


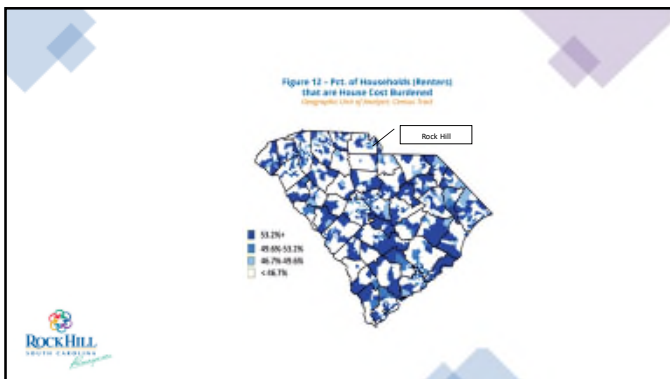
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AFFORDABLE HOUSING IN ROCK HILL

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Housing and Community
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City of Rock Hill







Cotton Mill Village

39 Affordable Units
Households must earn either less than 50% or 60% of the area median income to qualify for these units. Rents in these units are capped at a maximum of 30% of the set-aside area median income (adjusted for unit size).





Our Mission

To provide and improve housing opportunities for low-to-moderate-income residents.

Our Vision

Inform. Educate. Empower. By providing homeownership education and assistance; rehabilitation assistance to owner-occupied homes; increasing affordable housing options; and offering foreclosure prevention counseling.

www.hdcrh.org

OUR APPROACH

BUY FIX KEEP

BUY

HOME CONSTRUCTION


Construct homes for homebuyers at or below 80% of the Area Median Income.

www.hdch.org

Briarcliff
Completed in 2004
24 homes, all sold to first time homebuyers

Village at Arcade
Completed in 2018
29 homes, all sold to first time homebuyers

Village at Osceola
Currently in Pre-Development
28 Rental units: 5 family homes, 5 townhomes, and 18 duplex units

BUY 

FIRST TIME HOMEBUYER PROGRAM

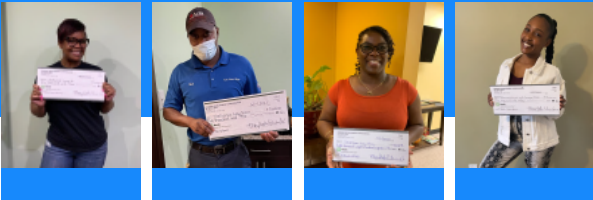
Provides first time homebuyer education courses and down payment/closing cost assistance to eligible first-time homebuyers

www.hdch.org

Module 1
Covers topics of fair housing consideration, debt ratios, credit counseling, and budget counseling

Module 2
Goes in depth into the the loan process from lender to closing.

Module 3
How to choose a realtor and a home



First-Time Homebuyers!

www.hdch.org

FIX 

OWNER-OCCUPIED REHAB

Repair eligible homes to correct health and/or safety issues in the home such as electrical, plumbing, or structural hazards for owners at or below 80% AMI

www.hdcrh.org

Program Focuses on:
Keeping homeowners in single-family homes in livable conditions that meet correct Housing Quality Standards.

Activities Include:


- Roof Repair or Replacement
- HVAC Repair or Replacement
- Home Accessibility Projects



BEFORE **AFTER**

Owner-Occupied Rehab

www.hdcrh.org



BEFORE **AFTER**

Owner-Occupied Rehab

www.hdcrh.org

KEEP

RENTAL PROPERTIES

Constructs and maintains affordable rental properties for eligible residents

www.hdch.org

Rental Units
Properties set aside for people at 30-120% of the area median income.

Income-Restricted Units
Rent is capped at a percentage of the median income for the area.

KEEP 

HOMELESS PREVENTION ASSISTANCE


Provides rent, mortgage, and utility assistance and case management services to eligible residents

www.hdch.org

Homeless Prevention Assistance
Provides rental, utility, and mortgage assistance to vulnerable households.

Housing Counseling
Focuses on promoting financial literacy, foreclosure, and applying for benefits.

Rapid Rehousing
Program directed towards houseless individuals. Case management is provided during the process of finding housing, and becoming financially independent while rent is subsidized for the recipient.



Making housing attainable.

www.hdch.org

PERMANENT SUPPORTIVE HOUSING

According to the National Alliance to End Homelessness, permanent supportive housing "is an intervention that combines affordable housing assistance with voluntary support services to address the needs of chronically homeless people."

Services Include:

- Housing Subsidies
- Career Readiness
- Healthcare Access
- Transportation Assistance
- Job Training
- Financial/Housing Education

Housing Assistance + Supportive Services
 =
 Safe, Long-term Housing for Chronically Homeless Individuals



GROWTH MANAGEMENT INCENTIVE



Program developed to encourage development in strategic areas of Rock Hill

Financial incentive to offset:

- Impact fees
- Water/sewer meter set fees
- Building permit fees

AFFORDABLE HOUSING POLICY



Created to encourage housing development for residents at all income levels

Requires new housing developments receiving GMI to allocate at least 10% of units as affordable

THE EXCHANGE

219 Market Rate Units
10 Affordable Units