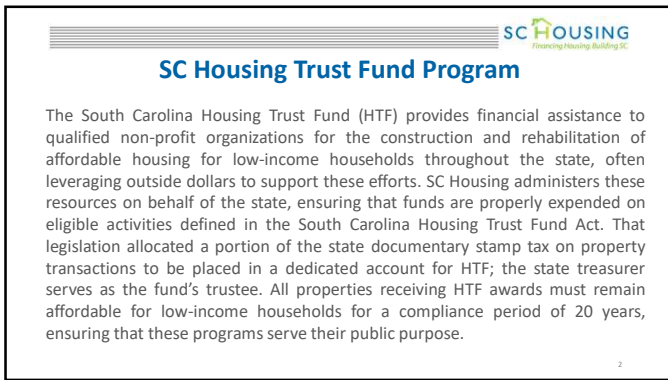
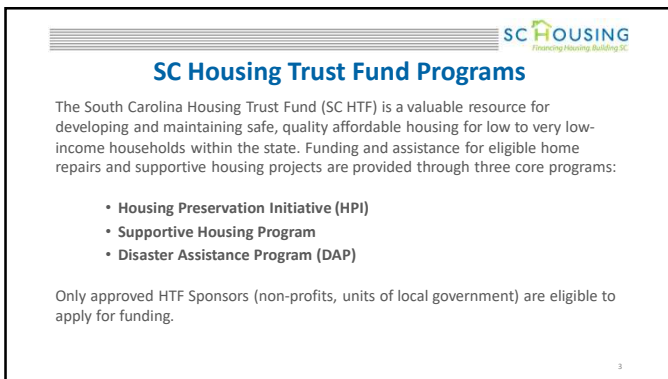


The information provided here is for informational and educational purposes and current as of the date of publication. The information is not a substitute for legal advice and does not necessarily reflect the opinion or policy position of the Municipal Association of South Carolina. Consult your attorney for advice concerning specific situations.









Housing Preservation Initiative (HPI)

The HTF Housing Preservation Initiative (formally the Home Repair Program) was established to assist low-income (80% and below Area Median Income as determined by household size and county of residence) homeowners in making needed repairs to their primary residence to address critical life, health and safety issues. All awards are subject to the HTF legislation, all applicable state and federal regulations, and all other applicable SC Housing requirements.

The HPI provides funding in two Tiers:
 Tier 1 – repairs up to \$30,000
 Tier 2 – repairs up to \$75,000

Assistance to home owners is provided as a forgivable loan. Repairs exceeding \$20,000 require a 20-year Land Use Restrictive Agreement (LURA).

SC Housing requires a private home inspection for all repairs that will exceed \$30,000, in order to ensure that all critical systems are addressed.

HTF Funds may be leveraged with other funding sources to address repairs exceeding \$75,000. When additional funding sources are being utilized to complete the work, the Sponsor must provide written Financial Commitment(s) from each funding source identifying the amount of funds, any terms or conditions, whether funds will be provided as a loan or grant and the required lien position, if applicable. SC Housing reserves the right to require additional information if necessary to determine a project's financial feasibility.



4



Housing Preservation Initiative

Eligible Properties

- Property must meet substandard housing definition/guidelines – by reasons of dilapidation, deterioration, age, inadequate for ventilation, light, air, sanitation, etc. However, homes that are not structurally sound or have excessive damage that cannot be repaired out of substandard condition with the available funding sources do not qualify for the HTF Home Repair program.
- Properties must be owned by the beneficiary or the beneficiary must have a life estate interest in the property.
- A copy of the recorded deed from Register of Deeds is required to demonstrate ownership
- Property may not be used for business purposes.
- Property may not be used for repairs to sale or title transfer.
- Property must not be involved in a pending foreclosure proceeding or subject to tax or judgement liens.



5



Housing Preservation Initiative

Eligible Properties (continued)

Manufactured housing/Mobile homes are eligible:

- Homeowner must own the manufactured home/mobile home and must have a deed to the land. Land and title must be in the homeowner's name.
- Manufactured home/mobile home must have been built within 20 years of the date of the Application.
- Maximum HTF funding for manufactured/mobile homes is \$40,000



6



Housing Preservation Initiative

Eligible Beneficiaries

- Beneficiaries must own and reside in the home as their primary residence.
- Beneficiaries may not own any other improved real estate property at the time of application such as a second home or rental property.
- Beneficiaries must be low-income with gross annual income not exceeding (80%) of the Area Median Income (AMI). All household members (18 years and older) are included to determine income.



Home Preservation Initiative

Eligible Repairs:

a. Septic systems / Sewer Service line to locality tie in, b. Water wells/ Domestic Water Service Line to provider meter, c. Roof replacements, d. Fascia and Soffits, Gutters, Exterior façade, sidings e. Windows, Exterior Doors/Storm Doors, f. Accessibility Ramps, g. HVAC equipment and/or systems (including electrical upgrade if necessary), h. Attic Insulation, i. Water Heater, j. Primary entrance, Porches/Decks, k. Gypsum Board/Sheetrock ceiling and wall repairs related to above repairs, l. Bathroom repairs/modifications, to include associated flooring, plumbing, electrical, m. Kitchen repairs/modifications, to include associated flooring, plumbing, electrical,	n. Aging in place improvements such as: i. Widening doorways for wheelchair accessibility, ii. Enhanced lighting to improve visibility in hallways and staircases, iii. Non-slip flooring to prevent falls, r. Plumbing Repairs, s. Electrical repairs, t. Crawl space access doors, u. Lithium ten (10) year, battery operated, wireless, interconnected smoke and carbon monoxide detectors can be installed at the beneficiary's request.
--	---





Housing Preservation Initiative

Environmental Requirements

All properties built prior to January 1, 1978 are also subject to the following regulatory requirements:

- EPA's Lead Renovation, Repair and Painting Program (RRP) Rule

All properties regardless of year built are subject to the following regulatory requirements:

- Regulation 61-86.1, Standards of Performance for Asbestos Projects
- Occupational Safety and Health Administration (OSHA) Asbestos Standard, 1926.1101
- National Emission Standards for Hazardous Air Pollutants (NESHAP - Asbestos)

Projects that are located in Greenville county are also subject to the radon regulatory requirements of ANSI/AARST MAH 2019 and SGM-SF 2017 with 12/20 revisions.



Housing Preservation Initiative

Rehabilitation Construction Repair Standards –

- All rehabilitation or repair work must meet or exceed current SC Building Code standards and all local permitting and inspection requirements.
- In those jurisdictions with an adopted minimum housing code, all units rehabilitated with SC HTF funds must meet or exceed those local codes, rehabilitation standards, ordinances and zoning ordinances upon completion of rehabilitation.
- Luxury repairs and or replacements are prohibited.
- No unlicensed person shall work on any project funded by SC HTF.
- Each Work Write-up must have original signatures and dates from the Sponsor, Contractor(s) and Homeowner.
- Hazardous Materials Affidavit must be signed by the homeowner.

10



Housing Preservation Initiative

Contractor Standards – must be appropriate trade license and licensed by the SC Dept. of Labor Licensing and Regulations and/or DHEC.

Contractors must have the following:

- An "Active" Status with LLR or DHEC.
- Surety Bond on File with LLR; or be Qualified by Financial Statement per LLR.
 - A licensee cannot exceed their bond or financial limits.
- All licenses and bonds must be current and not expire before the projects estimated completion date.
- An effective \$1 million "General Liability Insurance Policy"
- Workers' Compensation Policy

Subcontracting Standards - Licensed Residential Builders with classification RBB or RBW and General Contractors BB, LB or UB may subcontract on a single project that requires trade work of more than their license allows and must:

- Provide subcontractors LLR credentials as listed above.
- Provided subcontractors Insurance credentials as listed above.

11



Housing Preservation Initiative

HPI Project Delivery Fee

Sponsors are eligible to request a project delivery fee for successfully completing HPI Projects. Project Delivery Fee is the greater of 15% of total construction costs or \$1,000.00.

Total Construction costs = rehabilitation and testing and remediation of hazardous materials.

Example

\$75,000 – Construction Cost

X 15%

\$11,250 – Project Delivery Fee

Project Delivery fee is not included in the property construction and hazardous materials maximum amounts.

12



Supportive Housing Program

The new **Supportive Housing Program** is revised to combine the former Group Home Program and Supportive Housing Program into one program activity.

The Program will provide funding opportunities for affordable rental housing with access to supportive services for special needs populations, such as people with disabilities and people experiencing homelessness.



13



Supportive Housing Program

Supportive Housing: The combination of housing and voluntary support services to address the needs of special needs populations, which include any subset of the population that has been identified as having specific needs.

Supportive services may include but are not limited to:

- Outreach,
- Case management,
- Childcare,
- Job training/placement,
- Health care, and
- Transportation.



To be considered supportive housing, the application must include a narrative explaining how the units will be affordable to the population identified and how the supportive services will be provided for the duration of the 20 year affordability period.

14



Supportive Housing Program

- Implementing a Preliminary Site Review as a part of the application process.
- Rehabilitation and new construction must meet SC Mandatory Design Criteria and Rehabilitation Standards.
- A Holistic Approach will applied to help maximize the impact of HTF investment for an Effective Useful Life of 20 years.



15

Supportive Housing Program

Funding Limit

Maximum subsidy to **\$300,000** per unit/per bedroom – (Group Home Activity) only

Maximum 12 units per project

Eligible project types:

- New Construction
- Acquisition
- Acquisition/Rehabilitation
- Conversion/Adaptive Re-use (hotels, etc)



2

[illegible]

Disaster Assistance Program (DAP)

The HTF Disaster Assistance Program (DAP) is designed to assist low-income homeowners (80% and below Area Median Income as determined by household size and county of residence) to make needed repairs to their primary residence to address damage caused by extreme weather events, such as tropical storms, hurricanes, tornadoes, floods, severe thunderstorms, micro-bursts, etc. that are not covered by insurance. In situations where HTF DAP funds are not sufficient to complete all the necessary repairs local governments may use other funding sources in conjunction with HTF dollars to ensure the repair work can be completed. All necessary forms for preparing and submitting a DAP application can be downloaded from SC Housing's website at: [SC Housing](#)



1

[illegible]

DAP - Continued

SC Housing awarded **\$9.2 Million** in DAP funds to **11** local governments and the S.C. Office of Resilience following Hurricane Helene. To date, 197 homes have been repaired.

An additional **\$10 million** has been set-aside for future weather-related events.



1

SC HOUSING

Financing Housing Building SC

Disaster Assistance Program

Eligible repairs are limited to the following:

1. Emergency tarping and or board-ups,

2. Sewer Service line to locality tie in / Septic systems,

3. Water wells/ Domestic Water Service Line to provider meter,

4. Roof replacements (non-asbestos shingled roofs only),

5. Fascia and Soffits, exterior façade, sidings (non-asbestos siding only), gutters,

6. Windows, Exterior Doors/Storm Doors,

7. Accessibility Ramps, Primary entrance, Porches/Decks,

8. HVAC equipment and/or systems (including electrical upgrade if necessary),

9. Attic Insulation,

10. Water Heater,

11. Electrical repairs,

12. Plumbing repairs

13. Gypsum Board/Sheetrock ceiling and wall repairs related to above repairs,

14. Crawl space access doors,

15. Lithium ten (10) year, battery operated, wireless, interconnected smoke and carbon monoxide detectors can be installed at the beneficiary's request.

16. Mold remediation.



19

SC HOUSING

Financing Housing Building SC

?

?

?

?

?

ANY

QUESTIONS?

20

SC HOUSING

Financing Housing Building SC

SC Housing Trust Fund Program

THANK YOU



If you have any further questions please contact Jack Suber, Housing Trust Fund Manager at 803-896-0808 or via email jack.suber@schousing.com .
www.schousing.com

21

7