Development	Statewide Low/Mod Eligible	Effective Program Management	CDBG: $708,865.00 HOME: $637,440.07 ESG: $179,387.62 HOPWA: $96,316.08 HTF: $331,193.31	Other: 1 Other

Table 49 – Goals Summary

Goal Descriptions

1	**Goal Name**	1A New Affordable Rental Housing
	Goal Description	The State will increase affordable rental housing opportunities for LMI households through new construction of rental units. Households benefitting from affordable rental housing units must meet income eligibility requirements.
2	**Goal Name**	1B Preservation of Existing Affordable Housing
	Goal Description	The State will fund activities that preserve the existing rental housing stock across the state, and ensure they remain safe, decent and affordable. Specific activities that will be undertaken involve the rehabilitation of affordable rental housing units. Households benefitting from affordable rental housing units must meet income eligibility requirements.
3	**Goal Name**	1C Tenant-Based Rental Assistance
	Goal Description	The State will help to make rental housing affordable for LMI households through tenant-based rental assistance services. The provision of tenant-based rental assistance will make housing more affordable for those at-risk of homelessness and for other low income households experiencing housing instability.
4	**Goal Name**	2A Improve Public Facilities & Infrastructure
	Goal Description	The State will improve and expand public infrastructure through activities in low- and moderate-income areas. Activities include improvements and expansion to streets, sidewalks, and water systems. ADA improvements will increase accessibility for persons with a disability. There is also a need to build infrastructure that supports the development of affordable housing, electrical utilities and power-grid upgrades. The State will also improve access to public facilities that will benefit LMI and special needs persons. Activities include improved access to community centers, neighborhood facilities and park facilities.
5	**Goal Name**	3A Economic Development & Sustainability
	Goal Description	The State will support small businesses in the creation or retention of jobs as a means of providing or expanding economic opportunity in the form of jobs to primarily low- and moderate-income individuals. The CDBG Business Development Program is the primary tool for accomplishing this by providing financial resources for local governments to pursue opportunities that create new jobs, retain existing employment, stimulate private investment, and revitalize or facilitate the competitiveness of the local economy.

6	**Goal Name**	4A Community & Regional Planning
	Goal Description	The State will assist local governments in developing plans and building local community development capacity to build the capacity to effectively determine community needs, establish both long-term goals and short-term objectives, and develop plans for carrying out effective strategies to address community needs. Accomplishments are measured in terms of the number of communities assisted.
7	**Goal Name**	5A Homeless Housing & Services
	Goal Description	The State will fund activities that help to end homelessness in South Carolina. These include rapid re-housing for households experiencing crisis; homeless prevention rental assistance for those at-risk; homeless overnight shelter operations for the homeless; and street outreach services.
8	**Goal Name**	6A Housing & Supportive Services for HIV/AIDS
	Goal Description	The State will fund activities to support persons living with HIV/AIDS and their families. These include supportive services such as case management, transportation and health services. Housing subsidy programs will secure housing for this vulnerable group and include short-term, mortgage, rental and utility assistance (STRMU), tenant-based rental assistance (TBRA), and permanent housing placement activities.
9	**Goal Name**	7A Effective Program Management
	Goal Description	The State will provide effective program management of the HUD grant programs that will ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, fair housing outreach and citizen participation requirements.

AP-25 Allocation Priorities – 91.320(d)

Introduction:

Each Program has identified activities for funding in PY 2026. These activities will directly contribute to the goals defined in this plan. Details about funding for each activity are in the program-specific sections of AP-30, Method of Distribution. Each section also explains other allowable set-asides. These include funds for program administration and related delivery activities, as well as compliance with program caps. Examples are administration costs for each program, reserves for CHDOs (HOME), HOPWA sponsor administration (HOPWA), and HMIS (ESG). The maximum amount for administration costs by program is 20% for CDBG, 10% for HOME, 3% for HOPWA (each funded HOPWA sponsor agency may also use up to 7% of their allocation on admin), 10% for HTF and 7.5% for ESG. The table below shows 7% as the IDIS system does not accept decimals at this time in this table.

The percentages below reflect the relative share of PY 2026 funding for each program goal. Note that these percentages include allowable set-asides from each program and add up to 100% of all funds for each program. The table below and each Program's Method of Distribution reflect the FY 2025 allocations and has been updated along with the Resources and Goals sections, as described for each Program.

More information about set-aide amounts for each program are described in the AP-30, Method of Distribution. All comply with pertinent program regulations and caps, as described in AP-30.

CDBG-MIT, ESG-RUSH and HOME ARP are other federal funds received by the State that also address certain housing and community needs; however they are not included in the table below as these are special awards that are not part of the annual entitlement grant funds. The CDBG-MIT Plan can be found on the SC Office of Resilience website at https://scor.sc.gov/.

Funding Allocation Priorities

	1A New Affordable Rental Housing (%)	1B Preservation of Existing Affordable Housing (%)	1C Tenant-Based Rental Assistance (%)	2A Improve Public Facilities & Infrastructure (%)	3A Economic Development & Sustainability (%)	4A Community & Regional Planning (%)	5A Homeless Housing & Services (%)	6A Housing & Supportive Services for HIV/AIDS (%)	7A Effective Program Management (%)	Total (%)
CDBG	0	0	0	93	1	2	0	0	3	**100**
HOME	61	37	0	0	0	0	0	0	2	**100**
HOPWA	0	0	0	0	0	0	0	97	3	**100**
ESG	0	0	0	0	0	0	93	0	7	**100**
HTF	56	34	0	0	0	0	0	0	10	**100**

Table 50 – Funding Allocation Priorities

Reason for Allocation Priorities

The CDBG, HOME, and HTF programs for 2026 are designed to address the three priority needs: affordable and decent housing; a suitable living environment; and economic opportunities. Allocation priorities are based on funding and program evaluation of relative need amongst the related objectives identified in the Plan. ESG funds address the needs of individuals and families experiencing homelessness in South Carolina and support specific activities such as street outreach services, emergency shelter, homeless prevention for those at risk of homelessness, and rapid rehousing for those already homeless. HOPWA program funds will be used to address the critical housing needs of low-income individuals and families living with HIV/AIDS in South Carolina. SC Department of Public Health allocates funding for TBRA, Facility-based Supportive Housing, STMRU, PHP, Transitional/Short-term Housing, and Supportive Housing.

How will the proposed distribution of funds address the priority needs and specific objectives described in the Consolidated Plan?

CDBG

The State distributes CDBG funds annually through a competitive process. Funded programs and eligible project types reflect allowed uses of CDBG and are designed to meet the priority needs and objectives described in the Consolidated Plan. The State's process requires most CDBG awards to go to local governments through competitive funding rounds. Local governments that receive awards then carry out activities identified in the Consolidated Plan in accordance with program requirements, ensuring resources support priority activities that directly address identified needs and help achieve the Plan's goals.

The application process and competitive scoring determine which activities will be funded each year. Funded projects and applications are listed annually in the Consolidated Annual Performance and Accomplishment Report (CAPER). For detailed information on eligible activities and distribution methods, visit the CDBG website at www.cdbgSC.com.

HOME and HTF

SC Housing develops annual applications supporting providers who address the priority needs and specific objectives described in this plan. HOME and HTF funds are distributed to local governments, nonprofit organizations, faith-based organizations, and other entities to carry out activities identified in the Consolidated Plan in accordance with applicable program requirements. Each year, funds are made available for some or all of the priority activities identified in the Strategic Plan, as indicated in the HOME and HTF Method of Distribution sections and program documents available on the SC Housing website at www.schousing.com. Specific activities undertaken by HOME and HTF recipients are determined by applications received and program funding award decisions.

ESG

Although states can award ESG Program funding to various recipient types, including nonprofits and local governments, the SC ESG Program awards funding only to nonprofit organizations. All 501(c)(3) nonprofits registered in South Carolina are eligible to apply.

The SC Office of Economic Opportunity holds a competitive application process and enters into grant agreements with approved applicants who already provide ESG services or ESG-related services to people experiencing homelessness or at risk of becoming homeless. Approved applicants become subrecipients for funding in one or more of the following components: emergency shelter, street outreach, rapid re-housing, homeless prevention, and/or HMIS. While applicants may request funds for multiple service components, each component proposed in an application is individually considered for an award.

HOPWA

HOPWA project sponsors are selected through a competitive request for grant applications (RFGA) process. RFGAs are advertised on the SC DPH website and in the South Carolina Business Opportunities (SCBO) newsletter in the fall preceding the March 31 end of the contract period. Grassroots faith-based organizations and other community-based organizations are eligible to apply.

HOPWA project sponsors may be funded to provide the following activities: tenant-based rental assistance (TBRA); short-term rent, mortgage, and utility assistance to prevent homelessness (STRMU); permanent housing facilities (PHF); transitional housing facilities (THF); permanent housing placement services (PHP); and various supportive services eligible under the HOPWA program.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

Method of distribution refers to the means by which the state will distribute funds expected to be received by the five formula grant programs, CDBG, HOME, NHTF, ESG and HOPWA, each year. For CDBG-DR and CDBG-MIT, please see the appropriate Annual Action Plan for these disaster programs.

Each program distributes funds to local governments, nonprofit organizations, and other entities to carry out the activities identified in the Consolidated Plan, in accordance with applicable program requirements. Funds are made available as described below for priority activities identified in the Strategic Plan that will directly address priority needs and help accomplish the goals and objectives described in this Annual Plan. Program regulations also allow for a specified amount, typically a percentage of the total allocation, to be set aside for state or local recipient administration and other eligible activities, such as ESG HMIS administration, that do not directly contribute to accomplishments that will be reported in the performance report, but rather facilitate program delivery and accomplishment of goals. Compliance with applicable program caps and regulations is also addressed in the sections below.

- CDBG, HOME, and NHTF have established programs for PY 2026 designed to address the three priority needs, Decent Housing, Suitable Living Environment and Economic Opportunity, and related objectives identified in this Annual Plan. Programs and funding levels are provided under the Federal Resources section of this plan. Strategies, or specific activities and project types that potential funding recipients may propose, are described in each program's Method of Distribution and annual plan, along with scoring criteria applicable to the competitive programs and any other criteria used to select projects for funding. HOME funds will be available for non-special needs as well as special needs, and NHTF funding will be available for rehab of existing affordable housing units. (HOME funding may also be used for this purpose, depending on the NHTF allocation.) This is in addition to HOME funding for new construction of rental units.
- ESG makes funds available through one competitive funding round each year. Eligible nonprofits in the state may operate homeless shelters, transitional housing (subrecipients who were grandfathered in as they had received funds under HUD FY Emergency Shelter grants), homeless services programs, street outreach programs, and/or homeless prevention and re-housing programs and may request funds for any eligible activity defined in the program annual plan. These activities correspond to priority activities identified in this Annual Plan, and to the requirements and regulations governing the Emergency Solutions Program. Funding decisions are based on prior performance, applicant capacity, financial capacity, the proposed project, and other factors, as described in the ESG Method of Distribution.
- SC DPH allocates HOPWA funding for TBRA, Facility Based Supportive Housing, STRMU, PHP, Short-term Temporary Facility Based Housing (hotel, motel, transitional housing), and Supportive Services. Each funded service is essential and successful in preventing homelessness of persons

with HIV, as described in the program’s annual plan.

- Activities to be undertaken by recipients of funds are subject to the specific applications received and program funding awards. For more detailed information on the types of eligible activities, as well as the method of distribution for each program, refer to the program documents on each Program's website.

Distribution Methods

Table 51 - Distribution Methods by State Program

1	**State Program Name:**	Community Development Block Grant Program
	Funding Sources:	CDBG
	Describe the state program addressed by the Method of Distribution.	The South Carolina Community Development Block Grant (CDBG) Program is designed to provide assistance to units of general local government in improving economic opportunities and meeting community revitalization needs, particularly for persons of low and moderate income. The CDBG program has been funded through the State since 1982 by the U.S. Department of Housing and Urban Development (HUD) under the Housing and Community Development Act of 1974, as amended (Title I). The CDBG program is governed by Title I of the Housing and Community Development Act of 1974, as amended, and its implementing regulations for the State Program at 24 CFR Part 570, Subpart I. All CDBG activities must be carried out in accordance with the requirements of Title I, Subpart I, the State Consolidated Plan and the Program Description. The SC Department of Commerce, Division of Business Incentives and Community Development, administers the annual allocation from HUD and the State CDBG program.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	For most Community Development Programs, the State scores applications against other applications submitted for the same program, using the following criteria: level of community distress, severity of the problem to be addressed using grant funds awarded, citizen participation, level of effort or return on CDBG investment, feasibility of the project, readiness of the project to proceed if funds are awarded, CDBG cost/benefit ratio, number and LMI percentage of project beneficiaries, project outcomes to be achieved and impact, sustainability of the project, degree to which the project reflects state priorities, and capacity of the potential recipient to administer a CDBG project. Some criteria are scored independently on a 1-3 scale as outlined in the CDBG Program Description. Others are ranked competitively against all applications in the same program category and assigned scores in logical increments (such as Level of Effort, Cost/Benefit, Total Beneficiaries, and Project Sustainability). The Selection Criteria are rated and assigned a score from 1 to 3 where 3 = the best response, 2 = average, and 1 = less than satisfactory. Zero points may be awarded to a criterion if minimum program requirements are not addressed. The ranked scores are calculated and also assigned 1 to 3 points, where 3 is the best. The point assignment is multiplied by the weight of each criterion to obtain a score. There is a maximum score of 300 points. Bonus points are added to the total score, where appropriate. For PY 2026, projects located in an Opportunity Zone will receive 10 bonus points. The State may utilize the expertise of other State agencies in deciding the above factors, and the State may request additional information from the applicant or other sources as necessary to evaluate the application and proposed project. The State reserves the right to negotiate or require changes in activities or funding to achieve program objectives. For water and sewer projects, the State may require that rates be adjusted to levels that ensure adequate funding for operation and maintenance or to facilitate borrowing some project costs if such rate increases are reasonable. In the event of a tie where there are more applications under consideration for funding than there are funds available, preference will be given first to those applications addressing the highest state priorities and second, to those with the highest Outcome score. If there continues to be a tie the one that benefits the most LMI persons will be funded. The highest scoring projects determined to be fundable will be recommended to the Secretary of the SC Department of Commerce, or his designee, for funding based on the amount of funds available. Projects generally should score at least 175 points to be considered for funding, but such projects are not guaranteed.

		funding. The Secretary, or his designee, will make final funding determinations based on a review of the projects utilizing the selection criteria and that best meet Department objectives.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Each year, the State updates its annual plan or CDBG Program Description and applicant guidance documents and posts them on the https://www.cdbgSC.com website. These include the CDBG Program Description, CDBG Application Guidelines and CDBG Implementation Manual, as well as other information helpful to potential applicants. Application request forms can also be found on the website. Note that both the CDBG Program Description and Application Guidelines define and describe all scoring criteria and provide a more in-depth discussion of application requirements and how each type of CDBG application will be reviewed.
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A

	Describe how resources will be allocated among funding categories.	The State's FY 2026 allocation is $20,295,542 and distributed as follows: Spring Funding Round: • Community Infrastructure - $8,000,000 (note that funds remaining after the Spring funding round will become available for the Fall funding round) Fall Funding Round: • Community Enrichment - $8,000,000 • Local Priorities - $2,086,677 • Ready to Go - $750,000 • Business Development - $250,000 • Regional Planning - $500,000 • State Administration - $505,910* • State Technical Assistance - $202,955* Note that for AP-20 Goals funding and AP-25 Allocation Priorities percentage calculations, Local Priorities has been included with Community Enrichment for the Community Sustainability goal, and Ready to Go has been included with Community Infrastructure in the Public Infrastructure & Facilities goal. * The amount for State Administration is equal to the allowable amount, or 2% of the annual allocation plus $100,000, and all but the additional $100,000 will be matched by state funds. The amount for Technical Assistance is also equal to the allowable amount, or 1% of the annual allocation.

	Describe threshold factors and grant size limits.	**Grant Maximums:** CDBG grant maximums and minimums have been established for each Program: • Community Infrastructure - $1,000,000* maximum, $50,000 minimum • Community Enrichment - $750,000* maximum, $50,000 minimum • Local Priorities - $300,000** maximum, $50,000 minimum • Ready to Go - $500,000 maximum*, $50,000 minimum • Economic Development - $10,000 per job maximum and $50,000 minimum • Regional Planning - $50,000 maximum and $50,000 minimum * Waivers of the grant maximum for the Community Infrastructure, Community Enrichment and Ready to Go Programs will be considered in certain circumstances described in the CDBG Program Description. A written request explaining the rationale for a waiver of the grant maximum must be submitted for consideration along with the application. ** Due to federal caps on public services/equipment, the number and amount of grants for public services activities eligible under the Program may be limited. The grant award limits for all categories may be waived at the discretion of the State in order to provide the level of assistance required where other resources are not reasonably available to the unit of local government to address the need in a timely manner or where the State determines the amount is necessary and appropriate to achieve the State CDBG Program's objectives. **Threshold** As a performance-based incentive, a unit of local government can apply for an additional Community Development grant if it has no more than two open CDBG grants (excluding Business Development or Regional Planning grants). However, the open grants must not have exceeded a 30 - month grant period. Additionally, a grantee may only have one open streetscape project.

		For threshold purposes, a grant is considered open if it is not programmatically closed at the time of application submission. The applicant must submit a request for waiver prior to or with the application request. At the discretion of the State, a performance threshold waiver may be considered only for the following reasons: • There is an urgent or compelling need for immediate assistance, such as an imminent health threat to the public; or • It is determined that lack of performance on an open grant is due to unavoidable circumstances or conditions beyond the control of the local government. If problems are determined to be administrative, the local government may be allowed to apply if a different grant administrator is responsible for the new application/project. A unit of local government may not apply for CDBG funds if it has any open grant which has not been programmatically closed due to the local government's lack of compliance with significant programmatic or financial requirements of the program. A grant may not be awarded to a local government which has a serious, outstanding audit or monitoring finding involving the potential for significant monetary restitution or non-responsiveness on any previously funded CDBG grant.
	What are the outcome measures expected as a result of the method of distribution?	All projects are required to propose a level of benefit and performance outcomes they expect the project will achieve as a result of the use of CDBG funds. Projects are evaluated on this basis, along with all other scoring criteria, and projects must demonstrate that they have achieved performance goals once all project funds have been expended, as part of the grant closeout process. Accomplishments are reported annually in the State's Consolidated Performance and Evaluation Report (CAPER).

2	**State Program Name:**	Emergency Solutions Grant Program
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	The Emergency Solutions Grant program provides funding to: engage homeless individuals and families, provide funding to emergency shelters for homeless individuals and families and provide funding to help operate these shelters, provide essential services to shelter residents and outreach to unsheltered homeless persons, rapidly rehouse homeless individuals and families, and prevent families/individuals from becoming homeless.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	All applications will be scored based on the following criteria, with the exception of new applicants. New applicants will not be evaluated on prior performance and may receive up to a maximum of 170 points. Current ESG subgrantees applying for the current program year will be evaluated based on prior performance and may receive up to a maximum of 270 points. All applicants' points earned will then be converted to a percentage score (total points earned divided by maximum points = percentage score), which will then be used to determine the applicant's rank within the COC region. . Points will be awarded as follows: • Up to 100 points based on the applicant's prior year performance • Up to 40 points based on applicant capacity • Up to 60 points based on financial capacity • Up to 60 points for the proposed project • Up to 10 points for other factors* • Other factors are unique to each project

	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	Although states can award ESG Program funding to various recipients types, including non-profits and local governments. the South Carolina ESG Program has opted to award funding only to non-profit organizations. All 501(c)3 non-profits registered in the state of South Carolina are eligible to apply. ESG holds an annual Virtual Applicant Conference to discuss the new year's funding opportunities. Past recipients are invited to attend, along with new organizations that have expressed interest in the program throughout the year. The purpose of the conference is to introduce potential applicants to the ESG Program, explain the basic rules and requirements of the Program, and provide information on how to apply and the deadline for doing so. After applications are received in April, a panel of OEO staff review all applications received and score them on a scale of 0 to 270 (new applicants from a scale of 0 to 170). Since 2018, applications are also ranked against applications received from other organizations within the local Continuum of Care region, and final funding decisions are made by the Program Management (currently the Director of the Office of Economic Opportunity, which administers the ESG Program).

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A
	Describe how resources will be allocated among funding categories.	No supplemental funding is expected from additional sources, such as Continuum 501. The Emergency Solutions Grant Program plans to distribute the funds as follows: Administration-7.5%; Emergency Shelter and Street Outreach-55% (cannot exceed 60%); Homeless Prevention and Rapid Re-housing 27.5%; and HMIS 10%. • Emergency Shelter 46.1% or $1,103,500.00 • Street Outreach 8.9% or $212,000.00 • Rapid Re-housing 14.8% or $353,000.00 • Homeless Prevention 14.4% or $345,098.38 • HMIS 8.3% or $198,849.00 • State Program Administration 7.5% or $179,387.62
	Describe threshold factors and grant size limits.	There are no threshold factors for the Emergency Solutions Grant Program. The maximum award amount is $350,000, but in recent years, funding limitations have prevented the Program from issuing maximum awards. Instead, ESG strives to fund as many recipients as possible and to distribute funding throughout the state.

	What are the outcome measures expected as a result of the method of distribution?	Applicants for ESG funds identify measures of success and expected outcomes in their application. These must help achieve one or more ESG objectives, including street outreach to unsheltered homeless individuals and families, providing emergency shelter or essential services for individuals and families who have become homeless, rapidly rehousing individuals and families to shorten their episode of homelessness, and preventing homelessness for families and individuals at risk of becoming homeless. Actual proposed outcomes are refined after awards are announced, to reflect funds that will actually be available as a result of the amount awarded.

3	**State Program Name:**	HOME Investment Partnerships Program
	Funding Sources:	HOME
	Describe the state program addressed by the Method of Distribution.	HOME funding will be made available through a competitive process through the Small Rental Development Program (SRDP) by which the highest scoring applications submitted during an annual funding cycle will be awarded. South Carolina will not distribute HOME Investment Partnerships Program funds through subgrantees.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Points will be awarded as outlined in the HOME Attachments (SRDP Program Manual and Appendices). Both positive and negative points may be assessed for things such as performance issues, site characteristics, local affordable housing market conditions, project characteristics such as energy efficiency, sustainable building practices and planned mixed income units, leveraging, and local community factors such as revitalization and other pertinent local plans. In total, new construction projects are eligible to receive a total of 139 points. **Evaluation of Rehabilitation Applications** The Authority will also evaluate rehabilitation applications comparatively based on the criteria outlined in the HOME Attachments including elements such as prevention of conversion of affordable units to market rate/loss of government housing resources, extent of physical distress, local revitalization planning and contribution to economic empowerment of low income households. Applications proposing rehabilitation will be scored out of a total of 120 possible points, to be allocated as described in the HOME Attachments.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A

	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A

	Describe how resources will be allocated among funding categories.	In PY 2026, the Authority received $6,374,400.07 in HOME HUD funding, plus $10,386,713.00 in accrued program income and $10,092,949.21 in carry forward. The total of $26,216,622.27will be allocated into funding categories as shown below. But note that any increase or decrease will be reflected in funding available for rental activities in the Small Rental Development Program. • Allowable set aside of ten percent (10%) for the administration of the program, which will be used for the planning, administration, allocation of indirect costs and monitoring of the program. Funds will also be used to conduct workshops to assist participants in applying for and implementing HOME funded projects. • The required CHDO set-aside allocation is fifteen percent (15%) of the Authority's total HOME allocation. CHDOs wanting to request funding must apply in the 2026 Small Rental Development Program funding cycle. The CHDO set-aside amount is included in the total amount set-aside for the rental competition. The remaining HOME funds will be awarded to New Construction and Rehabilitation developments that are awarded in the 2026 Small Rental Development Program funding cycle for rentals.
	Describe threshold factors and grant size limits.	**Projects that do not meet threshold requirements will be excluded from further review**. Threshold requirements are described fully in the HOME Attachments but include financial capacity, good standing with all Authority and SC Housing Corporation administered programs, experience and capacity to develop an eligible SRDP project, site control and environmental review, participation and performance of previous funding recipients and having met required deadlines, proper zoning, compliance with the Uniform Relocation Act, and compliance with requirements to physical needs assessment, lead-based paint, asbestos, and safe drinking water. Applicants that are related entities, principals, and/or individuals and are applying for funds are only eligible to apply for two (2) SRDP awards and may only be allocated one (1) SRDP award. More details can be found in the HOME Attachments.

	What are the outcome measures expected as a result of the method of distribution?	All projects are subject to HOME/HTF/SC HTF compliance monitoring requirements. At a minimum, the owners of projects are responsible for conducting the following annually: • Maximum rent and utility allowances must be reviewed and recalculated annually upon the anniversary of the lease renewal date. Updated HOME/HTF rents are published annually by HUD and are provided on the Authority's website. Updated SC HTF rent allowances are updated annually by SC Housing. • The HOME Final Rule and the HTF Interim Rule requires approval of all rents on an annual basis for developments with such units. The approval process will be handled by the Compliance Monitoring Department. Annual Rent Approval Form M-66 will be submitted to Compliance Monitoring staff to begin the approval process. • HUD Utility Schedule Model. All utility allowance calculations on the Excel Spreadsheets as part of the HUD Utility Schedule Model must be provided. The Authority reserves the right to review all backup data used for calculations. HUD link: http://www.huduser.org/portal/resources/utilmodel.html. The annual income for all tenants must be reviewed and verified each year. Updated HOME/HTF incomes are published annually by HUD and are provided on the Authority's website. Updated SC HTF income limits are updated annually by SC Housing and also provided on the website. The annual income definition found at 24 CFR Part 5: income is the gross amount of income of all adult household members that is anticipated to be received during the coming 12 month period. • On-site inspections for compliance with the National Standards for the Physical Inspection of Real Estate (NSPIRE) should be conducted by the owners: The Authority conducts periodic on-site compliance reviews throughout the affordability period to ensure compliance with HOME/HTF/SC HTF rental program requirements. These reviews include, but are not limited to, occupancy requirements and property standards. Refer to the Multiple Programs Compliance Guidebook located on the Authority's website for further compliance monitoring requirements. Rental projects with 10 or more HOME units will be required to submit financial statements annually to determine the financial health of the project. • A draft of the 2026 SRDP Application Manual is provided as an attachment to this Action Plan.

4	**State Program Name:**	Housing Opportunities for Persons with HIV/AIDS (HOPWA)
	Funding Sources:	HOPWA
	Describe the state program addressed by the Method of Distribution.	Dependent on availability of funding, the SC Department of Public Health (SC DPH) allocates HOPWA funds to TBRA and Supportive Housing Facility operating costs necessary to continue current operations. Remaining funds are allocated through a formula based on prevalence by county and allocated to Project Sponsors providing STRMU, PHP, and Supportive Services. The allocation for each of these services is determined annually based on local needs. As HOPWA federal HOPWA funding increased, TBRA, STRMU, PHP, and Supportive Services are eligible for a proportional increase.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Project Sponsors are awarded through a competitive Request for Grant Application (RFGA) process. All HOPWA RFGAs are scored on the following criteria: Program Description, Organization History, Experience, and Qualifications, Community Assessment, and Reports and Evaluation. Within the application process, applicants must describe how they will serve all counties in their service area with STRMU, PHP, Supportive Services, Transitional Housing and referral to TBRA. All counties in the service area must be covered, ensuring that clients in every county of the state's jurisdiction have access to HOPWA funds. RFGAs are also used to award the TBRA and Facility Based Housing contracts. The TBRA provider must provide TBRA to all counties within SC DPH's HOPWA jurisdiction. The Facility Based Supportive Housing provider must be available to taking clients statewide.

	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	SC DPH distributes HOPWA funds to Project Sponsors, which are typically regional Ryan White Part B Service Providers, eligible non-profit organizations and/or local health departments that assist persons with HIV/AIDS. Grass-roots faith based organizations and other community–based organizations are eligible to apply. Project Sponsors for STRMU, PHP, Supportive Services, Transitional Housing and referral to TBRA are awarded through a competitive Request for Grant Application (RFGA) process. The RFGA process is also used to award the statewide TBRA and Facility Based Housing contracts. All RFGAs are advertised on the SC DPH website and in the South Carolina Business Opportunities (SCBO) newsletter in the fall, preceding the March 31st end of the contract period. HOPWA RFGA Award Notification is posted on the SC DPH website. Emails with the link to the Award Notification are sent to all applicants. After the dispute period, subaward agreements are made with the awarded entity. These contracts typically run for 3 years.

	Describe how resources will be allocated among funding categories.	SC DPH allocates funding for TBRA based on current utilization of the program and availability of funding. Operating costs for Facility Based Supportive Housing are established by DPH based on the reasonable needs of the program and historical costs to operate the facility. Remaining funds are allocated through a formula based on HIV prevalence rates by county, to Project Sponsors that provide STRMU, PHP, Transitional Housing and Supportive Services. The allocation for each of these services is determined by the Project Sponsor annually based on local needs. Estimates are initially provided. Then, once the final funding is known, if funding is reduced, all services are eligible for a proportional decrease. If funding is increased, TBRA, STRMU, PHP, Transitional Housing and Supportive Services are eligible for a proportional increase. For Program Year 2026, HOPWA received $3,210,536 and SC DPH will allocate funds to the TBRA provider and then to Project Sponsors based on HIV prevalence in the counties served. Project Sponsors will then allocate to activities based on projected local needs. 2026 allocation would be as follows: • Operating Costs for Facility Based Housing - $209,000 • TBRA - $1,134,995 • STRMU - $960,962 • Supportive Services (including Permanent Housing Placement) - $1,115,885 • Short-Term or Facility-Based Housing Services - $56,172 • Sponsor Admin - $187,312 • State Program Admin - $96,316.08 * As noted above, previous year's funding of $549,107 is included in the distribution above and Total Expected Funds on AP-15. These funds are allocated to TBRA, Facility Based Housing, and STRMU.

	Describe threshold factors and grant size limits.	The TBRA Project Sponsor maximum annual award is $1,134,995. The maximum annual award for Facility Based Supportive Services Operating costs is $209,000. Project Sponsor awards are dependent upon the HOPWA award amount and range from $36,038 to $501,602. The award is based on the prevalence of HIV/AIDS in the Project Sponsor service area
	What are the outcome measures expected as a result of the method of distribution?	The primary objective of SC DPH's statewide HOPWA program is to keep People Living with HIV/AIDs (PLWH) from becoming homeless and promote stable housing. HOPWA enables eligible persons with HIV/AIDS and their families to secure and sustain decent, safe and sanitary housing. HOPWA measures outcomes in terms of the numbers of clients served with TBRA, households provided with permanent housing placement, households provided with supportive services such as case management, employment assistance, transportation, and alcohol and drug abuse services, and the number of households residing in units supported with HOPWA operating funds. Other outcome measures for TBRA and STRMU services are housing stability and temporary stability with reduced risk of homelessness. For supportive services, HOPWA measures the percentage of clients served who receive support for stable housing, as well as the percentage that

5	**State Program Name:**	Housing Trust Fund
	Funding Sources:	HTF
	Describe the state program addressed by the Method of Distribution.	All of SC Housing's HTF funding (minus administrative funds) will be made available through a competitive process through the Small Rental Development Program (SRDP) by which the highest scoring applications submitted during an annual funding cycle will be awarded. South Carolina will not distribute Housing Trust Funds through subgrantees.
	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Points will be awarded as outlined in the HOME & HTF Attachments. Both positive and negative points may be assessed for things such as performance issues, site characteristics, local affordable housing market conditions, project characteristics such as energy efficiency, sustainable building practices and planned mixed income units, leveraging, and local community factors such as revitalization and other pertinent local plans. In total, new construction projects are eligible to receive a total of 139 points. **Evaluation of Rehabilitation Applications** The Authority will also evaluate rehabilitation applications comparatively based on the criteria outlined in the HOME & HTF Attachments including elements such as prevention of conversion of affordable units to market rate/loss of government housing resources, extent of physical distress, local revitalization planning and contribution to economic empowerment of low income households. Applications proposing rehabilitation will be scored out of a total of one hundred 120 possible points, to be allocated as described in the HOME & HTF Attachments. Points will be awarded as outlined in this section. Both positive and negative points may be assessed.

	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	N/A

	Describe how resources will be allocated among funding categories.	The Authority has been allocated $3,311,933.19 in PY 2026 for distribution plus $2,108,722.28 carried forward and carried forward from 2026, and $0.00 in accrued program income. HTF funding will be used as outlined below: • Allowable set aside of ten percent (10%) for the administration of the program. Administrative funds will be used for the planning, administration, allocation of indirect costs and monitoring of the program. Funds will also be used to conduct workshops to assist participants in applying for and implementing HTF funded projects. • The balance of funds along with Program Income and carry forward funds will be set aside for the 2026 Small Rental Development Program to fund affordable rental housing developments.
	Describe threshold factors and grant size limits.	**Applications that do not meet threshold requirements will be excluded from further review**. Threshold requirements are described fully in the HTF Attachments but include financial capacity, good standing with all Authority and SC Housing Corporation administered programs, experience and capacity to develop an eligible SRDP project, site control and environmental review, participation and performance of previous funding recipients and having met required deadlines, proper zoning, compliance with the Uniform Relocation Act, and compliance with requirements to physical needs assessment, lead- based paint, asbestos, and safe drinking water. Applicants that are related entities, principals, and/or individuals and are applying for funds are only eligible to apply for two (2) SRDP awards and may only be allocated one (1) SRDP award. More details can be found in the HOME Attachments.

	What are the outcome measures expected as a result of the method of distribution?	All projects are subject to HOME/HTF/SC HTF compliance monitoring requirements. At a minimum, the owners of projects are responsible for conducting the following annually: • Maximum rent and utility allowances must be reviewed and recalculated annually upon the anniversary of the lease renewal date. Updated HOME/HTF rents are published annually by HUD and are provided on the Authority's website. Updated SC HTF rent allowances are updated annually by SC Housing. • The HOME Final Rule and the HTF Interim Rule requires approval of all rents on an annual basis for developments with such units. The approval process will be handled by the Compliance Monitoring Department. Annual Rent Approval Form M-66 will be submitted to Compliance Monitoring staff to begin the approval process. • HUD Utility Schedule Model. All utility allowance calculations on the Excel Spreadsheets as part of the HUD Utility Schedule Model must be provided. The Authority reserves the right to review all backup data used for calculations. HUD link: http://www.huduser.org/portal/resources/utilmodel.html. • The annual income for all tenants must be reviewed and verified each year. Updated HOME/HTF incomes are published annually by HUD and are provided on the Authority's website. Updated SC HTF income limits are updated annually by SC Housing. and also provided on the website. The annual income definition found at 24 CFR Part 5: income is the gross amount of income of all adult household members that is anticipated to be received during the coming 12 month period. On-site inspections for compliance with the National Standards for the Physical Inspection of Real Estate (NSPIRE) should be conducted by the owners: • The Authority conducts periodic on-site compliance reviews throughout the affordability period to ensure compliance with HOME/HTF/SC HTF rental program requirements. These reviews include, but are not limited to, occupancy requirements and property standards. Refer to the SRDP Compliance Manual located on the Authority's website for further compliance monitoring requirements. • Rental projects with 10 or more HTF units will be required to submit financial statements annually to determine the financial health of the project. • A draft of the 2026 SRDP Application Manual is provided as an attachment to this Action Plan.

AP-35 Projects – (Optional)

Introduction:

The five Consolidated Plan Programs, CDBG, HOME, HTF, ESG and HOPWA, have each developed a plan for how they will distribute HUD funding for PY 2026. These plans are described more completely in the program and application documents available for download from each Program's website, as well as in AP- 25 Allocation Priorities and AP-30 Method of Distribution. Because funds are generally distributed through programs of competitive funding, specific projects are not known in advance of completion of the program year, receipt of all applications for funding and completion of all funding decisions.

#	Project Name

Table 52 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Each Program has identified various programs or activities that will be funded during PY 2026, and that will directly contribute toward achieving the goals defined in this plan. Funding for each of these programs or activities are described in program-specific sections of AP-30, Method of Distribution and the HOME and HTF Attachments to this Plan. But in general, the CDBG, HOME and HTF, and ESG programs for 2026 are designed to address the three priority needs: affordable and decent Housing; a suitable living environment; and provide economic opportunities.

Allocation priorities are based on expected funding and program evaluation of relative need amongst the related objectives identified in the Plan. For HOPWA, SC DPH allocates funding for TBRA, Facility based Supportive Housing, STMRU, PHP, Transitional Housing and Supportive Housing, as each of these are successful in providing stable housing and preventing homelessness of persons with HIV.

Please see AP-25, Allocation Priorities for more details on how the methods of distribution for each Consolidated Plan program will address priority needs.

The primary obstacle to meeting the needs for underserved housing and community development in South Carolina is funding. Many local governments have limited local resources, so funding from other sources is especially important, yet existing resources continue to shrink. Meanwhile, demand for assistance is growing as more low-income individuals, families, and neighborhoods need help, and the complexity of their issues is increasing the scale and cost of assistance. These factors place substantial new burdens on an already strained housing and community development delivery system.

Capacity and resource coordination are also significant obstacles. Infrastructure deficiencies persistently impede the State’s ability to address long-standing community needs. Insufficient expertise, funding, and planning affect many rural areas of South Carolina. Capacity constraints and inadequate resource

coordination hinder crucial improvements in quality of life. As a result, no new developments or upgrades are made in housing, infrastructure, or community facilities. Prolonged disinvestment and decline have led to economic and social decline in many communities across the state.

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

Not applicable. The State does not intend to apply for Section 108 loan funds to help non-entitlement governments within South Carolina.

Available Grant Amounts

Not applicable.

Acceptance process of applications

Not applicable.

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No

State's Process and Criteria for approving local government revitalization strategies

The State does not use Community Development Strategy Areas within its CDBG Program.

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

The State does not generally target funding by region; however, benefits must target eligible low- to moderate-income persons and households, or low/mod eligible areas. The target area identified in this plan, Statewide Low/Mod Eligible, covers the broad description of both categories of eligible targets.

For CDBG, the State doesn't fund projects in entitlement areas already receiving federal CDBG funds. Therefore, CDBG funds awarded to the State will generally be funded only to non-entitlement areas. However, HOME, HOPWA, ESG and HTF are based on the eligibility of applications, feasibility of each project and if households are eligible. See further below how each of the State's five entitlement programs allocates investments.

Low-Income Households

Households earning less than 80% of the area median income (AMI) are considered low-income. To be considered a tract with a concentration of low-income households, the tract's median household income is less than 80% of the AMI. The median household income in South Carolina is $66,818 and at 80%, low-income is estimated at $53,454. Tracts with a concentration of low-income tracts are scattered across rural areas of the State. Data was taken from the 2019-2023 ACS. A map of the Concentration of LMI Households is located in the MA-50.

Minority Concentrations:

For the purposes of this analysis, a concentration is any census tract where the racial or ethnic minority group makes up 10% more than the Statewide average. Data was taken from the 2019-2023 ACS. Minority race groups with less than 1% of the population were not included in this analysis. More information about race/ethnicity concentrations in South Carolina can be found in the MA-50.

Non-Hispanic Black and African-Americans comprise of about 25.1% of the population in South Carolina, and a tract with a concentration would be 35.1% or more. The majority of tracts are concentrated in the eastern half of the state, primarily the surrounding tracts of Orangeburg, Florence and Sumter; and on the Atlantic coastline running north and south from Myrte Beach to North Charleston. There is also a concentration north of Columbia.

Asians (non-Hispanic) make up 1.7% of the State population and a tract with a concentration would be 11.7% or more. There are very few tracts with a concentration of Asians, which are mainly located near the major urban cities in South Carolina. These include tracts nearby Greenville, Spartanburg, Columbia, Florence and the northern border of the state and Charlotte, NC.

Two or more races (non-Hispanic) comprise of 3.2% of the statewide population, and a tract with a

concentration would be 13.2% or more. Tracts with a concentration of two or more races are scattered throughout the State, however they are mostly located in rural areas.

The Hispanic population, which makes up 7.1% of the total population of South Carolina would make a tract with a concentration at 17.1% or more. Tracts with a concentration of this ethnic group are scattered across the State, primarily in surrounding tracts around urban centers. These include Greenville, Spartanburg, Charleston, Columbia and tracts along the border of the state and Savannah, GA. A map of the Concentration of the Hispanic Population is located in the MA-50.

Geographic Distribution

Target Area	Percentage of Funds
Statewide Low/Mod Eligible	100

Table 53 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The five HUD programs included in this Consolidated Plan generally do not allocate funding availability by region.

For CDBG, the State also does not allocate funding based solely on geographic requirements, however; it will implement its projects statewide to non-entitlement areas based on its priority needs and the income of beneficiaries. When a planned activity is intended to serve individuals or households directly, they must meet income qualifications, as well as residency requirements, in order to receive assistance from CDBG funded activities. In these instances, staff and/or one of its subrecipient partner agencies will complete an intake and eligibility review of the applicant before the activity is initiated. These eligible recipients are designated “low/mod clientele” (LMC) or “low/mod households” (LMH).

Certain activities such as public facility and infrastructure serve a special need community, and/or a “low/mod area-wide” benefit (LMA). Per HUD requirements, the service areas of these community centers must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are at least 51% low- to moderate-income.

To determine these tracts, the State will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has redefined the eligible tracts within South Carolina. The identified Census Block Group Tracts within the State that are considered low-moderate income can be found on the HUD Exchange website at: https://www.hudexchange.info/programs/acs-low-mod-summary-data/.

HOME and HTF funding will give preference to projects located in areas of the state that have the highest shortage of affordable housing, are located in close proximity to employment opportunities and other

amenities and are located in counties that have not been awarded funds within the last 5 years.

ESG makes funding available through one competition, with no regional targeting of funds but with a goal of distributing funds throughout the state. To that end, ESG's scoring process ranks applicants against others from the same Continuum of Care region.

HOPWA serves all areas of the state except the three areas that are HOPWA entitlement communities (Columbia, Charleston and Greenville) and the counties that fall in North Carolina and Georgia HOPWA.

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

This section provides the State's estimate of the number of households that will receive affordable housing, based on the goals set forth in AP-20, Annual Goals and Objectives.

The annual goals listed in this section specify the following goals for affordable housing assistance for non-homeless populations. The terms for affordable housing are defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. This section only reports grant program activities under the CDBG and HOME programs.

As a result, HUD specifies that the number of households estimated in the tables below should not include those expected to benefit from emergency shelter, transitional shelter or social services. Also, the totals by household type (top table) and program or activity type (bottom table) must match. Related AP-20 goals include new affordable rental housing and preservation of existing housing (rehab), and TBRA assistance, as part of the goal for people living with HIV/AIDs.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	52
Special-Needs	0
Total	52

Table 54 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	40
Rehab of Existing Units	12
Acquisition of Existing Units	0
Total	52

Table 55 - One Year Goals for Affordable Housing by Support Type

Discussion:

Affordable housing goals, as defined by HUD guidelines, will be HOME and HTF funded new rental construction and rental housing rehabilitation supporting LMI and special needs households. See below the affordable housing goals for PY 2026, which are also consistent with the goals established in the AP-20.

Rental units constructed: 40 Household Housing Unit
Rental units rehabilitated: 12 Household Housing Unit

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

SC Housing serves as the local Housing Authority in the administration and delivery of rental assistance under HUD's Housing Choice Voucher Program for the following counties: Clarendon, Colleton, Dorchester, Fairfield, Kershaw, Lee and Lexington, Community based Public Housing Authorities (PHAs) located in the states larger suburban and metropolitan areas own and manage public housing developments. SC Housing supports the local PHAs with financing and/or technical assistance and thereby helps the PHAs achieve the federal program objectives of encouraging homeownership, self-sufficiency, and youth development, but the state does not undertake public housing resident management or ownership initiatives.

During the development of the Consolidated Plan, the State reviewed the plans of public housing authorities in South Carolina. These plans indicate a general trend toward concepts of family self-sufficiency, individual development accounts, and homeownership programs.

To the State's knowledge, there are no outstanding court orders, consent decrees, or HUD sanctions that would either prevent or negatively impact the delivery of affordable housing to low income persons and families or impede implementation of the Consolidated Plan.

Actions planned during the next year to address the needs to public housing

See above. SC Housing supports the local PHAs with financing and/or technical assistance and thereby helps the PHAs achieve the federal program objectives of encouraging homeownership, self-sufficiency, and youth development, but the state does not undertake public housing resident management or ownership initiatives. Please refer to the local housing authority in the area.

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

Not applicable. Please refer to the local housing authority in the area.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable. Please refer to the local housing authority in the area.

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

The South Carolina Department of Administration-Office of Economic Opportunity coordinates outreach to homeless individuals and families through several strategies. The following section outlines the State's outreach to homeless individuals and families; how it will address emergency shelter and transitional housing needs for the homeless; how it will help homeless individuals and families transition to permanent and stable housing; and how it will help all homeless groups to avoid homelessness.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

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

The South Carolina Department of Administration-Office of Economic Opportunity (OEO) attends the Homeless Coalition bi-monthly meetings, along with all the Continuums of Care (CoC); meets with each HMIS lead agency; attends policy meetings and staff volunteer for various Homeless Coalition committees. The four regional CoCs are: Total Care for the Homeless Coalition (TCHC), Lowcountry Homeless Coalition, Midlands Area Consortium for the Homeless (MACH), and Upstate Continuum of Care, which also acts as the CoC Lead Organization.

To further coordinate, Street Outreach is coordinate statewide by the office, which involves identifying places in each community where unsheltered homeless have been typically found, by law enforcement, community service workers or homeless count volunteers. Once identified, a street outreach worker will physically go to those places, in an attempt to locate unsheltered homeless persons, engage them, identify needs and connect them with emergency shelter, housing or critical services, or provide them with urgent, non-facility based care. Since homeless individuals are often distrustful and uneasy sharing personal information, this process takes time and effort. Initial efforts focus on small engagements like providing hygiene kits, and providers use that initial interaction to build trust. This in turn allows greater efforts at identifying specific needs and connecting individuals with services that can benefit them. Street outreach activities can include case management, emergency health and mental health services, transportation and services for special populations.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Emergency Solutions Grant (ESG) Program addresses the need for emergency shelter by funding shelters who provide services outlined by HUD to those who are currently homeless. The State Office of Economic Opportunity works closely with all four regional CoCs to identify needs and direct funds for emergency shelter services.

Helping homeless persons (especially chronically homeless individuals and families, families

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

The Office of Economic Opportunity is responsible for administering the State ESG Program and meets regularly with State Continuums of Care to discuss homelessness needs and strategies, upcoming Annual Action Plans, and funding allocations across outreach, emergency shelter and transitional housing operations, homelessness prevention and re-housing, and HMIS. These coordination efforts help align objectives and policies and support a more integrated, statewide approach to addressing homelessness.

The ESG Program provides funding for services that specifically address the needs of homeless individuals and families, which include the transition to permanent housing and to prevent the recurrence of homelessness. The goal is to use housing relocation, stabilization services or short-term rental assistance to "re-house" individuals and families living in shelters or unsheltered situations. This involves assistance to help move them, as quickly as possible, out of homelessness into a more stable housing situation and to set them up for future success. Providers can use ESG funds to assist with short- term rental assistance, rental arrears, rental application fees, security and utility deposits, utility payments, moving costs, and a range of services including housing search and placement, case management, tenant legal services, landlord-tenant mediation and credit repair.

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

The ESG Program has funds available for preventive services, to help eligible individuals and families avoid homelessness. Although the ESG Program has a prohibition against discharge planning that prevents the use of ESG funds to facilitate discharge, a person discharged from an institution can still benefit from the services ESG recipients can provide. Funds are available for housing relocation, stabilization services and short-term rental assistance, as necessary to prevent the individual or family from moving to an emergency shelter, onto the streets or into other places not meant for human habitation.

Recipients may use ESG funds to assist with short-term rental assistance, rental arrears, rental application fees, security and utility deposits, utility payments, moving costs, and a range of services including housing search and placement, case management, tenant legal services, landlord-tenant mediation and credit repair. The goal is to prevent an individual or family from moving to an emergency shelter or into an unsheltered situation and to achieve housing stability.

AP-70 HOPWA Goals – 91.320(k)(4)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	250
Tenant-based rental assistance	125
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	10
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	30
Total	415

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

Below are state-level policies and conditions that can negatively affect affordable housing production, preservation, and residential investment in South Carolina. Local counties and jurisdictions have their own ordinances and fees; the items below reference policies that apply statewide (or are set in state law) and commonly shape local practice.

1) **Property-tax classification and caps (Act 388 and related statutes)**
   - **Higher assessment ratio on rental & new non-owner housing.** Owner-occupied homes are taxed at a 4% assessment ratio, while rental/second homes are taxed at 6%, increasing operating costs for rental housing relative to owner-occupied units and discouraging new rental investment. State guidance and county materials confirm the 4% "legal residence" classification and default 6% for other residential property.
   - **15% reassessment cap & "point-of-sale" reset.** Act 388 caps taxable value growth to 15% over five years, but removes the cap at assessable transfer of interest (i.e., point of sale). This combination can suppress taxes for long-held owner property while shifting burdens toward new buyers and new construction, complicating pro formas for affordable projects and preservation acquisitions.

2) **No statewide rent regulation and limited tenant-protections baseline**
   - **No statewide rent control / caps**. South Carolina law does not cap rent increases at the state level; increases are largely governed by lease terms and general good-faith standards, leaving affordability exposed in hot markets. (A 2025 bill proposing caps and notice requirements—H.3346—is pending and not enacted.)
   - **State fair-housing law does not include "source of income."** Because voucher/source-of-income discrimination is not currently a protected class under the state fair-housing statute, landlords may legally refuse Housing Choice Vouchers, which reduces lease-up options for low-income renters unless a locality adopts its own protections. (Bills to add SOI protection were introduced in recent sessions but not enacted.)

3) **Development Impact Fee Act (state authorization for local impact fees)**
   - **State law authorizes local governments to levy development impact fees (SC Development Impact Fee Act, §6-1-910 et seq.).** While impact fees fund needed infrastructure, they increase per-unit development costs when not calibrated with affordability objectives or offset by incentives/exemptions, affecting feasibility for income-restricted housing.

4) **Code adoption/energy compliance-cost timing (neutral baseline, practical frictions)**
   - **South Carolina adopts the 2021 International Codes with state modifications.** While modern codes improve safety and efficiency, implementation timing and compliance costs (e.g., plan review capacity, training cycles) can delay smaller affordable projects if not supported by technical

assistance and predictable schedules. This is a process risk rather than a policy flaw, but it can still hinder delivery if local enforcement capacity is constrained.

Together, these policies can raise the cost of supplying and operating affordable rentals (tax classification and impact fees), limit demand-side access (no SOI protection; no statewide rent caps), and reduce policy tools that localities can readily deploy. For preservation deals, point-of-sale reassessment and the 6% class can widen operating gaps just as a nonprofit or mission buyer acquires an aging asset, increasing the risk of conversion to higher rents if subsidies are insufficient. Addressing these headwinds typically involves state-level fixes (e.g., tax parity or exemptions for income-restricted/rent-capped properties, SOI protection) paired with local implementation that calibrates impact fees and streamlines code review for affordable projects.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The following strategies to remove affordable housing barriers will take place in the upcoming program year.

- SC Housing will continue the SC Mortgage Tax Credit Program to help homebuyers make their mortgages more affordable. It is a Mortgage Credit Certificate Program administered by SC Housing which provides a federal income tax credit to qualified homebuyers for every year they occupy the home as their primary residence. This program was begun in 2012.
- SC Housing's Palmetto Heroes Program will continue to assist local “heroes” to become homeowners. Eligible homebuyer “heroes” can vary year to year, but usually include essential public safety personnel, such as law enforcement officers, fire fighters and EMS personnel; medical personnel such as nurses, correctional workers and EMS personnel. The program provides a reduced mortgage interest rate and down payment assistance.
- Palmetto Home Advantage Program offers low fixed interest rates and down payment assistance for first time home buyers.
- Country First Initiative Program is a rural initiative available to homebuyers in specifically targeted rural counties.
- SC Housing will hold Lender Partner and SC State Housing Authority Certified Real Estate Professional training classes at locations throughout the state. The Lender Partner training covers program requirements such as home price limits, income limits, and the SC Housing loan process. Certified Real Estate Professional training covers SC Housing programs availability and eligibility and requirements for SC Housing loans. Legal and Real Estate continuing education sessions were also included in the Palmetto Affordable Housing Forum. The overall purpose is to increase awareness of housing programs and resources to expand the supply of affordable housing and increase homeownership opportunities in the state.
- SC Housing will maintain its expanded social media presence as a means of communicating

information to housing partners, homeowners and renters and others interested in housing in the state. The agency uses Twitter and Facebook and other innovative electronic tools and technologies have allowed it to operate more efficiently and communicate in a more dynamic and timely way.

- SC Housing will award funds for or to facilitate construction of new affordable rental housing units. HOME, HTF, and other SC Housing administered funds in these projects directly lower the cost of the unit and thereby make rental units more affordable. SC Housing will provide other funds (not HOME) for down payment and closing cost assistance and below market interest rate financing to make homeownership more affordable and financing simpler and more available.
- Authority staff will spend time meeting with Senators and Representatives on an ongoing basis to educate them on the various affordable housing programs the Authority administers as well as to review several annual reports with them: Accountability Report, Affordable Housing Statewide Impact Report, Investment Report, and HTF Annual Report. This interaction enables the Senators and Representatives to understand the need for, as well as the impact of, affordable housing in their areas, and this in turn helps them discuss the positives of affordable housing when their constituents call with NIMBY issues and concerns.
- In 2026 SC Housing and the SC Affordable Housing Coalition will host the South Carolina Affordable Housing Summit in Columbia on April 15 – 16. This will be a critical gathering of policymakers, developers, nonprofits, local governments, and public agencies to respond to the state's growing housing challenge for two days of strategy, innovation, and practical training.

AP-85 Other Actions – 91.320(j)

Introduction:

The Consolidated Plan regulations require the State to address other actions to meet specific initiatives identified by HUD. These actions are summarized below.

Actions planned to address obstacles to meeting underserved needs

The main obstacle to meeting the needs for underserved housing and community development is funding. Existing resources continue to shrink while demand for assistance grows and usually exceeds available resources. More low-income individuals, families, and neighborhoods are in need, and the complexity of their issues is rising in scale and cost. These factors place new burdens on an already strained system.

Capacity and resource coordination are also significant obstacles. The gap in basic services and facilities keeps the State from meeting important community needs. Many rural areas in South Carolina lack sufficient skilled workers, funding, or planning capacity. These limitations and the lack of coordination make it difficult to improve people's lives. Because of this, important work to repair or improve housing, roads, and community buildings does not take place. Years of underinvestment have led many communities in the state to lose jobs and see their neighborhoods decline.

The State's strategy to overcome deficiencies in housing and community development is based on collaboration, education, outreach, and comprehensive planning. By coordinating HUD funding (CDBG, HOME, ESG, HOPWA) with complementary federal resources such as CSBG and state programs, the State maximizes impact and reduces service gaps. Consumers, providers, funders, policymakers, advocates, and communities benefit from increased communication, training, and technical assistance to create meaningful solutions and improve the quality of life for lower-income populations.

Collaboration among partners is now emphasized as the most effective way to reach development goals. South Carolina is poised to transform its economy by leveraging resources across multiple funding streams to create positive change. CDBG is helping communities become more economically competitive through investments in infrastructure, economic development, and community facilities. To address limited funding, CDBG usually requires recipients to provide a match for most projects and encourages leveraging financial and other resources. This vested interest helps projects finish on time and meet community needs.

Actions planned to foster and maintain affordable housing

The primary resources for addressing affordable housing in SC are administered by SC Housing, which administers the HOME, HTF and ARP Programs, along with the other programs described below:

- SC Housing Trust Fund - Funding is available to eligible non-profit, local government for profit and Faith-Based Organization housing development sponsors in all 46 counties. Funds are awarded on an ongoing basis and can be used to finance the development of affordable group homes for the

disabled, emergency shelters, single room occupancy units for working homeless and disabled veterans, multifamily rental units for low-income individuals, families, the elderly, etc., and owner-occupied rehabilitation for homeowners that are at 80% or below the area median income for the county in which they live.

- Multifamily Tax Exempt Bond Program - provides permanent real estate financing for property being developed for multifamily rental use through the sale of tax-exempt revenue bonds. Financing is available to non-profit and for-profit sponsors, or developers, who agree to set aside: a) at least 20% of the units for households with annual gross incomes at or below 50% of the area median income, or b) 40% or more of the units for households whose annual gross income is at or below 60% of the area median.
- Low Income Housing Tax Credit Program - provides an incentive to owners developing affordable multifamily rental housing. Allocations of credits are used to leverage public, private and other funds in order to keep rents affordable. Developments that may qualify for credits include new construction, acquisition with rehabilitation, and rehabilitation and adaptive re-use. Developers who are awarded tax credits must agree to keep apartments affordable and available to lower income tenants for at least 30 years. Annually, SC Housing establishes priorities and needs in its QAP, or Qualified Tax Credit Allocation Plan. Ten percent of the State's annual LIHTC allocation is reserved for the exclusive use of joint venture projects that involve the substantive participation of qualified non-profit organizations.
- Section 8 - State-administered and includes Housing Choice Vouchers, Moderate Rehabilitation, and Homeownership Vouchers. The Voucher Program provides rental assistance in the private rental market to very low income individuals and families in Clarendon, Colleton, Dorchester, Fairfield, Kershaw, Lee and Lexington counties.

Actions planned to reduce lead-based paint hazards

The following are strategies and other resources available that the State will use to reduce lead based paint hazards present to children. Typically, Federal programs are limited in scope and are targeted to only certain population or housing sectors. Moreover, they often do not fully address testing children for elevated blood levels or abating lead from all housing, schools or childcare facilities. Attention should be focused first on units posing the greatest hazard and on strategies designed to meet the special needs of those populations feared most at risk. South Carolina's resources to reduce the lead-based paint (LBP) hazard include:

- Lead hazard abatement is an eligible activity under the HOME, Neighborhood Stabilization Program (NSP), and NHTF programs for projects involving repair, rehabilitation, or demolition of housing. All programs provide guidance regarding required steps to evaluate, address and/or abate lead, safe work practices, and notification procedures.
- Lead hazard requirements/guidelines consist of written notification via brochure notifying tenants and potential homebuyers of dangers of lead-based paint poisoning. All beneficiaries must read and sign the documentation prior to occupying the unit.
- SC Housing's Low Income Housing Tax Credit, Homeownership, Mortgage Assistance and Housing

Trust Fund Programs require compliance, disclosure and/or testing in accordance with federal requirements.

- Recipients of HOME are encouraged to identify additional sources of funding to assist with lead hazard activities related to projects where rehabilitation is not funded. Examples include HUD Lead Safe Homes and other grant programs and private sector resources that may be available.

The South Carolina Department of Public Health (DPH) participates in the Environmental Health Public Tracking System (EHPT) of the US Centers for Disease Control and Prevention. To facilitate its participation, the DPH had to streamline its own lead database so that it could provide required EHPT data and incorporate data from the Adult Blood Lead Epidemiology and Surveillance Program.

South Carolina law requires physicians to report conditions, including suspected lead poisoning, on the DPH List of Reportable Conditions to their local public health department, and laboratories are required to report all blood lead values in children less than six years of age. As a result, DPH now provides several data resources for the number and percent of children tested for lead by age group and children tested for lead with Elevated Blood Lead Levels (EBLL).

The state will also continue to take the following actions in addressing lead-based paint hazards in pre-1978 housing:

- Provide information and guidance related to lead-based paint hazard reduction to recipients of HOME, NSP, and NHTF, including training as necessary.
- Continue to require notification of residents and owners of all houses receiving HOME, NSP, and NHTF assistance regarding the hazards of lead-based paint.
- Incorporate lead hazard reduction strategies, in accordance with HUD requirements, in all HUD assisted housing rehabilitation and provide technical assistance on an as needed basis to ensure compliance with program policies and procedures and HUD notification requirements.

Actions planned to reduce the number of poverty-level families

Addressing poverty involves coordination among multiple state agencies including the Department of Social Services, the Department of Employment and Workforce, the Department of Public Health, the Department of Education, the Commission on Minority Affairs, and the Department of Commerce. Each agency has a mission and conducts planning activities that address root causes of poverty: insufficient education, limited economic opportunities, health and social problems, and lack of self-sufficiency.

The State's anti-poverty strategy integrates HUD-funded housing and community development activities with CSBG services administered by the SC Office of Economic Opportunity. While HUD programs provide infrastructure, housing stability, and economic development investments, CSBG delivers wraparound services including employment training, education support, emergency assistance, financial literacy, nutrition programs, and health care access. This coordinated approach addresses both immediate needs

and long-term barriers to economic mobility.

The main way the State can fight poverty in the short term is by creating economic opportunities through CDBG-funded infrastructure improvements, commercial rehabilitation, and job creation activities. The State also helps working-age adults improve their skills and compete for better-paying jobs through workforce development programs and Section 3 hiring requirements. In the long term, K-12 education and programs that tackle health and social problems are also important, though these extend beyond the scope of agencies involved in this Consolidated Plan.

More than $60 million has been allocated for Rural Development to target issues and funding in the state's most rural and distressed areas, where poverty rates often exceed 25%. The Department of Commerce manages this funding along with CDBG to ensure coordinated investment in economically distressed communities.

CDBG funds for PY 2026 will continue to be used to help achieve the economic opportunity objective by making funding available for projects that address low workforce skills, absence or inadequacy of basic public infrastructure and services needed to support economic growth, and downtown and commercial centers that lack vitality and are not conducive to small local business growth, residential growth, or a large employer base. HOME funds will support affordable housing development and rehabilitation, ESG funds will provide homelessness prevention and rapid rehousing services, and HOPWA resources will assist individuals and families living with HIV/AIDS. For areas which can support business and industrial growth, CDBG funds can also be used, where appropriate and feasible, to help facilitate job creation by new or existing expanding businesses.

The State's anti-poverty strategy will also include the Section 3 Policy, which provides economic opportunities for residents in the places where they reside. Activities that support and assist small businesses in target areas address both infrastructure needs and economically support the target population. The State will continue to support small business development through activities such as commercial rehabilitation, job incentive programs, technical assistance, and business planning and marketing directed toward job creation. Where there is need, the State will also provide technical assistance and outreach to encourage the use of Section 3 in the development of any new construction activity.

Actions planned to develop institutional structure

Each entity, public or private, pass-through or direct provider, offers services to low income persons and is considered a critical component of South Carolina's housing and community development delivery system. Both public and private sector agencies, organizations and institutions contribute to the State's delivery infrastructure for affordable housing and community development. These agencies and organizations are important development partners in South Carolina. Some have established histories as partners with the State; many more are new and emerging collaborators. All are tremendously vital

resources in South Carolina's continuing challenge to address the affordable housing and improved community and economic development needs of lower income households. The State will provide technical assistance to any local government or community development agency to increase their capacity in using federal funds to improve the lives of LMI residents in their communities.

SC Housing is the lead State agency for the administration of HOME and most other federal and state programs for housing. Community and economic development is the mission of the SC Department of Commerce, which manages CDBG as well as other state resources that can be used for these two purposes, notably including Appalachian Regional Commission funding and the State Rural Infrastructure Fund. The Secretary of the SC Department of Commerce also heads the board of the State Rural Infrastructure Authority.

ESG funds administered by the Office of Economic Opportunity (OEO) are planned in coordination with the state's four Continuums of Care (CoCs). The OEO will continue to promote a CoC-driven funding and prioritization process, in alignment with HMIS and the coordinated entry systems. A statewide coverage of core ESG components—street outreach, emergency shelter, homeless prevention, rapid re-housing, and HMIS support will be funded to end homelessness in the State.

The state HOPWA program is administered by the South Carolina Department of Public Health (DPH) which works in close collaboration with project sponsors, most of whom are established Ryan White service providers. This coordinated partnership enhances program alignment and fosters a comprehensive, integrated approach to service delivery for people living with HIV/AIDS (PLWH). SC DPH will continue to develop relationships with HOPWA sponsor agencies to reach local communities where there is a need to assist persons living with HIV/AIDS.

Actions planned to enhance coordination between public and private housing and social service agencies

The formula grant programs regularly collaborate with other state and federal agencies in the implementation of specific projects, including housing. HOME, local HOME Consortia and the State Housing Trust Fund are often coordinated at the project level, particularly with respect to housing rehabilitation or housing development. SHFDA and the US Department of Agriculture – Rural Development and HUD, both of whom are key federal housing partners, have increased communication between agencies, aligned requirements and have helped address the administrative and procedural barriers to affordable housing development.

All SC DPH HOPWA sponsors are Ryan White Part B service providers or collaborate closely with Ryan White Part B service providers, which contributes to the maintenance of coordinated services. The project sponsors, with the exception of two providers, all provide supportive services, primarily case management, for PLWHA statewide.

ESG-funded providers will coordinate with the regional CoCs, HMIS lead agencies, and mainstream service

systems that provide services such as behavioral health, healthcare, and workforce programs which will promote housing stability for individuals and families at-risk or experiencing homelessness.

Service providers utilize a comprehensive, standardized intake format for case managers working with persons affected by HIV, resulting in more thorough assessment of client needs and a corresponding increase in referrals to programs such as HOPWA, and/or other health care or social service agencies that can help clients stay in their homes or in shelters and off the streets where they are even more susceptible to opportunistic infections.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

The following section provides grant specific requirements for the CDBG, HOME, ESG, HOPWA and HTF program. All funds will primarily target low- to moderate-income individuals and households in South Carolina.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	**0**

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.320(k)(2)

1. **A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

   No other forms of investment are anticipated being used.

2. **A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

   There are no plans to finance homeownership activities.

3. **A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

   There are no plans to finance homeownership activities.

4. **Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

   There are no plans to refinance debt.

5. **If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).**

   N/A. The State does not intend to fund TBRA with HOME funds for PY26.

6. **If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).**

   N/A. The State does not intend fund TBRA with HOME funds for PY26.

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

   In accordance with 24 CFR 92.253(d)(3), an owner of rental housing assisted with HOME funds must comply with the affirmative marketing requirements established by the State of South Carolina (PJ)

pursuant to 24 CFR 92.351(a). The owner of the rental housing project must adopt and follow written tenant selection policies and criteria, which include that it may give a preference to a particular segment of the population if permitted in its written agreement with the PJ such as persons with a disability or other special needs. However, at this time, there is no limit to eligibility or preference given to any particular segment of the population with rental housing projects funded by the State HOME program funds. HOME funds must, however, target low- to moderate-income households.

Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)

1. **Include written standards for providing ESG assistance (may include as attachment)**

   In order to receive ESG assistance, an individual or family must fit one of the HUD definitions of homeless, chronically homeless or at risk of homelessness. These definitions are included at the bottom of this section.

2. **If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.**

   All four CoC's have established a basic CES system. Right now State ESG staff, as well as a HUD representative, participate in the policy and procedures standards committee. Currently, highest ranking of VI-SPADAT + location and other various attributes will get an individual served first in CES.

3. **Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).**

   Awards will be made through an application and scoring process. Applications received from agencies in one Continuum of Care region will be compared to other applications from other agencies within their continuum as opposed to all applications from all areas of the State. This was new beginning in 2018, at which time State ESG staff also began consulting with each continuum to help identify specific needs in each continuum.

4. **If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

   Homeless participation is a requirement of the application. Failure to demonstrate this in an application means the application is incomplete and therefore not eligible.

5. **Describe performance standards for evaluating ESG.**

   Subrecipients are evaluated based on planned expenditures vs actual expenditures. While this is the most important aspect, ESG staff also look at planned number of people served vs actual people served and take into account accurate and timely submission of all requested reports and information.

Housing Trust Fund (HTF)
Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

☑ Applications submitted by eligible recipients

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Eligible Recipient: An organization, agency, or other entity (including a public housing agency, a for profit or a nonprofit entity) that receives assistance as an owner or developer to carry out an affordable housing project. An eligible recipient must:

1. Make acceptable assurances to the Authority that it will comply with the requirements of all applicable federal and state housing programs during the entire period that begins upon selection of the recipient to receive funding, and ending upon the conclusion of all funded activities;
2. Demonstrate the ability and financial capacity to undertake, comply, and manage eligible activities;
3. Demonstrate its familiarity with the requirements of other federal, state, or local housing programs that may be used to ensure compliance with all applicable requirements and regulations of such programs; and
4. Have demonstrated experience and capacity to conduct eligible activities as evidenced by its ability to own, construct, and manage and operate an affordable multifamily rental housing development.
5. Meet the experience and financial capacity requirements described in the attached draft of the 2026 Small Rental Development Program draft of the Application Manual.

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Please see the AP-30 HTF Method of Distribution.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Please see the AP-30 HTF Method of Distribution.

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

As described in the 2026-2030 South Carolina State Consolidated Plan for Housing and Community Development, there are no specified geographic priorities or regional targeting of funds as it pertains to HUD programs, with the exception of the HOPWA program. As such, HTF will be available statewide to the highest ranked applications until all HTF funds are exhausted. There will be a preference given to those counties in which SC Housing has not awarded HOME or HTF funds in the last three to five years.

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Eligible Applicants must demonstrate experience and capacity to develop an eligible SRDP project as evidenced by the ability to own, construct, or rehabilitate rental housing developments. Applicants must demonstrate the capacity to successfully develop the type of units being proposed in the SRDP application. Successfully developing means coordinating the development team in planning, financing and constructing a development through the receipt of Certificates of Occupancy (COs) and reaching stabilized occupancy. Applicants may use the experience of a consultant to meet these requirements. If using a consultant, the consultant must be under contract and the scope of work identified in the contract must specify the consultant's responsibilities related to the administration of the project. The services of the consultant must be utilized for the entire development phase of the project, from application submission to placed-in- service. If using the experience of a consultant the SRDP Application Exhibit 5 – Consultant Certification must be completed and submitted with the application.

a. Applicants proposing a **4-unit** new construction or conversion development must meet the following experience requirements:

- If proposing single family rental homes, the applicant must have experience within the last **ten years** of successfully developing and operating a minimum of two single family rental homes or a minimum of one multi-family development consisting of at least five units. If proposing conversion applicants must have experience within the last ten years of successfully converting non-residential to residential.

b. Applicants proposing **5-39** unit new construction or conversion developments must meet the following experience requirements:

- If proposing single family rental homes, the applicant must have experience within the last ten years of successfully developing and operating a minimum of four single family rental homes or one multifamily development consisting of at least five units using at least one federal funding source.
- If proposing conversion applicants must have experience within the last ten years of successfully converting nonresidential to residential. If proposing multi-family rental housing, the applicant must have experience within the last ten years of successfully developing and operating a minimum of two multi-family developments of at least five units each or eight single family homes, using at least one federal funding source in each development. If proposing conversion applicants must have experience within the last ten years of successfully converting non residential to residential.

c. Applicants proposing a **4 unit** rehabilitation development must meet the following experience requirements:
- If proposing single family rental homes, the applicant must have experience within the last **ten years** of successfully developing and operating a minimum of two single family rental homes or a minimum of one multi-family development consisting of at least five units.

d. Applicants proposing **5-39** unit rehabilitation developments must meet the following experience requirements:
- If proposing the rehabilitation of single-family homes, the applicant must have experience within the last **ten years** successfully completing the rehabilitation of and operating at least one single family rental home.
- If proposing the rehabilitation of a multi-family development requiring, the applicant must have experience within the last ten years of successfully completing the rehabilitation of and operating at least one multi-family rental development of at least five units.
- If proposing the rehabilitation of single family or multi-family developments that require the permanent relocation of tenants, the applicant must have experience within the last ten years of successfully administering the permanent relocation of tenants in compliance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) 49 CFR Part 24 and Section 104(d) 24 CFR Part 42 regulations.

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

This year, SC Housing is including a preference for PBRA in SRDP.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

This year, SC Housing is not asking Applicants to voluntarily take on a longer affordability period than the required 30-year period. SC Housing will ensure all awarded applications are able to cash flow for the entire 30-year period, which is a difficult task.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Please see the AP-30 HTF Method of Distribution.

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

All applications for HTF may also be eligible to receive SC HTF, which is a non-federal funding source administered by SC Housing. Using non-federal funding sources is such a priority that it has been made mandatory since 2018.

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

6. Performance Goals and Benchmarks. The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds. Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

SC Housing is adopting the HOME Investment Partnerships Program's 2025 HOME Final Rule Subsidy Limits (240% of the basic mortgage limitations for Section 234 of the National Housing Act for condominium housing for elevator type projects). The HOME per-unit subsidy limits are being elected for consistency as HOME funds are also used in the Authority's Small Rental Development Program (SRDP).

Please see the AP-30 HTF Method of Distribution.

8. Rehabilitation Standards. The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

Yes. Please see the HOME & HTF attachments to this Action Plan for SC Housing's HTF Rehabilitation Standards, which are attached in the 2026 Small Rental Development Program Manual. Note that rehab policies were initially submitted with the 2020 Annual Action Plan and approved by HUD.

9. Resale or Recapture Guidelines. Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A

10. HTF Affordable Homeownership Limits. If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in

accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A

11. Grantee Limited Beneficiaries or Preferences. Describe how the grantee will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the grantee will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

N/A

12. Refinancing of Existing Debt. Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

N/A

Discussion:

HOPWA project sponsors are selected through a competitive grants request for applications (RFGA) process. The RFGAs are advertised on the SC DPH website and in the South Carolina Business Opportunities (SCBO) newsletter in the fall preceding the March 31st end of the contract period.

Grass-roots faith based organizations and other community–based organizations are eligible to apply.

HOPWA RFGA Award Notification is posted on the SC DPH website. Emails with the link to the Award Notification are sent to all applicants. After the dispute period, grant agreements are made with the awarded entity. These contracts typically run for 3 years.

SC DPH distributes the funds to regional Ryan White Part B Service Providers, eligible non-profit organizations and/or local health departments that assist persons with HIV/AIDS.

HOPWA Goals are specifically addressed on AP-70 HOPWA Goals – 91.320(k)(4).