

Horry County Housing and Community Development Final Year 3 Action Plan



Federal Community Development Block Grant (CDBG) funding requires submission of an Annual Action Plan. (HUD 24 CFR Part 91) The plan identifies the projects and actions to be taken to implement the identified strategies in the 5-year Consolidated Plan adopted in 2008. Horry County received \$1,672,664 for fiscal year 2010-2011. A summary of the projects for Year 3, (2010-2011) CDBG Final Action Plan is further outlined in this document.

General Information

Horry County qualified as an urban entitlement in July 2008. As an entitlement jurisdiction in its first year of HUD funding, the County focused on establishing an office and working with cities of Myrtle Beach and Conway, as sub-recipients under intergovernmental agreements, as well as working on county facilities and projects in unincorporated areas. Additionally, sub-recipient agreements and programs were administered with three local, non-profit organizations serving low and moderate income areas/individuals.

The 2010 CDBG-funded locations were selected based upon the largest potential impact areas for low to moderately-low income residents. Although portions of some census tracts are larger or have more residents exceeding the low to moderate-low income (LMI) thresholds, CDBG funding focuses on areas in which the greatest number of LMI residents will benefit when also considering the overall community welfare related to improved living environments.

Project recommendations were guided by the jurisdiction's priority rankings for housing and community development needs that are eligible for assistance as listed by CDBG eligibility category and specified in the Horry County Consolidated Plan's Community Development Needs table for priority housing needs. (See Consolidated plan approved for Horry County's Community Development (91.215 (b))). In addition, the non-housing community development needs eligible for assistance listed by CDBG eligibility category (specified in the Horry County Consolidated Plan's Community Development Needs table for public facilities, public improvements, public services and economic development) was used in guiding non-housing related project recommendations (See Consolidated plan approved for Horry County's Community Development (91.215 (e))). The County continues to focus CDBG funds for improvements and programs based on the 5-year Consolidated Plan for 2008-2013. Also, citizen participation, area organizations' input, the County's Capital Improvements Plan, and capacity of the CDBG office, were considered in the third year action plan for Horry County as the urban entitlement entity.

Process Management

The Horry County CDBG office acts as the Lead Agency for this Community Development Block Grant project in coordination with local and state agencies, as well as private groups and organizations. Other governmental entities involved in the implementation of this plan included the Horry County Planning, Zoning and Finance Department offices, Coastal Carolina University. City planning offices and City community development departments, Waccamaw Regional Council of Governments, the Housing Authorities of Myrtle Beach and Conway and the United States Department of Housing and Urban Development (HUD). In addition to the

governmental offices, local agencies, public input and other existing resources contributed to this plan. This collaboration aided in avoiding duplication of efforts as well as improved the timing of projects. The successful implementation of this Action Plan will require continued coordination between the County and cities, unincorporated areas, neighborhood associations, and service providers (i.e., emergency shelters, transitional housing providers, permanent supportive housing providers, and other agencies providing supportive services to the unserved or underserved populations).

The Cities of Conway and Myrtle Beach have joined with other municipalities and county governments in the Waccamaw Home Investment Partnerships Consortium. This organization has received funding to enhance the financial capital available for affordable housing in this region and builds relationships between various government, non-profit, and private groups toward a unified purpose. In cooperation with this group, the Cities and County will continue to sponsor and promote fair housing in collaboration with the Waccamaw Regional Council of Governments and its subsidiaries. Furthermore, Horry County Council has declared April as National Fair Housing month. Other housing priorities are addressed later in the plan.

Statement of Objectives

In the five year strategy for housing and community development improvements, the County has committed to the projects that are in the most need and are in qualifying areas. The goal of the Consolidated Plan is to develop a strategy for addressing housing, suitable living environments, economic development, and critical infrastructure.

The major objective for Program Year 2010-2011 is to continue to revitalize the communities in Horry County through the promotion of the availability of decent housing by prioritizing funding for rehabilitation of housing occupied by LMI households. Adequate public facilities and improvements, including but not limited to infrastructure/sewer improvements, parks and playgrounds, will improve the living environments of residents through access to services, enhanced availability, and improved public services. The Public Services section will continue to assist county non-profits that aid all LMI residents (including women, children, fathers, elderly and disabled residents) in increasing their quality of life. Within the third year of funding, the County will have a priority focus on areas with high concentrations of LMI residents as identified by census data.

Performance Measurement

According to HUD's CPD Notice 03-09, grantees are encouraged under CPD formulas to a develop performance measuring system. The Horry County Community Development office has communicated to applicants, and in its processes, that each project funded must, (according to the statutory purposes of the program) be within one of three criteria and meet one of the following objectives:

Criteria for funding of projects focused on: (1) low to moderate-low income beneficiaries, or areas, (2) elimination of slum and blight, or (3) urgent need/emergency status. Objectives used for funding (once at least one of these national criteria is met), are:

- **OBJECTIVE 1 – Suitable Living Environment (SL):**
 - Outcome - SL 1 = Provide suitable environment through improved accessibility
 - Outcome - SL 2 = Provide suitable environment by improving or offering new affordability options
 - Outcome - SL 3= Provide suitable environment through improved or new sustainability options
- **OBJECTIVE 2 – Affordable, decent housing (DH):**
 - Outcome - DH 1 = Provide suitable environment through improved accessibility

- Outcome - DH 2= Provide suitable environment by improving or new affordability options
- Outcome - DH 3= Improve or create decent housing with sustainability
- **OBJECTIVE 3 – Provide Economic Opportunities (EO):**
 - Outcome - EO 1 - Provide economic opportunity through improved or new accessibility
 - Outcome - EO 2 - Provide economic opportunity through improved or new affordability
 - Outcome - EO 3 - Provide economic opportunity through improved sustainability

In this way, Horry County residents are provided with improved availability, accessibility and sustainability measures for funded projects. Additionally, projects must fall within the priorities listed in the Horry County Five-Year Consolidated Plan.

Public Service Component

The County CDBG office also continues to fund public services for parks and recreation programs, economic development and improved access to programs, fair housing and housing (affordable and rehabilitation) activities, services for senior citizens, and services for homeless persons. Qualifying non-profit organizations must demonstrate the following for eligibility:

1. Funds will be used towards services for low to moderate-low income populations. Records must be kept verifying that at least 51% of clientele are Low-Moderate-low Income (LMI) persons, as defined by the County’s Consolidated Plan, the U.S. Census Bureau, and the U.S. Department of Housing and Urban Development. LMI persons must maintain a family income of no more than eighty percent (80%) of the Median Family Income for the respective area. LMI persons, therefore, must have a qualifying family income. Adjustments for family size can be made in conjunction with the County and the U.S. Department of Housing and Urban Development guidelines.
2. CDBG funds will only be used for Horry County residents. The County will require that non-profit agencies certify all program beneficiaries with approved documentation (such as a water bill, voter registration card, driver’s license, power bill, telephone bill, a tax notice, or other appropriate documentation).
3. All accounting procedures are consistent with federal guidelines established by the Internal Revenue Service, the U.S. Department of Housing and Urban Development, and other applicable agencies varying with the type of public service being provided. The County Finance Department will verify accounting procedures prior to final approval. This includes nonprofits meeting OMB Circular A-122 requirements, or OMB Circular A-121 for educational institutions.
4. The service is either a new service to the County and its communities or is a quantifiable increase in the level of an existing service which has been provided by the grantee or another entity on its behalf through State or local government funds in the twelve months preceding the submission of the Annual Action Plan to HUD. Avoiding duplication of programs, sustainability versus risk factor, and capacity are some of the rating criteria used in service program selection for funding.

Housing and Institutional Processes

The County acknowledges that the most comprehensive approach to housing and community development needs is by coordinating efforts with other agencies and organizations, including public, private and non-profit organizations. This was the leading justification for the Waccamaw Home Investment Partnerships Consortium and the main reason that the County chose to join this effort. The County will continue to look at ways to

continually improve this coordination over the next year through a more regional approach to housing and community development issues. In the past year, the County CDBG office received requests to support subsidized low-income projects that have received the County's support both in letters of support, technical resources and referrals for service.

Obstacles to meeting underserved needs will continue to be addressed this program year as in previous years. In Program Year 1, the County contracted with a private consultant to conduct an Analysis of Impediments to Fair Housing Choice. Impediments identified through this in-depth research into various policies and lending practices in the County will be addressed through this grant.

Also, the Horry County CDBG Program Manager and the Community Planning and Development Administrators for the Cities of Myrtle Beach and Conway continue to work with Home Alliance Inc., Habitat for Humanity, the Housing Authorities of the City of Myrtle Beach and the City of Conway, and other organizations that assist in affordable housing programming. This has been accomplished by bringing public services, infrastructure, rehabilitation and improvements to these areas with CDBG projects.

The County continues to encourage groups such as local law enforcement agencies, Catholic Charities, Churches Assisting People (CAP), Citizens Against Spouse Abuse, the Friendship Clinic, the Salvation Army, the Street Reach Mission, the United Way, the Community Center and Kitchen, and others serving special populations to assist in counting efforts for the homeless or persons at risk from becoming homeless so that more accurate needs assessment data can be provided to support funding requests. The 10-year homelessness plan, funded in CDBG Year 2, will be a guide in future planning for the homeless population.

The County also actively supports interagency and intergovernmental coordination of efforts of area non-profits that work to provide emergency utility, clothing, food, and housing options for special populations including the homeless, residents with HIV/AIDS, residents with disabilities, migrant and seasonal farm workers, and others.

Needs of Public Housing

There are unmet needs for public housing in the community. Although financial resources are not available through the County to subsidize public housing projects, the County acknowledges the need for public housing and the large number of people awaiting placement due to its short supply. The County is working with the Housing Authorities and other entities, where possible, to develop its plans for future housing units and encourage other public and private entities to invest in housing opportunities for the most financially needy residents of Horry County. Affordable housing and improved living environments, through the new Neighborhood Stabilization Program (NSP), the Homeless Prevention and Rapid Re-Housing Program (HPRP) and the CDBG-Recovery stimulus programs, will also assist in serving individuals and families residing in Horry County who are homeless or in danger of becoming homeless.

Fair Housing

The County continues to support local groups, such as Habitat for Humanity, that work to provide affordable homes and seek viable financing options for potential low to moderate-low income home buyers. Horry County has the Analysis of Impediments to Fair Housing study completed. The County continues to encourage local support service providers to expand existing Consumer Credit Counseling and First Time Home-Buyer programs with funding assistance where possible. The County has recently shared information regarding potential additional federal funding opportunities for Homebuyer Assistance Programs with local Housing Authorities and Community Development Corporations for possible cooperation in programming. Information on Fair Housing is sent to the Horry County Realtors' Association, and local banks. In the third year, the

County has chosen to fund the Waccamaw COG to further fair housing by performing outreach and education activities throughout Horry County.

Additionally, in year three the County CDBG office will continue working with community groups to seek additional resources to build consumer credit education counseling and awareness among low income and minority residents to include local faith-based organizations, higher education institutions, Head Start programs and other forums for fair housing. Coastal Carolina University has recently hired a full-time staff person to provide consumer credit counseling services. The Horry County Community Development office will be working further with the university staff to identify future collaborations that may be possible. Community Development will also be working with local lenders to identify changes or patterns in lending practices, especially those that impact low income, minorities, Section 3 residents, and other special populations.

Although many of the above strategies consist of ongoing efforts that will take time to fully implement, the County CDBG office is involved in activities that will result in a more immediate impact, particularly relating to the underserved need for public facilities, access, economic development and housing. County Council passed a resolution recognizing April as Fair Housing Month and the County is actively involved with other municipalities and the Waccamaw Regional Council of Governments in Fair Housing Activities. The County continues to advertise the Fair Housing Law on the City and County Access Channels with contact information including a toll-free number for Fair Housing resources and/or Fair Housing Complaints. This program of advertising on the access channel continues to be an effective tool in reaching out to low-income residents, since many LMI residents do not have the resources to purchase a newspaper. Additionally, information is received from low-income residents of each Housing Authority and at neighborhood community meetings. The County has provided information via brochures distributed at libraries, recreation and community centers (including North Strand, Little River, Bucksport and Conway centers). Also, this information is provided to realtors and lending professionals in the local area.

Barriers to Affordable Housing

During Year 1, the County contracted with a firm in order to objectively examine barriers and impediments to fair housing in the local community. The Analysis of Impediments to Fair Housing, completed in Year 2, identifies six areas of concern. The barriers to addressing housing needs, such as demand for both renter and owner-occupied housing units (based on the current inventory of rental units), fair market rent for these units, the current waiting lists for public housing, and the income levels of those experiencing housing problems, show a need for affordable rental units. Additionally, the disproportionate level of low wages as compared to high cost of available rental units is another barrier for LMI individuals. The County CDBG office will support local and State efforts to educate citizens on how to address language barriers by providing information in Spanish in order to promote greater understanding of financial tools, options, and risks. Informational brochures were sent to the Realtors' Association and major lending institutions in the area, in Year 1 and 2. In Year 3, the County will collaborate with the Waccamaw Regional Council of Governments to perform comprehensive outreach and education activities throughout Horry County. During the course of the year, the County will examine ways to encourage the development of strategies for affordable housing in Horry County. The complete Analysis of Impediments to Fair Housing can be found at www.horrycounty.org.

Lead-Based Paint Hazards

The South Carolina Department of Health and Environmental Control (DHEC) investigates' childhood lead poisoning in the County and such are limited to childhood lead poisoning prevention and detection activities. Private sector providers are also available for inspections of pre-1978 homes that are being remodeled and are suspected to contain lead-based paint. These providers can be accessed through the local telephone directory or

by calling 1-800-424-LEAD. The County's Building Department also assists DHEC during its construction inspection process.

The County, therefore, will continue to support programs available through DHEC and will develop a lead hazard control program to eliminate lead hazards in housing when a unit undergoes rehabilitation through the CDBG Program. For additional information about Lead-Based Paint, residents may call the Horry County Health Department's Environmental Quality Control Office at (843) 488-1902. Pamphlets and disclosures are available through the Health Department and additional information may also be obtained via HUD's internet website at www.hud.gov/lea/leadhelp.html.

Monitoring

In order to ensure that programs are being carried out in accordance with the Consolidated Plan and in a timely manner, the County implements an annual and ongoing process of monitoring and evaluation. The process will allow the CDBG office to review all CDBG funded program accomplishments in light of the goals and objectives established. This review includes all CDBG funded programs and projects. The Community Development Specialist, who was hired in Year 2, will monitor the projects, monitor the Davis-Bacon wage rate requirements, and will be the Fair Housing Coordinator. Information gained throughout the monitoring processes will give the County an opportunity to determine what programs and/or strategies are working, what benefits are being achieved, what needs are being met, as well as what objectives are being accomplished.

The County implements its monitoring plan in accordance with the requirements set forth by this subsection and will adapt this to be consistent with future annual Action Plans. The implementation of the monitoring plan may require periodic telephone contacts, written communications, data collection, submission of reports, and periodic meetings and workshops. HUD requirements, such as the Consolidated Annual Performance and Evaluation Report (CAPER) and use of the Integrated and Disbursement Information System (IDIS), will also assist in the monitoring of goals and objectives.

Citizen Participation

Prior to developing this Annual Action Plan, housing and community development needs were assessed through meetings with organizations, faith-based agencies, an Internet survey and multiple public hearings. Public involvement was encouraged and documented in accordance with the Citizen Participation Plan, adopted by the Conway City Council on January, 2004. The City of Myrtle Beach and Horry County followed the standard HUD Citizen Participation plan.

Two Public Hearings were held by the Cities (one in Myrtle Beach and one in Conway) with good citizen participation and input from council and the citizens, prior to the adoption of an Action Plan. The Final Action Plan draft was open for public comment for a fifteen (15) day period prior to the adoption of a final plan. A summary of the Action Plan appeared in The Sun News, on the County Access channel, and was posted at libraries in LMI areas, City Access Channels, and County and City Websites, prior to Council adopting the plan. The summary describes the contents and purpose of the Action Plan, projects, and includes the locations where the Action Plan was available for review. Copies of the summary are available upon written request to the Horry County CDBG offices. If any significant changes to the plan occur, the County will follow the guidelines of the 5-year Consolidated Plan for approval.

All public comments were taken into consideration for the final version of the Action Plan. Summarization of any comments or views not accepted for funding in the Action Plan, and reasons, are on file at the CDBG Office.

SUMMMARY

Description

The County's CDBG funds of \$1,672,664 for fiscal year 2010-2011, (Program Year 3), are earmarked for:

1. City of Myrtle Beach programs in accordance with an intergovernmental agreement;
2. City of Conway projects in accordance with an intergovernmental agreement;
3. Planning and Administration;
4. Horry County projects outside these cities and in unincorporated areas;
5. Public Service funding to Non-Profit organizations;
6. Public Facilities and programs - all of these projects are directly tied to LMI areas or beneficiaries. Priority Needs and strategic objectives are linked to projects.

Community Development Projects 2010-2011

| ENTITY | Detailed Project Description | AMOUNT | PRIORITY NEED | Strategic Objective |
|---|--|---------------------|------------------|------------------------|
| HORRY COUNTY: | | | | |
| Grand Strand Housing | Emergency Repair Program 10 housing units | 100,000 | PN1, PN5 | DH 1.1 |
| Habitat for Humanity | Infrastructure Hope's Crossing | 182,649 | PN6 | SL 3.3 |
| Little River Water and Sewer | Frank Gore Road Sewer Extension Phase 2 | 90,000 | PN6 | SL 3.3 |
| Myrtle Beach Housing Authority | Halyard Bend rehabilitation project for Affordable Housing/48 units | 50,000 | PN3 | DH1.1 |
| PRK After School Program | After-school Programs, Green Sea, Longs, Bucksport | 35,000 | PN7 | SL 3.1 |
| Horry County Sheriff Department | Jail Diversion Program | 60,000 | PN7 | SL 3.2 |
| A Father's Place Jobs Development | Employment Training for fathers in job skills sessions | 50,000 | PN 7 | EO 1.1 |
| Myrtle Beach Housing Authority | VA rental assistance | 35,000 | PN3 | DH 1.1 |
| Waccamaw Regional Council of Governments | Fair Housing Outreach and Education | 27,500 | PN4 | N/A |
| Rape Crisis Center | Public services to abused children, women, homeless | 15,000 | PN 7 | SL 3.2 |
| Children's Recovery Center | Public services outreach and education | 15,000 | PN7 | SL 3.2 |
| Finklea Community Center | New roof and fireproof door | 16,000 | PN6 | SL 3.2 |
| Projects Contingency | Project overruns/undesignated contingency | 28,498 | NA | |
| Administrative Expenses | | 298,900 | NA | |
| | Total Horry County | \$ 1,003,548 | | |
| MYRTLE BEACH: | | | | |
| Neighborhoods Revitalization Project | Housing rehabilitation program; Mr. Joe White apartments for the homeless; Canal/Nance Neighborhood Facilities improvements | 300,000 | PN1, PN5, N6 | NR 1.1 |
| Non-profit Agencies - low income/homeless project | Center for Women & Children - Acquisition; Boys & Girls Club - Building Repairs; Community Assistance Center - Building repairs and refrigeration system; Salvation Army MB - office repair & equipment; | 74,000 | PN3, PN6, PN7 | SL3.1-3.2, NR1.1 |
| Public Services for low income homelessness project | Helping Hand MB - I.D. Assistance Program/bus tickets/supplies | 15,000 | PN7 | SL 3.2 |
| Projects Contingency | undesignated contingency | 20,000 | N/A | |
| Administration | | 7,952 | NA | |
| | Total Myrtle Beach | \$ 416,952 | | |
| CONWAY: | | | | |
| Infrastructure Projects | Various sidewalks/drainage improvement projects | 252,164 | PN6 | SL3.3 |
| | Total Conway | \$ 252,164 | | |
| | TOTAL - ALL PROJECTS | \$ 1,672,664 | | |

Public Facilities and Improvements Funding Factors

The County will promote the sustainability of a suitable living environment by prioritizing the funding of:

- Public improvements, including but not limited to, roads/streets, sidewalks, water and sewer lines.
- Neighborhood facilities, such as parks, playgrounds, other recreational facilities, and access for persons with special needs such as the elderly, disabled and homeless.
- The County will also promote the Emergency Repair Program for owner-occupied houses and the revitalization of selected neighborhoods by prioritizing the funding of public facilities and improvements in selected LMI areas.

Public Services

The County will promote the sustainability of economic opportunity by prioritizing the funding for economic development through employment training, child care, and/or access to facilities and programs. The County will also promote the availability of a suitable living environment by prioritizing services related to housing (affordable and rehab), the homeless, the elderly, crime prevention and public safety. Through its Jail Diversion program, funded in Year 1 and proposed for additional funding in Year 3, the County works to assist individuals trapped in a cyclical system of homelessness and incarceration to learn new life skills through peer mentoring and training in order to break this cycle and become productive and contributing citizens. Additionally, non-

profit funding assists with the provision of employment skills trainings and basic education needed in order for individuals to become both employable and self-sustaining. Public services funding for Year 3 also proposes to support programs that provide assistance to child and adult victims of abuse in order to help ensure that LMI individuals will have access to those services.

The County CDBG office works closely with other governmental offices including the areas of planning, engineering, construction services, procurement, legal, finance, public works and public information to coordinate and use existing resources. This helps to avoid duplication of efforts and prevents any potential supplanting of funds.

Non-housing Community Development Priorities

The County has identified non-housing community development priorities for the next year. The County formerly devoted funding from sources other than CDBG funds toward these projects and also encouraged other private and public investment in these areas. Based on the economy, County provisions in this area may not be available in the form of financial assistance for 2010-2011.

Infrastructure

Public Infrastructure Improvements:

One of the most critical infrastructure improvements which continue to be a need throughout the County deals with the transportation/access to services, drainage, and road improvements throughout the County. Proposed projects reflect these priorities. Habitat for Humanity in Year 3 is asking for infrastructure for the Hope's Crossing project that will affordably house 23 families once the single family units are completed.

Services for Special Needs Populations

The County acknowledges that the amount of services currently being offered for special needs populations could benefit from improvements. These include the outreach and education services for children, women, the homeless population, elderly, persons with disabilities (mental, physical, and developmental), persons with addictions requiring supportive services, and persons with HIV/AIDS and their families. These populations are underserved, particularly in the areas of mental health, alcoholism, and substance abuse. The County recommendations provide after-school and summer programs, training services, and rental assistance for homeless veterans in an effort to serve special needs populations. There is great need within the community among disabled veterans in Horry County. Funding recommendations for Year 3 provide sub-recipient funding for the stop-gap measure of security deposit assistance for use when other funding provides vouchers for rental assistance to aid in the prevention homelessness among these veterans.