

Reinventing Annual Reporting in South Carolina

South Carolina State Housing Finance and Development Authority
Communications: Annual Report

HFA Staff Contact

Bryan Grady

bryan.grady@schousing.com

HFA Name: South Carolina State Housing Finance and Development Authority (SC Housing)

Entry Title: Reinventing Annual Reporting in South Carolina

Entry Category and Subcategory: Communications – Annual Report

HFA Staff Contact: Bryan Grady (bryan.grady@schousing.com)

Background

In 2020, a year with so much unexpected change, SC Housing developed and executed on a new vision for its annual report and related documents. For the first time, data collection and drafting for all regularly scheduled publications was consolidated and centralized under the Chief Research Officer, with communications staff reviewing and designing reports for publication. This substantially improved the consistency of outward-facing information produced by the agency. Further, a reorganization of reports allowed for better tailoring of messages to key stakeholders.

While SC Housing is not statutorily required to produce an annual report – and, in fact, did not publish a document with that name before 2020 – the agency is required to submit an accountability report to the state’s Department of Administration no later than September 15, as well as a report on activities of the South Carolina Housing Trust Fund, which SC Housing administers, on an annual basis. Both of these have only internal, bureaucratic audiences and are not the focus of this entry.

In previous years, the agency’s main publication was the Economic Impact Report, which covered several different aspects of SC Housing activities in the prior year; as the name implies, the centerpiece of this was an estimate of the agency’s economic impact as conducted by the Darla Moore School of Business at the University of South Carolina. This was accompanied by the Economic Investment Report, which was essentially a synopsis of the Economic Impact Report.

Those reports had essentially been produced in the same way for at least a decade, with little thought to their relevance to the agency and its stakeholders, detached from a broader communications strategy. While posted online, there was seemingly little thought paid to whether anyone would read it or care about its content. Though the documents were presented at NCSHA Legislative Conference visits with Congressional staffers, it was unclear whether they made any impression, or whether those making the presentations found them useful. A rethink was clearly needed.

Further, because the report was produced in a vacuum without engagement from key staff and not regularly updated to reflect policy changes and accomplishments across the agency, senior directors often had objections to the content, leading to a tedious process in which the initial draft had to be explicitly approved by all directors. Ultimately, these issues resulted in an extremely elongated timeline; in 2018 and 2019, reports for fiscal years ending in June were not published until the following February. Under the new approach, the agency’s primary report for Fiscal Year 2020 was published that October, and this timeline is likely to be tightened further in the year ahead.

Annual Report

The structure of agency reporting was changed substantially for the Fiscal Year 2020 reporting season. A new Annual Report was developed to truly showcase the activities of the agency, with a separate section on each division (Homeownership, Development, and Rental Assistance and Compliance, plus a Support Services section that highlighted work done outside of the program areas); previously, there

was an emphasis was on the types of activity being assessed in the impact analysis, regardless of where those activities were housed in the agency. Since there is often much public confusion about what SC Housing is, what programs it administers (and where, with respect to Housing Choice Vouchers), and its relationship to local housing authorities, it is helpful to make this clearer in public-facing documents.

Achievements and statistics pertaining to programs within each division were highlighted, with an emphasis in the program office sections on maps and infographics that are more accessible to a general audience. This was particularly necessary in 2020, as the pandemic made it impossible to interview customers and beneficiaries of agency programs for the Faces of Home series that had been a major component of agency messaging. While these individual profiles will certainly return once COVID-19 recedes further and in-person public engagement can be done safely, numbers and anecdotes will be used to form a tighter narrative in future iterations, rather than simply placing both in the same document with little connection between them. The report concludes with a summary of the agency's two-year strategic plan, which had recently been adopted; future iterations of the Annual Report will provide detailed updates on what the agency has done to meet its objectives.

Impact Report

Meanwhile, these changes allowed the Economic Impact Report to present its data in a more thorough and complete way. After a brief summary of agency activities drawn from the Annual Report, there is again an emphasis on maps and graphics to better explain the contributions of the agency. For example, there is a two-page spread providing a map and table of jobs created or supported by SC Housing within each county. This helps to underscore the message that housing is not just a concern for big cities, which is particularly salient to a state with a strong focus on rural issues. The report retains the breakdown of activities by congressional district, but then adds a summary of impacts in each state legislative district. The shorter Economic Investment Report was discontinued as being duplicative.

The audience for this report should be clear from its structure: It is designed to be accessible to public officials and their staff, highlighting the fiscal case for housing. Such an argument is particularly compelling at the state level, as we are able to produce these results without any general appropriations from the legislature. This is a contrast with the Annual Report, which is built around the good that our programs and related services produce; that document is designed for stakeholders in the housing space that are already in accord with our mission and simply want to know our recent accomplishments. This approach better met the needs of governmental affairs staff and others who engage with external partners, as well as emphasizing both the allocation of funds for rental development, as detailed in the Annual Report, and the economic impact as those properties were placed into service. While it may be counterintuitive to produce parallel reports, it does allow increased messaging flexibility without a great deal of increased effort.

Logistics

Behind the scenes, the process for developing these publications was much different. Previously, all of the agency's reports were treated as discrete enterprises, and the individuals developing the reports did not have any direct access to administrative data. This led to a massive labor burden; program staffers were receiving multiple requests from multiple employees for similar information, each with follow-up questions to clarify what had been provided, while those who work outside of the day-to-day operations of the agency's core programs often had to interpret often unclear data or narratives they received. Ultimately, this produced muddled messages and inconsistent information across documents.

In June 2020, this was greatly simplified. The Chief Research Officer sent a single email to each division director detailing the information required for all reports. Much of the quantitative information could be extracted from administrative data, particularly with respect to mortgage production activity, while the narratives provided by program and support staff made up the backbone of the Annual Report, and by extension, all other content produced. This ensured the document reflected the views of senior staff, ensuring a comfort level with the material among internal stakeholders. It also facilitated a modular approach to report development, with passages and descriptions able to be dropped into different contexts as appropriate, reducing duplicative writing and factfinding.

Overall, as compared with the prior year, there was substantially less confusion, and the demand on staff time was reduced appreciably. Other data collection procedures were integrated into this initiative; it was discovered in 2019 that, for purposes of the Board of Commissioners' annual evaluation of the Executive Director, Human Resources was collecting much of the same information that went into the Annual Report and related documents, but at different times, leading to inconsistencies in data and distraction from responding to multiple overlapping requests. This time around, requests from HR were merged into the omnibus data request emails.

Future Iterations

The path forward is to have a series of more engaging, interactive products. Our agency is implementing Tableau for dashboards and other visualizations, and has started using ArcGIS Online; these will allow for administrative data to be leveraged, better informing the people of South Carolina about the state's housing needs and how SC Housing is part of the solution to them. Further, we will continue to seek input from a variety of internal and external users of our reports to determine how they can better serve stakeholders; these efforts must be a constant, iterative process.

It is also crucial to continuously improve the completeness and accuracy of our administrative data. While a line staffer may not have much interest in, say, the cost of a LIHTC project in 1997, this can have substantial value for purposes of program evaluation and future policy development. As in many states, data storage can be fragmented and inconsistent. Part of better telling our story as an agency comes with having a more complete understanding of our own past.

As our Housing Needs Assessments have demonstrated, the need for SC Housing programs has only been increasing in recent years, even before the pandemic. The challenge of telling our story in a new era of complex housing assistance programs and other changes in the policy landscape is substantial, but our new framework should make these goals more achievable.



Home

IS MORE IMPORTANT **NOW** THAN **EVER.**

SC Housing FY2020 Annual Report
July 1, 2019 - June 30, 2020

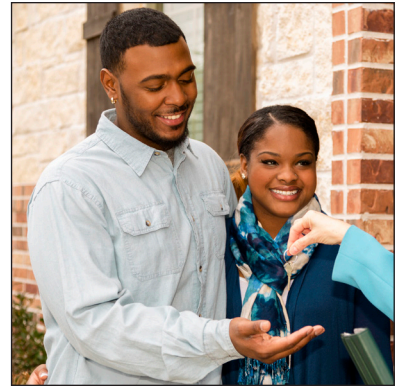


Table of Contents

- 1** Message from the Executive Director
- 2** Homeownership
- 6** Development
- 12** Rental Assistance and Compliance
- 20** Support Services
- 24** Strategic Plan
- 27** The Year Ahead
- 28** About SC Housing

Message from the Executive Director

Millions of our South Carolina neighbors struggled with housing insecurity even before this year's global pandemic. For individuals trying to cope during a time filled with change and uncertainty, the ability to live in a safe, decent and affordable home is now more important than ever.

In recent years, South Carolina's coastal and metropolitan areas have seen economic and population growth that has driven the cost of housing out of an affordable range for the state's average income-earner. Meanwhile, the state's rural areas have been struggling with a lack of housing investment, leaving some with affordable, but often substandard, housing.

These housing needs have only been intensified by the current Coronavirus (COVID-19) global pandemic. While our state continues to take measures to adjust for the impact of COVID-19 on our daily lives, for many this "new normal" has resulted in job disruptions, housing uncertainties, worsening health conditions, increased family stressors and economic hardships that make it difficult to continue living in the place that they call home. With this in mind, the accomplishments in this report represent mere milestones on our journey to making safe, decent and affordable housing a reality for every South Carolinian.

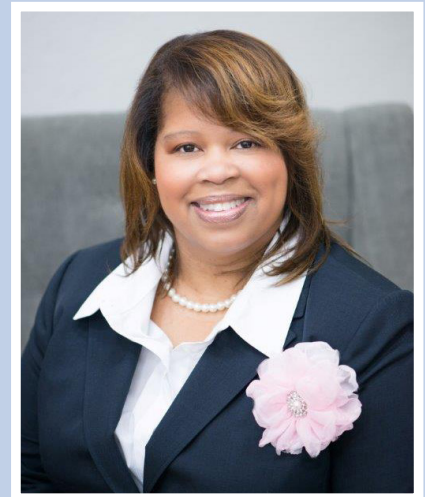
In April 2020, Governor McMaster issued a Home or Work Order in response to the imminent public health threat at that time. Today, we have another threat on the horizon—an imminent eviction emergency. Though temporarily halted by the federal evictions moratorium issued by the Centers for Disease Control and Prevention on September 1, 2020, a recent report released by the National Council of State Housing Agencies (NCSHA) projects 120,000 eviction filings in our state by January 2021, representing an estimated rent shortfall of between \$329 million and \$429 million. In addition, roughly one in 10 Federal Housing Administration mortgages is seriously delinquent according to the National Association of Realtors.

Without assistance, catching up on this amount of back rent will further overwhelm households and mom-and-pop landlords that are already under financial strain, placing our state's economic recovery at risk. Therefore, I invite you to join us as we continue to work for homes for every South Carolinian and support our state's recovery efforts. Together, we remain South Carolina strong!

Sincerely,



Bonita Shropshire, Executive Director



Homeownership



Home is where we live, work and learn. Home shelters our family and provides us with comfort. Home is our safe place.

OVERVIEW

SC Housing provides funds to participating banks and private mortgage originators to assist low- and moderate-income homebuyers with what is often their first home purchase. This is primarily done by offering low-interest, fixed-rate, 30-year mortgages that include down payment assistance (DPA), reducing the amount of savings necessary to make homeownership affordable; DPA is forgivable after either 10 or 20 years of living in the home, depending on household income. Both new construction and existing single-family homes are eligible, as are townhomes, condominiums, and off-frame modular homes.

The Homebuyer Program is financed with tax-exempt mortgage revenue bonds, which SC Housing issues under federal law to attract low-cost capital. These loans may be insured by the Federal Housing Administration (FHA), U.S. Department of Agriculture (USDA), or the Veterans Administration (VA), or securitized as a conventional mortgage through Fannie Mae or Freddie Mac. SC Housing services



Homebuyer Program loans in-house, ensuring quality customer service and assistance to those who may be struggling.

Also, on a seasonal basis, SC Housing offers the Palmetto Heroes program, which offers a lower interest rate and expanded DPA for first responders, teachers, and veterans. In 2020, this was expanded to include licensed medical professionals, grocery store employees, and package delivery drivers in recognition of the challenges those workers have faced during the COVID-19 pandemic.

Palmetto Home Advantage (PHA) loans are self-financed by the agency via securities transactions, which removes some of the restrictions that govern traditional SC Housing lending. Homebuyers may borrow up to 97% of the home's value, with SC Housing also providing down payment assistance and flexible qualifying requirements.

Additionally, beyond mortgage lending, SC Housing also offers Mortgage Credit Certificates (MCCs), which allow homebuyers to convert part of their home interest deduction to a refundable tax credit worth up to \$2,000, providing a substantial financial incentive to homeownership. MCCs can be obtained independently of an SC Housing loan or in conjunction with a PHA loan.

PERFORMANCE

In Fiscal Year 2020, SC Housing’s homeownership programs helped **1,792** households buy a home, up 27% from 1,415 families and individuals served in the year prior. Despite the economic headwinds generated by the COVID-19 pandemic, consumer demand remained robust in the housing market at large and for SC Housing products in particular. A total of **1,648** loans were funded, of which 170 were Palmetto Home Advantage (PHA) mortgages. For the year, 154 Mortgage Credit Certificates were issued, up modestly from 137 in the year prior, including 10 that were paired with a PHA loan. Across all programs, \$260 million in lending activity was financed or supported by SC Housing homeownership products.

Federal Housing Administration loans made up 68% of mortgage origination activity in FY 2020, with conventional loans representing 30%. Twelve percent of loans were to finance a newly constructed home, with the remainder used to purchase an existing home.

Who is the typical SC Housing homebuyer? Here are a few facts and figures about the 1,648 households that qualified for a loan from us in FY 2020:

SC HOUSING HOMEBUYER OVERVIEW:



Average loan amount:

\$142,185

Average purchase price:

\$147,895

(96% average

loan-to-value ratio)



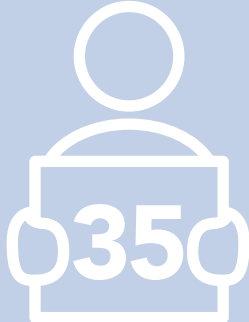
Average annual income:

\$50,801

Average monthly payment:

\$895

(21% of gross household income)*



Average age of homebuyer:

35

Average FICO credit score:

685

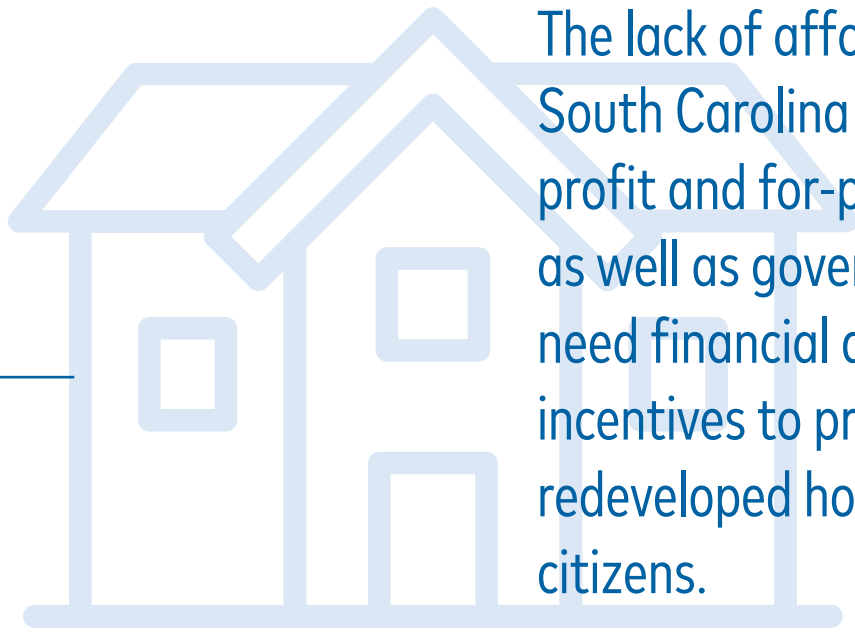
Average household size:

2.04

* This indicates that SC Housing homebuyers are affordably housed, able to spend no more than 30% of their income on their housing payment and utilities, a common standard for cost burden.

Development





The lack of affordable housing in South Carolina is critical. Non-profit and for-profit organizations, as well as governmental agencies, need financial assistance and incentives to provide new and redeveloped housing for our citizens.

The Development Division oversees several programs that provide for the construction, rehabilitation, and repair of housing across South Carolina. Nearly all of this work is concentrated in three areas:

- The Low-Income Housing Tax Credit (LIHTC) program, the nation’s largest source of funding for affordable housing, which provides financial incentives for building or preserving rent-restricted rental homes for households making no more than 60% of area median income (AMI);
- The Small Rental Development Program (SRDP), created by SC Housing in 2018, which combines financing from the South Carolina Housing Trust Fund (SCHTF), National Housing Trust Fund (NHTF), and the HOME Investment Partnerships Program to fund affordable rental properties too small to be financially viable under LIHTC; and
- The Home Repair Program (HRP), which helps very low-income homeowners by providing grants using SCHTF dollars to local non-profit organizations to provide essential housing needs, such as replacing roofs and air conditioners or installing ramps for residents with mobility impairments.

While SC Housing’s development efforts have experienced challenges due to imposed restrictions related to COVID-19 and other public health safety measures, projects have resumed with extended time periods for completion. Recent federal guidance has relaxed certain program requirements because of the pandemic. In other cases, some program activities have been limited due to social distancing and other Centers for Disease Control and Prevention - recommended health protocols.

LOW-INCOME HOUSING TAX CREDITS (LIHTC)

The Housing Tax Credit Program (LIHTC) is designed to provide for-profit and nonprofit developers an incentive to create and maintain affordable housing. This is the country's most extensive affordable housing program. Developments that may qualify for credits include new construction, acquisition with rehabilitation, rehabilitation and adaptive reuse. Owners of and investors in qualifying developments can use the credit as a dollar-for-dollar reduction of federal income tax liability. Allocations of credits are used to leverage public, private and other funds to keep rent to tenants affordable.

The housing tax offers two tiers of credits:

- A 9% Tax Credit Program, which is awarded annually on a competitive basis and is designed to offset approximately 70% of construction costs; and
- A 4% Tax Credit Program, designed to cover 30% of construction costs that is traditionally paired with tax-exempt bond financing to cover much of the remainder.

In 2020, the 9% tax credits were supplemented with HOME Investment Partnerships Program (HOME) funds to stretch LIHTC resources.

In order to obtain housing tax credits under the LIHTC program, real estate developers submit applications to SC Housing. If successful, they receive a LIHTC award, which provides a ten-year stream of tax credits once the property starts accepting tenants after the new construction or rehabilitation is complete. Because the funds are needed up front for the construction process, these credits are sold to investors through a process known as syndication, exchanging future tax credits for present equity. The developer then uses these funds to complete the promised work. A similar application process occurs in other housing finance agencies across the country.

This process is governed by Section 42 of the Internal Revenue Code and related federal regulations to ensure that the proposed development is completed in a timely manner and that it meets all requirements for LIHTCs to be awarded. Under Section 42, each state is tasked with developing a Qualified Allocation Plan (QAP), which outlines how LIHTC applications will be evaluated. While there are some requirements of what a QAP must do to satisfy federal law, the vast majority of policymaking is left up to the states. If applicants request more LIHTCs than are available, as is typically the case with the 9% Tax Credit Program, the QAP outlines how the state allocating agency will award the credits. It also informs developers of rules regarding how the program will operate in the state and what requirements there might be above and beyond the minimum specified in the federal statute. States typically specify requirements to address various local needs. This ensures that the program meets the

needs of the state and is not managed in a top-down manner from Washington. There were two major events in FY 2020 that dramatically changed the LIHTC program in South Carolina:

1. The QAP was completely overhauled for the 2020 funding cycle. These changes covered most components of the QAP, including developer experience requirements, cost containment rules, design standards, site selection criteria, and underwriting practices. This resulted in applications for 9% credits in 2020 being more geographically targeted to meet local needs and requests for smaller LIHTC awards, allowing SC Housing’s limited financial resources to go further. Additionally, the inclusion of supportive housing was incentivized, increasing housing resources available to individuals at risk of chronic homelessness.

2. On May 14, Gov. McMaster signed H.3998, the Workforce and Senior Affordable Housing Act, into law. This legislation created a state-level companion to the federal tax credit, providing a one-for-one match for eligible federal LIHTC developments placed in service between January 1, 2020 and December 31, 2030. In short, this significantly increases the resources that SC Housing is able to deploy in both the 9% and 4% LIHTC programs. Similar state-level credits have been successful nationwide.

Overall, in FY 2020, 19 developments, to include 969 multifamily rental homes, will receive 9% LIHTCs upon completion. Please note the listing of developments with anticipated operating dates no later than 2022.

Name	County	Credits	Population	Build Type	Units
Fountain Arms	Greenville	\$377,827	General/Family	Rehabilitation	50
Havenwood Woodland	Lancaster	\$843,869	Older Persons	New Construction	50
Havenwood Camellia	Aiken	\$664,262	Older Persons	New Construction	40
Refinery	Abbeville	\$839,056	General/Family	New Construction	60
Villages on Mill Street	Kershaw	\$850,000	General/Family	New Construction	50
The Ellington	Spartanburg	\$849,302	Older Persons	New Construction	50
The Belmont	Florence	\$741,767	General/Family	New Construction	40
Mauldin Center	Greenville	\$717,854	General/Family	New Construction	46
Villas at Winyah Bay	Georgetown	\$782,176	Older Persons	New Construction	42
Villas at Northlake	Lexington	\$737,396	Older Persons	New Construction	43
Abbingtion Willow Lake	Lancaster	\$746,491	General/Family	New Construction	40
Forest Glen	Laurens	\$850,000	General/Family	New Construction	60
Creekside Village	Pickens	\$762,989	General/Family	New Construction	60
Renaissance Place	Greenville	\$900,000	Older Persons	New Construction	57
Victoria Gardens	Spartanburg	\$505,789	General/Family	Rehabilitation	80
Cooper's Trace	Lexington	\$781,170	General/Family	New Construction	48
Dove Place	Richland	\$794,585	General/Family	New Construction	48
Bulls Creek	Charleston	\$869,318	General/Family	New Construction	57
Woodford Trace	Aiken	\$788,779	General/Family	New Construction	48

Note: Credits are awarded annually for 10 years.

Additionally, SC Housing’s Board of Commissioners authorized the future issuance of tax-exempt bonds for eight developments in FY 2020 that will receive 4% LIHTCs upon completion. These projects will create or preserve 1,210 rental homes. A list of those developments is provided below.

Name	County	Issuance	Build Type	Units
Waters at Ribaut	Beaufort	\$11,000,000	Rehabilitation	60
Waters at West Ashley	Charleston	\$17,225,000	Rehabilitation	100
Bridgeview Village	Charleston	\$89,500,000	Rehabilitation	300
Canebreak Apartments	Charleston	\$18,745,000	Rehabilitation	120
James Lewis Eastside Apartments	Charleston	\$17,600,000	New Construction	64
Waters at Oakbrook	Charleston	\$25,331,000	New Construction	216
Broad River Village	Beaufort	\$21,850,000	New Construction	160
Robert Smalls Apartments	Spartanburg	\$25,000,000	New Construction	190

Note: Issuance amounts are preliminary and subject to change.

SMALL RENTAL DEVELOPMENT PROGRAM (SRDP)

As noted earlier, the Small Rental Development Program allows the agency to fund a wider array of rental housing by combining state and federal funding sources to provide a flexible source of financing for smaller rental properties. The most notable change was the expansion of potential uses of funding implemented during the 2020 program year to include rehabilitation developments, supportive and transitional housing, and housing ranging from scattered-site, single-family homes to traditional apartments. Scoring incentives were introduced to produce mixed-income housing developments as site selection criteria were brought in alignment with those in the QAP. These changes led to 15 applications being received in 2020, up from seven in 2019.

The funding programs that support SRDP vary substantially. The most flexible is SCHTF, which was authorized by the legislature in 1992 to “increase the supply of safe, decent, and affordable housing” for low-income households, i.e., those earning no more than 80% of AMI. SC Housing serves as the administrator of SCHTF, and deploys these resources to a variety of eligible uses, including SRDP. SCHTF receives its funding from a portion of the deed stamp taxes on property transfers. Meanwhile, NHTF is a relatively new federal resource that the agency, on the state’s behalf, has received since 2016; these funds must exclusively serve extremely low-income households (no more than 30% of AMI) that are in the most need. This restriction essentially requires NHTF to be combined with other funding sources to make rental developments financially viable. Finally, HOME is a long-standing federal program that provides funds to states, counties, and cities for a variety of housing uses; these

funds are also restricted to assisting low-income households. Both HOME and NHTF are administered by the U.S. Department of Housing and Urban Development.

In FY 2020, four projects received Small Rental Development Program awards. These properties will create 37 new rental homes in the areas listed below.

Name	County	Award	Population	Units
Sunset Park	York	\$314,738	Older Persons	6
Woodside	Greenville	\$1,140,000	Mixed	15
Accabee Acres	Charleston	\$394,113	General/Family	8
Golden Dream	Charleston	\$480,000	General/Family	8

HOME REPAIR PROGRAM

The SCHTF home repair program provides funds to non-profit partner organizations statewide to reimburse work in the community to fix serious issues in the owner-occupied housing stock, serving very low-income homeowners (earning no more than 50% of AMI). These repairs are often necessary to ensure that the home is in livable condition. As of the end of FY 2020, there are 41 non-profits that are approved SCHTF participants, each of whom assists SC Housing in administration of the program. SCHTF awards fall into two groups:

1. Emergency Repair grants cover up to \$10,000 in repairs (plus a \$750 fee) to a single home that are necessary for the life, health, or safety of the occupant. Emergency repairs can involve no more than two construction trades.
2. Owner-Occupied Repair block grants cover up to \$100,000 in repairs (a maximum of \$25,000 per home) for up to four homes (plus a \$2,250 fee per home) that cover a wider range of repairs, though non-profits are required to address life, health, or safety needs first before other structural deficiencies. This program was suspended in March due to COVID-19.

In FY 2020, SC Housing provided 227 Emergency Repair grants totaling over \$1.7 million serving homeowners in 34 counties statewide, as well as 31 Owner-Occupied Repair grants totaling over \$1.9 million that assisted 72 homeowners in 16 counties statewide.

Rental Assistance & Compliance

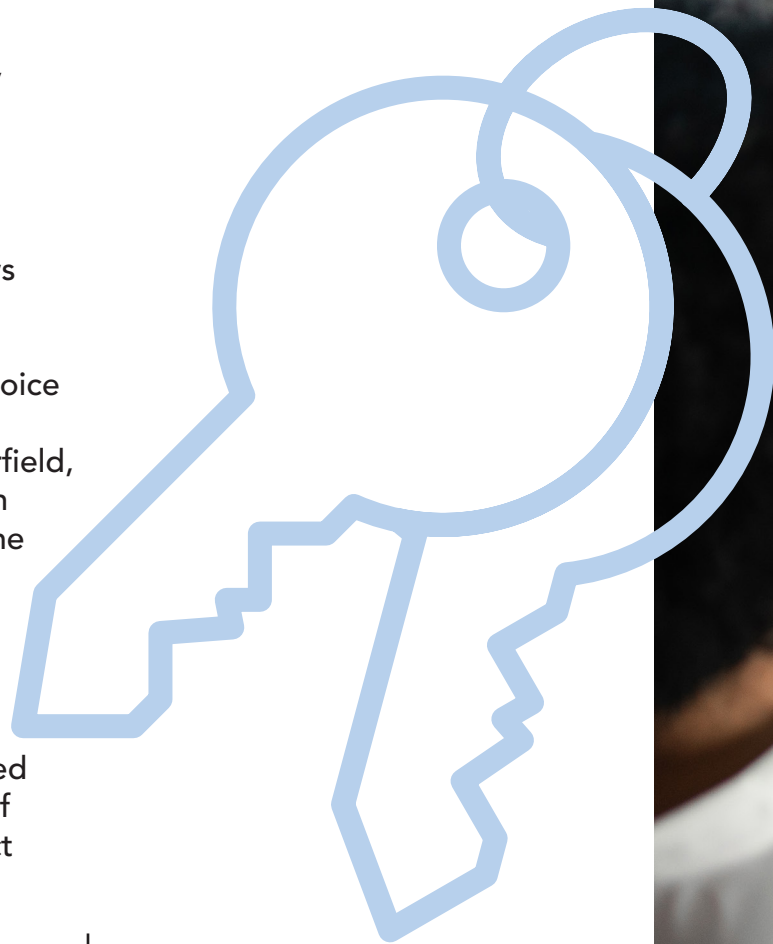
The Rental Assistance & Compliance Division of SC Housing has three primary responsibilities:

- Monitoring properties funded by the Development Division to ensure compliance with federal and state laws pertaining to affordability, health and safety, and tenant eligibility;
- Administering the federal Housing Choice Voucher Program in seven counties (Clarendon, Colleton, Dorchester, Fairfield, Kershaw, Lee and Lexington) under an Annual Contributions Contract with the U.S. Department of Housing of Urban Development (HUD), which provides assistance for low-income households to help them afford rental housing in the private market; and
- Overseeing a portfolio of Project-Based Rental Assistance properties on behalf of HUD via the Project-Based Contract Administration Program.

As with all functions within the agency, COVID-19 has produced substantial disruptions to the workflow of the division and accompanying changes in the regulatory environment. The primary result has been the suspension or modification of property inspections, as well as the postponement of some federal deadlines and flexibility regarding program operations.

PROGRAM COMPLIANCE

Program Compliance is tasked with ensuring that the properties that received funding from the Development Division meet



SC Housing is working through cooperative partnerships to offer rental assistance for South Carolina citizens facing eviction due to the economic effects of COVID-19.



applicable laws and rules applied by federal and state authorities. This work consists primarily of on-site inspections to ensure the property meets health and safety standards and reviews of the property managers' files to validate that the proper rents have been charged and the tenants are income-eligible to live in their homes, among other regulatory requirements. The owners of such housing must adhere to these terms for a compliance period of between 15 and 35 years, depending on the program and elections made by the applicant.

In FY 2020, Program Compliance oversaw 36,619 rental homes within 45 of 46 counties. The vast majority of these homes received a LIHTC award (34,322 units across 623 properties), but other projects receiving tax-exempt bond financing, HOME Investment Partnership Program funds, South Carolina and National Housing Trust Fund awards, and Neighborhood Stabilization Program dollars without LIHTC are also included (2,297 units located within 428 projects).

In the prior year, Program Compliance staff conducted 197 on-site and/or desk reviews of paperwork covering 12,860 units. In the wake of COVID-19, relevant federal regulatory authorities provided relief from some or all aspects of in-person inspections. This resulted in many employees having to shift duties from one program to another, namely tax-exempt bonds, in an effort to complete as much work as possible while travel was severely restricted.

Staff conducted several trainings for property owners and managers, to include participating in the 2020 Southeastern Affordable Housing Management Association conference in Columbia. The agency also migrated to a new software system to better support multifamily programs.

All the while, staff demonstrated their ongoing commitment to ensuring compliance as efficiently and effectively as possible while minimizing regulatory burden to the extent possible.

LIHTC BENEFICIARY OVERVIEW:



Residents that live alone

43%

Two-person households

24%

Larger households

33%



Median annual household income:

\$16,128

Median monthly rent paid by tenant:

\$460

20% received federal rental assistance
(median monthly benefit: \$438)



Residents that are children (0-17)

41%

Residents that are older adults (55+)

20%

HOUSING CHOICE VOUCHER PROGRAM (HCVP)

SC Housing oversees the Housing Choice Voucher Program (HCVP) in the seven counties that do not have an eligible local public housing agency: Clarendon, Colleton, Dorchester, Fairfield, Kershaw, Lee and Lexington. The breakdown of vouchers available in FY 2020 by county is provided below.

Clarendon – 148 **Colleton – 125** **Dorchester – 340** **Lee – 90**
Fairfield – 130 **Kershaw – 156** **Lexington – 935**

This federal program, operated by the Department of Housing and Urban Development (HUD), provides rental assistance to eligible households in an effort to bridge the gap between the rent charged and 30% of a household's income, ensuring that the tenant does not experience housing cost burden. These families and individuals live in privately owned properties, both single-family homes and apartment buildings, allowing families to choose where they want to live while supporting the state's landlords. Unlike public sector programs that provide assistance to all eligible households, there are only enough housing vouchers to help fewer than one in four tenants who qualify. Many authorities, including SC Housing, have years-long wait lists to receive this aid. Below is an overview of households receiving vouchers.

HOUSING CHOICE VOUCHER DEMOGRAPHICS:



Households that include someone with a disability

43%

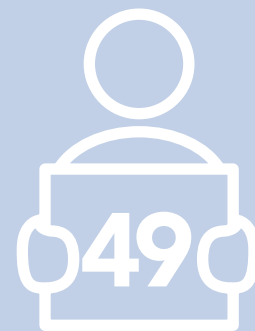


Median annual household income:

\$11,196

Median monthly contract rent:

\$675



Average age:

49

Average household size:

2.37



90%
are Female
13% White
87% African-American
1.3% Hispanic
or Latino

Staff continued their track record of excellent performance in FY 2020:

- Received a Section 8 Management Assessment Program score of 100% resulting in HUD’s recognition as a “High Performer” for the nineteenth consecutive year.
- Exceeded HUD’s 95% family record reporting requirement with an average score of 100%.
- Exceeded program goals for customer satisfaction on its Landlord and Participant Survey.

In FY 2020, Housing Choice Vouchers made rent more affordable for 1,938 individuals and families in South Carolina utilizing \$13.1 million in HUD funds administered by SC Housing.

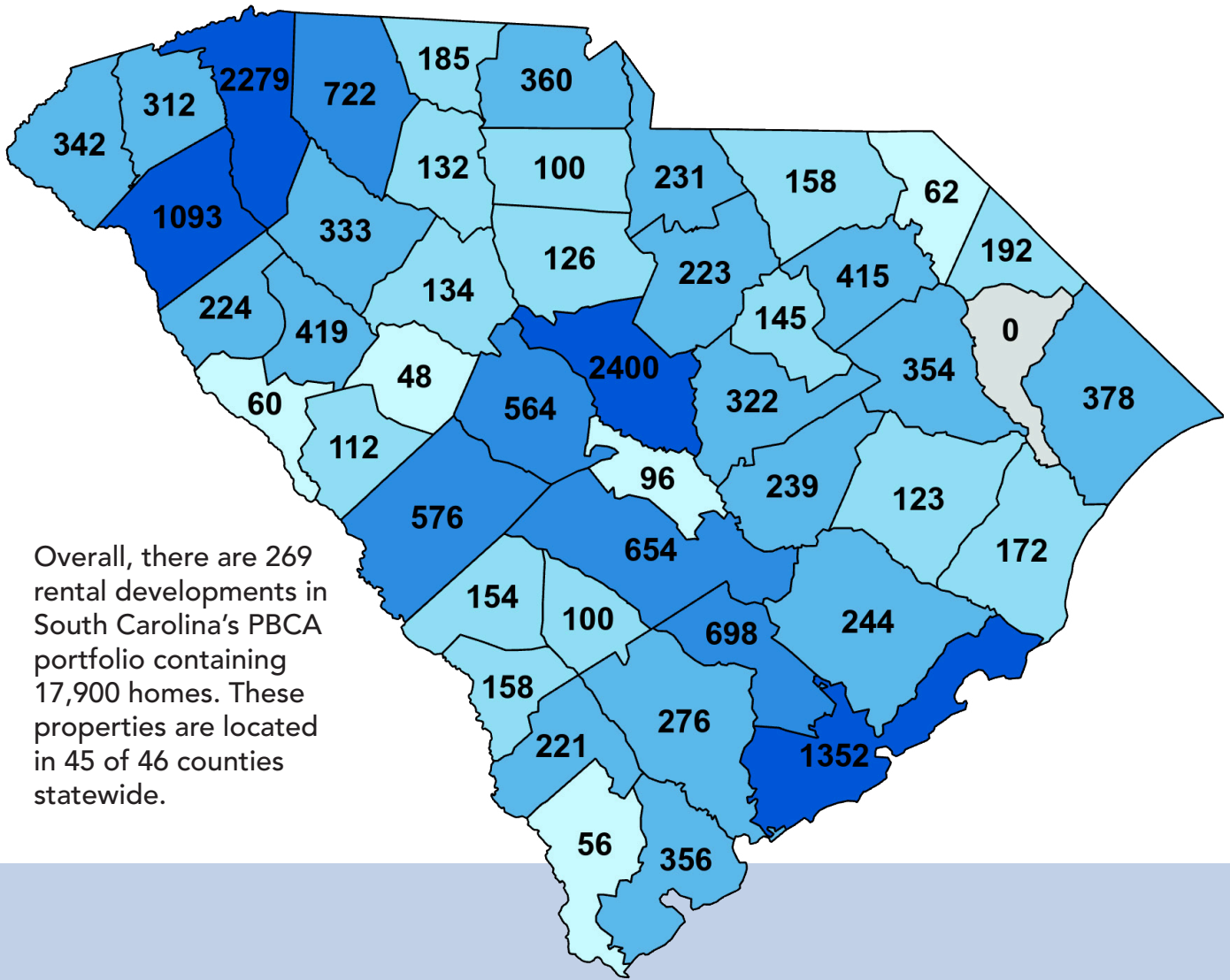


PROJECT-BASED CONTRACT ADMINISTRATION (PBCA)

SC Housing monitors a portfolio of hundreds of Section 8 rental properties across the state on behalf of the U.S. Department of Housing and Urban Development through the Project-Based Contract Administration (PBCA) program. HUD procures these oversight activities, reducing overhead cost for the federal taxpayer and devolving responsibilities to the state level. HUD provides SC Housing with funds to review and approve monthly assistance payments, conduct management and occupancy reviews to ensure compliance with federal law, serve as an ombudsman for tenant concerns, oversee subsidy contracts with property owners, and advocate on behalf of the Section 8 program statewide.

PBCA staff met or exceeded a number of performance metrics in FY 2020:

- Conducted 124 Management and Occupancy Reviews.
- Effectively addressed 400 tenant complaints and assisted 588 families with housing needs.



Overall, there are 269 rental developments in South Carolina’s PBCA portfolio containing 17,900 homes. These properties are located in 45 of 46 counties statewide.



- Completed 283 rental adjustments within 30 days and 27 contract renewals within 60 days.
- Reviewed, verified and processed 269 vouchers on the first business day of every month.
- Processed and approved 714 Special Claims from property managers within 30 days.

In FY 2020, SC Housing dispersed \$141.8 million in rental assistance payments on behalf of HUD, ensuring that tenants paid no more than 30% of their income on rent and utilities.

Support Services





Our support services divisions work together to ensure that administrative systems and supports are effective and responsive to the needs of citizens. They are committed to improving customer experiences through the use of best practice tools and approaches.

COMMUNICATIONS AND OUTREACH

The role of the Communications and Outreach Division is to educate, inform, and engage the community about affordable housing issues, needs, and resources using various communication approaches and tools for reaching diverse sectors of the community. The division created a specific COVID-19 Connection Hub on the agency's website to provide relevant and timely information about mortgage relief options, rental assistance, evictions moratoriums, program operational changes, and other resources to help South Carolinians navigate the uncertainties related to pandemic. The division was able to rely upon established relationships with key stakeholder groups and its public-private partners, to ensure a coordinated response to citizens seeking assistance during the public health disaster and concurrent April severe storms that hit the upstate. This collective impact approach is a key component of the division's partnership development and outreach strategy.

The Communications Division has also made effective use of digital platforms and tools to better reach and inform the public. Information is disseminated via social media outlets and the agency's website. In FY 2020, the division has a combined 8,118 Facebook likes, Twitter followers, and YouTube subscribers to the agency's pages. This represents increased engagement of 36% over FY 2019. The division has plans to add social media outlets, such as Instagram, in the near future.

One of the most effective and impactful means of learning about the benefits of a program is when participants get to tell their own stories in their own words. The division continues to produce a video collection of participant stories called “Faces of Home.” Due to COVID-19 travel restrictions and safety precautions, interviews have been temporarily halted.

In terms of messaging, the division has increased its use of infographics to present key information and data in a more user-friendly, easy-to-understand format. Staff worked with the Chief Research Officer to produce a wider range of publications, from the Housing Needs Assessment to the agency’s new Strategic Plan to county- and Congressional district-level fact sheets on local housing conditions. The goal is to empower local communities with information about housing needs and conditions unique to their locale to better inform program development around targeted needs.

INFORMATION TECHNOLOGY (IT)

SC Housing is continuing to push forward on modernizing its information technology infrastructure and software to ensure that the agency is able to fully confront the housing challenges that South Carolina faces today and will face in the years to come while securing personally identifiable information and other business documents. Immense progress on this front was made in FY 2020.

The most central task has been the implementation of a new software suite that coordinates activities across the agency’s three program divisions. This required extensive efforts by both IT and program staff to translate decades of data and processes from one complex system to another. Not only does this process create new opportunities to leverage internal resources for evidence-based policymaking, but it also reduces the agency’s software expenses considerably.

When the pandemic struck, SC Housing was prepared to pivot to a remote workforce, thanks in large part to the efforts of IT personnel. In the months prior, the division completed updates to its disaster recovery and business continuity policies, then tested the efficacy of those policies and made changes as needed. SC Housing quickly deployed computers and other devices, as well as video conferencing software, to ensure that employees could continue working toward the agency’s mission.

SC Housing is also recognized as a leader in its field with regard to IT issues. At the National Council of State Housing Agencies (NCSHA) Annual Conference last October in Boston, SC Housing’s Director of Information Technology was invited to address industry stakeholders on a panel about cybersecurity challenges. These acknowledgments demonstrate the skill and expertise of agency leadership.

RESEARCH

The first full year of the agency's research division was an extremely fruitful one. In August, SC Housing published Volume 1 of the South Carolina Housing Needs Assessment (Housing Needs Assessment), the first such analysis conducted since 2002. This work pulled together a wide variety of data sources from federal and state government as well as those produced in the private sector to present a comprehensive but accessible view of the challenges our state faces with housing affordability and availability. The report also leveraged prior work done by the agency's Chief Research Officer to quantify "shelter poverty," the level of deprivation and economic destruction caused by our state's lack of affordable housing. The peer-reviewed paper on which the shelter poverty methodology is based was published in the November 2019 issue of Housing Policy Debate. Fact sheets based on the Housing Needs Assessment have also been produced.

This work helped inform policy changes throughout SC Housing, particularly with respect to the work done by the Development Division to update the Qualified Allocation Plan and funding guidelines for the Small Rental Development Program. The Housing Needs Assessment identified the needs of various real estate markets and the degree to which existing supplies of affordable housing fell short of demand at the county level, identifying how and where limited resources should be targeted. Other data sources identified by the research division helped identify site scoring criteria as well. More broadly, the agency's research department was tasked with facilitating the creation of SC Housing's new strategic plan to address issues identified in the Housing Needs Assessment.

The Housing Needs Assessment was also the backbone of a number of talks SC Housing's Chief Research Officer gave to local public officials and civic organizations about housing conditions in their community. Presentations were given to the Municipal Association of South Carolina, South Carolina Community Loan Fund, Greenville County Redevelopment Authority, and Central Carolina Community Foundation, among others. Ultimately, the work of ensuring that all South Carolinians have access to safe, decent, and affordable housing is not the sole responsibility of SC Housing, but a wide array of stakeholders. Providing reliable information to these parties is an essential part of the work done by the research division.

The Housing Needs Assessment affirmed SC Housing's role as a state and national authority on housing issues. Within South Carolina, the report captured the attention of numerous media outlets and was presented at a number of state and regional forums on housing issues. Nationally, the agency's Chief Research Officer was invited to appear on a number of academic and professional panels on topics ranging from data-driven policymaking to measurement of housing affordability to the community-level impacts of LIHTC development.

Strategic Plan

On June 17, 2020, the SC Housing Board of Commissioners approved a new two-year Strategic Plan for the agency, the culmination of months of work that engaged dozens of employees across all levels and functions. This effort involved a top-to-bottom reevaluation of activities within the agency. While the mission and vision of the agency still reflect our responsibilities as a state entity, senior directors saw fit to update our institutional values. Each value is embodied by a single word and a brief description of how it applies to the work SC Housing does on a daily basis for the people of South Carolina.

COMMUNITY: We help make big cities and small towns across the Palmetto State better places to live.

INTEGRITY: We act ethically in everything that we do and treat our partners and customers with respect.

INNOVATION: We are deeply motivated to pursue new and better ways to serve the people of our state.

PROFESSIONALISM: We perform our tasks effectively and efficiently and steward resources responsibly.

EXPERTISE: We are capable, resourceful, and deeply informed about housing issues in South Carolina.

The four overarching categories of activities identified within the plan align with the agency's three main program offices: Homeownership, Development, and Rental Assistance and Compliance. A fourth, Innovation, was included to reflect the central importance of not merely perpetuating the agency's activities, but refining and even overhauling them when necessary to best serve our state's citizens. Each of these four categories had a goal statement, three strategies for achieving that goal, and a number of initiatives that indicate exactly what the agency will do toward those ends in the years ahead. The goals and strategies are listed below; please review the full plan for more details.

HOMEOWNERSHIP



GOAL STATEMENT: Expand homeownership opportunities for South Carolinians by partnering with a variety of lenders, providing superior customer service, and offering competitive and innovative products that build resilient communities and support the finances of the agency.

- 1: Expand homeownership opportunities for low- and moderate-income households.
- 2: Expand investment in economically distressed, or “targeted,” counties and rural communities.
- 3: Increase energy resource efficiency, and reduce environmental impacts by promoting green residential building and rehabilitation strategies.

DEVELOPMENT



GOAL STATEMENT: Leverage data, strengthen partnerships, and steward finances to fully allocate affordable housing resources to their best and most effective use, thereby constructing and preserving rental units available to the people of South Carolina.

- 1: Utilize data from Housing Needs Assessments and other relevant sources to design programs and direct resources to develop affordable housing where it is most needed and efficiently utilized.
- 2: Strengthen partnerships with internal stakeholders, affordable housing developers, other state agencies, advocacy groups, local governments, etc. to ensure programmatic effectiveness.
- 3: Expand the opportunities for the development of affordable housing to low-income households.

RENTAL ASSISTANCE AND COMPLIANCE



GOAL STATEMENT: Proactively support affordable housing initiatives throughout South Carolina while ensuring compliance with state and federal regulations for the benefit of both our housing partners and their residents.

- 1: Continue to surpass federal regulatory requirements for the administration of rental assistance programs through the ongoing application and improvement of internal quality control procedures, thereby meeting and exceeding the agency’s contractual obligations.

- 2: Maximize tenant safety, affordability, and quality of life by rigorously enforcing federal and state requirements of rental development programs by leveraging all vested authority to remedy chronic or severe noncompliance.
- 3: Advocate for further funding for tenant rental assistance programs, additional administrative fee revenue, federal alignment of rules across disparate affordable housing programs, and continued state-level Project-Based Contract Administration procurement to facilitate optimal program governance and preservation of SC Housing's fiscal position.

INNOVATION



GOAL STATEMENT: Bring an innovative and entrepreneurial spirit to the development and financing of affordable housing across South Carolina by leveraging the agency's capacities and partnerships to empower local governments, nonprofits, and the private sector to better meet the state's housing needs.

- 1: Work within SC Housing to foster innovation in existing programs, collaborating with the teams responsible for those programs by promoting, reviewing and analyzing data to support evidence-based housing policy.
- 2: Identify and evaluate potential new initiatives and/or partnerships to finance, construct, rehabilitate, repair, and assess housing statewide in ways that increase flexibility and innovation while raising revenue for agency activities.
- 3: Work within state government and partner with local officials and other stakeholders to address existing and emerging issues in affordable housing and raise awareness of the role housing can play in addressing challenges in intersecting policy fields in South Carolina.



It is our vision that all South Carolinians have the opportunity to live in safe, decent, and affordable housing.



Home is More Important Now than Ever.

The Year Ahead

Even more than most years, the next 12 months for South Carolina's housing market are particularly unknown due to the COVID-19 pandemic. As of this writing, hundreds of thousands of citizens in our state are facing the threat of eviction and foreclosure due to job loss, while home purchases are happening at a brisk pace.

The recently released Strategic Plan will guide SC Housing's efforts to navigate an ever-changing environment. Looking ahead, future editions of the Annual Report will summarize the progress that the agency has made toward achieving these strategic initiatives of the agency.

We encourage the involvement of the public and value your input on how we can create affordable housing in a way that meets the needs of local communities.

For more information about this report or if you would like to learn more about our programs, please visit our website at www.schousing.com or contact us at communications@schousing.com.



About SC Housing



Mission

Create quality affordable housing opportunities for the citizens of South Carolina.



Vision

That all South Carolinians have the opportunity to live in safe, decent, and affordable housing.

SC Housing is a self-sustaining housing finance agency committed to ensuring that South Carolinians have the opportunity to live in safe, decent, and affordable housing. Agency operations are supported by a funding base that includes fees and other revenue earned through the administration of agency programs.

Our office is located in Columbia, South Carolina.

Find us on Facebook: **/SCStateHousing**
Follow us on Twitter: **@SCStateHousing**



SOUTH CAROLINA STATE HOUSING FINANCE & DEVELOPMENT AUTHORITY
300-C OUTLET POINTE BLVD., COLUMBIA SC 803.896.9001



SC  HOUSING

 **MOORE**
DARLA MOORE SCHOOL OF BUSINESS
UNIVERSITY OF SOUTH CAROLINA

ON THE PATH TO RECOVERY

SC Housing FY2020 Economic Impact Report

July 1, 2019 - June 30, 2020



Table of Contents

- Letter from the Executive Director..... 1
- About SC Housing 2
- Mission and Vision 3
- SC Housing Programs 4
- Fiscal Year 2020 Results 6
- Statewide Economic Impact 8
- Housing and Tax Revenue Impacts..... 9
- Impacts by County 10
- Impacts by Congressional District 12
 - Congressional District 1 14
 - Congressional District 2..... 16
 - Congressional District 3..... 18
 - Congressional District 4..... 20
 - Congressional District 5..... 22
 - Congressional District 6..... 24
 - Congressional District 7..... 26
- Impacts by State Senate District 28
- Impacts by State House District 31



Letter from the Executive Director

In these challenging times, investing in programs and services that support our citizens is more critical than ever before. We continue to see housing costs outpace wage earnings, causing a ripple effect that impacts the health, safety and wellbeing of many of our neighbors. The economic impact of the COVID-19 global pandemic has placed additional strain on local communities throughout the state.

The pandemic has intensified housing needs while creating new challenges to our work at

SC Housing, just like at millions of other organizations. Concerns about employee safety led our agency to pause some aspects of our work and reduced capacity at many of our nonprofit partners.

In spite of these challenges, SC Housing continues to make great strides in supporting the development of affordable housing. The purpose of the annual SC Housing Statewide Economic Impact Report is to outline the broad economic impacts of the agency.

To ensure a better understanding of how our investments impact the state financially, we again contracted with the University of South Carolina's Darla Moore School of Business to conduct an economic analysis. These researchers found that, for every \$1 invested in our programs, there was a \$1.65 impact in our state's economy through paid wages, purchased materials and generated taxes, as well as other direct and indirect impacts.

In the year ending June 30, 2020 (FY20), SC Housing programs accounted for nearly \$760 million in economic impact, which supported 4,157 jobs (full-time equivalent) across South Carolina and helped support state and local government by contributing \$54 million in tax revenue. Over the past five years, our program investments have had a \$4.2 billion impact on South Carolina.

The need for more affordable housing, rental assistance and manageable mortgages will only grow as we move into 2021. SC Housing is committed to growing our partnerships with nonprofit partners, private companies and governmental organizations, as well as communities across the state, to ensure that all South Carolinians have access to safe, decent, and affordable housing.

Sincerely,

Bonita Shropshire

Bonita Shropshire, Executive Director

About SC Housing

The South Carolina State Housing Finance and Development Authority (SC Housing) is a self-sustaining agency committed to ensuring that South Carolinians have the opportunity to live in safe, decent, and affordable housing. SC Housing operations are supported by a funding base that includes fees and other revenue earned through the administration of agency programs.





Mission

Create quality affordable housing opportunities for the citizens of South Carolina.



Vision

The vision of SC Housing is that all South Carolinians have the opportunity to live in safe, decent and affordable housing.

Values:

Every day, SC Housing serves the people of South Carolina with these values in mind:

COMMUNITY: We help make big cities and small towns across the Palmetto State better places to live.

INTEGRITY: We act ethically in everything that we do and treat our partners and customers with respect.

INNOVATION: We are deeply motivated to pursue new and better ways to serve the people of our state.

PROFESSIONALISM: We perform our tasks effectively and efficiently and steward resources responsibly.

EXPERTISE: We are capable, resourceful, and deeply informed about housing issues in South Carolina.

SC Housing Programs

As the housing finance authority for the state of South Carolina, SC Housing operates a number of programs serving low- and moderate-income residents. These programs are housed within three divisions of the agency.

HOMEOWNERSHIP

SC Housing provides funds to participating banks and private mortgage originators to assist low- and moderate-income homebuyers with what is often their first home purchase. This is primarily done by offering low-interest, fixed-rate, 30-year mortgages that include down payment assistance. New and existing single-family homes, townhomes, condominiums, and off-frame modular homes are eligible.

Mortgages are offered through the Homebuyer Program, financed with tax-exempt mortgage revenue bonds, and Palmetto Home Advantage, self-financed by the authority via securities transactions. These activities are supplemented by the seasonal Palmetto Heroes program, which offers a lower interest rate and expanded down payment assistance for first responders, teachers, veterans, and other frontline workers, and the County First initiative, designed to better serve rural homebuyers. SC Housing services Homebuyer Program loans in-house, ensuring quality customer service and assistance to those who may be struggling.

DEVELOPMENT

The Development Division oversees several programs that provide for the construction, rehabilitation and repair of housing across South Carolina. Nearly all of this work is concentrated in three areas:

- The Low-Income Housing Tax Credit (LIHTC) program, the nation's largest source of funding for affordable housing, which provides financial incentives for building or preserving rent-restricted rental homes for households making no more than 60 percent of area median income;



The Pointe at Blythewood
Housing Tax Credit



- The Small Rental Development Program, created by SC Housing in 2018, which combines financing from the South Carolina Housing Trust Fund, National Housing Trust Fund, and the HOME Investment Partnerships Program to fund affordable rental properties too small to be financially viable under LIHTC; and
- The Home Repair Program, which helps very low-income homeowners by providing grants using S.C. Housing Trust Fund dollars to local non-profit organizations to provide essential housing needs, such as replacing roofs and air conditioners or installing ramps for residents with mobility impairments.

RENTAL ASSISTANCE & COMPLIANCE

The Rental Assistance & Compliance Division of SC Housing has three primary responsibilities:

- Monitoring properties funded by the Development Division to ensure compliance with federal and state laws pertaining to affordability, health and safety, and tenant eligibility;
- Administering the federal Housing Choice Voucher Program in seven counties (Clarendon, Colleton, Dorchester, Fairfield, Kershaw, Lee, and Lexington) under an Annual Contributions Contract with the U.S. Department of Housing of Urban Development (HUD), which provides assistance for low-income households to help them afford rental housing in the private market; and
- Overseeing a portfolio of Project-Based Rental Assistance properties on behalf of HUD via the Project-Based Contract Administration Program.



Fiscal Year 2020 Results

For the fiscal year ending June 30, 2020, SC Housing expended \$461 million in furtherance of its mission. How was that money spent?

Just over half of these funds went toward the funding of mortgages for borrowers served by our homeownership programs. This was the best year ever with respect to both the number of customers served and total volume for these programs.

About one-third was spent on rental assistance, deploying federally allocated funds to support affordable rental housing for Section 8 tenants and Housing Choice Voucher recipients. These resources do not vary much year to year.

An additional 13% was spent on development activities. This amount is down from prior years due to the lower number of LIHTC properties placed in service; this can largely be attributed to the emergence of the COVID-19 pandemic and related challenges.

However, due to the enactment of the Workforce and Senior Affordable Housing Act (H.3998) last May, which creates a state-level companion to the federal LIHTC, SC Housing expects the number of LIHTC properties in the pipeline to increase dramatically in the years ahead.

Finally, the remaining 3% of funds were expended on administration, which covers the agency's payroll, information technology infrastructure, contracted goods and services, and other costs.

In total, these activities helped provide housing to **22,581 households** statewide – without general appropriations from the S.C. Legislature. This includes 20,150 households receiving rental assistance, 1,648 homebuyers closing on an SC Housing mortgage, and 783 households able to access new or improved housing through Development Division programs.



HOMEOWNERSHIP

\$234,320,832

51%



RENTAL ASSISTANCE

\$154,991,342

33%



DEVELOPMENT

\$58,266,492

13%



ADMINISTRATION

\$13,601,349

3%

Statewide Economic Impact

DIRECT IMPACTS

**\$461 million in output
including
\$159 million in wages
2,016 jobs supported**



TOTAL IMPACTS

**\$760 million in output
including
\$254 million in wages
4,157 jobs supported**

The \$461 million spent by SC Housing flowed into the state's economy. But it didn't stop there. The total impact of our work is multiplied when, for example, contractors purchase raw materials to conduct construction or repair activities funded by the agency. These effects can be estimated using a technique called input-output analysis, developed by Nobel laureate Wassily Leontief, which maps how dollars move from one industry to another. This approach can be used to estimate not only total economic output produced, but the increase in wages and the number of jobs created or preserved by that activity. SC Housing contracted with the Darla Moore School of Business at the University of South Carolina to conduct this analysis using data and

software from IMPLAN, a leading company in this space.

In total, the economic impact of SC Housing programs on the state of South Carolina for the year ending June 30, 2020, was nearly **\$760 million**. In other words, for every dollar spent by the agency, there was a total impact of \$1.65 on the state's economy. Of that, over a third – **\$254 million** – was put in the pockets of the state's workers. Those wages supported **4,157 jobs** (full-time equivalent) across South Carolina and helped support state and local government by contributing **\$54 million** in tax revenue.

Investment by SC Housing
\$461 million

Housing and Tax Revenue Impacts

Households Receiving
Rental Assistance
20,150

New Homebuyer
Mortgages
1,648

Households Provided
New or Improved
Housing through
Development Programs
783

Housing Provided
Statewide*
22,581

Tax Revenue
Generated
\$54 million

*Represents the total impact of households receiving rental assistance, new homebuyer mortgages and households provided new or improved housing through Development programs.

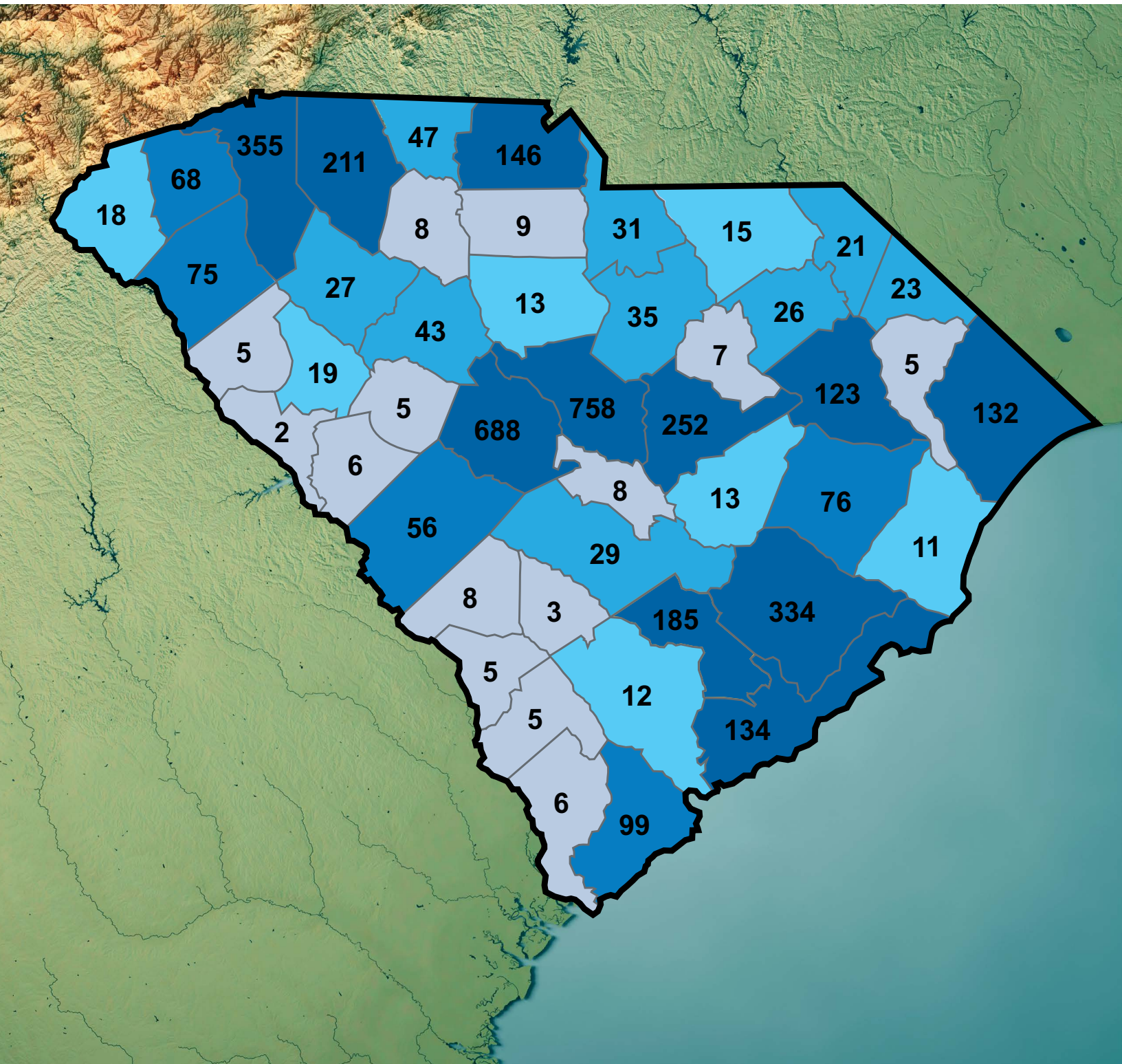


\$760 million

TOTAL ECONOMIC OUTPUT

Every \$1 spent by the agency = \$1.65 to the state's economy

Impacts by County



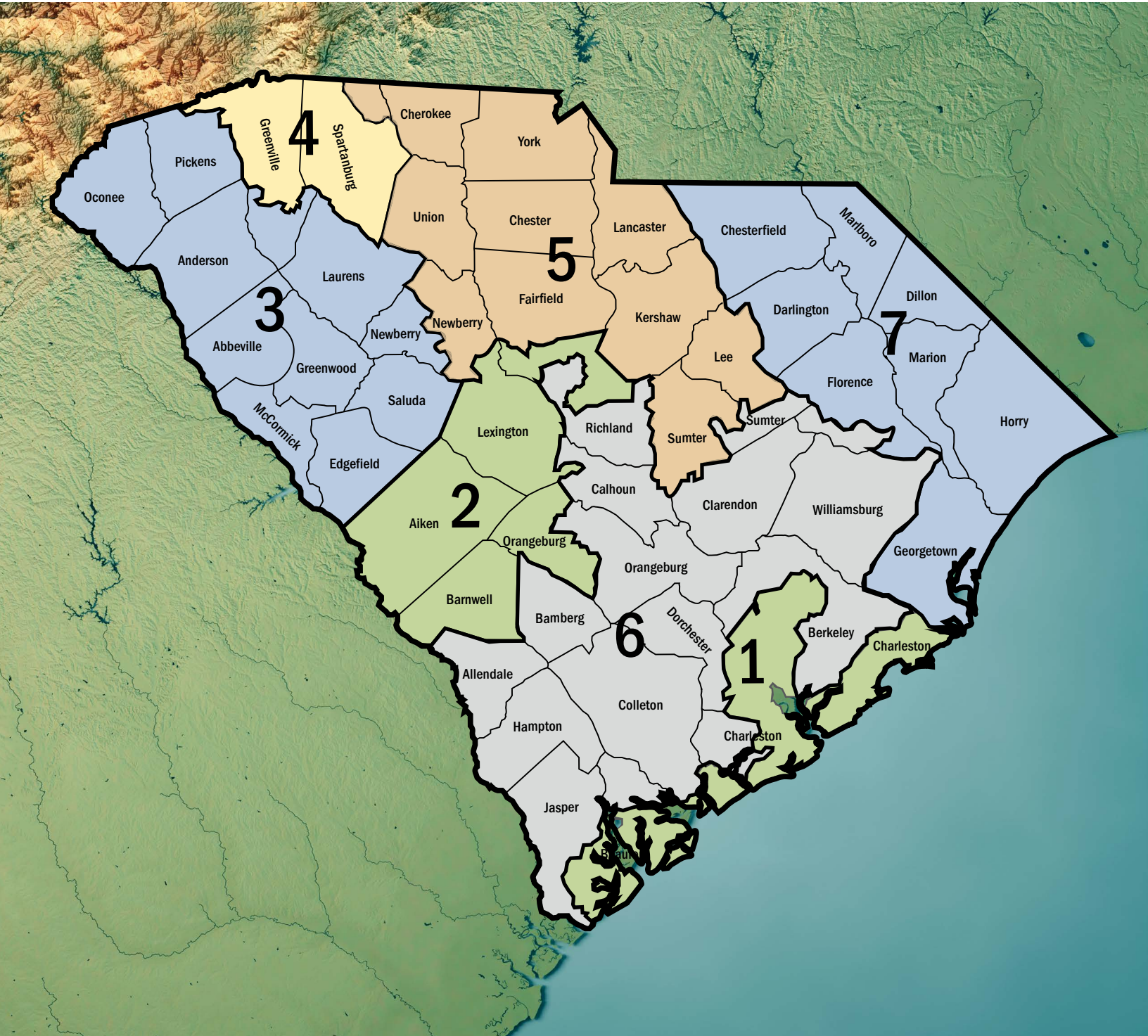
Importantly, this impact was not concentrated in one or two locations. **The work of SC Housing supported jobs in all 46 counties**, as shown above, along with a table summarizing FY20 results.



County	Jobs	Output
Abbeville	5	\$1,726,363
Aiken	56	\$11,674,604
Allendale	5	\$1,621,230
Anderson	75	\$17,421,760
Bamberg	3	\$859,367
Barnwell	8	\$1,969,025
Beaufort	99	\$18,528,914
Berkeley	334	\$56,952,100
Calhoun	8	\$1,874,016
Charleston	134	\$30,451,584
Cherokee	47	\$7,914,765
Chester	9	\$1,882,456
Chesterfield	15	\$3,029,876
Clarendon	13	\$3,528,115
Colleton	12	\$3,736,043
Darlington	26	\$5,894,695
Dillon	23	\$4,744,788
Dorchester	185	\$34,936,400
Edgefield	6	\$1,445,305
Fairfield	13	\$3,110,119
Florence	123	\$21,221,638
Georgetown	11	\$2,520,429
Greenville	355	\$71,683,488

Greenwood	19	\$4,692,379
Hampton	5	\$1,846,506
Horry	132	\$23,558,430
Jasper	6	\$1,293,403
Kershaw	35	\$7,374,322
Lancaster	31	\$6,169,385
Laurens	27	\$5,672,242
Lee	7	\$1,944,042
Lexington	688	\$109,026,592
Marion	5	\$1,117,882
Marlboro	21	\$3,892,974
McCormick	2	\$580,893
Newberry	43	\$8,270,405
Oconee	18	\$4,478,492
Orangeburg	29	\$7,024,496
Pickens	68	\$12,310,272
Richland	758	\$127,557,304
Saluda	5	\$1,036,926
Spartanburg	211	\$37,473,248
Sumter	252	\$43,816,736
Union	8	\$1,698,045
Williamsburg	76	\$14,401,154
York	146	\$25,616,640
State Total	4,157	\$759,579,848

Impacts by Congressional District



SC Housing administers a large number of programs with federal funds, so it is essential to highlight the impact of our work within each U.S. House of Representatives constituency. As noted previously, economic and programmatic benefits alike are widely distributed across South Carolina. The table at right summarizes these impacts, and the subsequent pages detail these impacts by county and program area. Last, this report includes overall impacts by state legislative district for both the Senate and the House.



Congressional Districts	Households Assisted	Economic Output	Jobs (FTE)	State and Local Tax Revenue
District 1	2,852	\$127,229,160	691	\$8,992,023
District 2	3,396	\$179,594,560	1,083	\$12,822,914
District 3	3,098	\$53,817,976	252	\$3,980,750
District 4	3,309	\$104,054,440	535	\$7,462,899
District 5	2,770	\$107,512,800	590	\$7,492,389
District 6	5,209	\$122,108,560	653	\$8,829,334
District 7	1,947	\$65,262,340	353	\$4,659,774

Congressional District 1

BEAUFORT,* BERKELEY,*
CHARLESTON,* COLLETON*
AND DORCHESTER* COUNTIES

*Denotes partial county



Etiwan Place Apartments, Goose Creek, SC
Housing Tax Credit

IMPACT TOTALS



Households Assisted
2,852



Economic Output
\$127,229,160



Jobs Created (FTE)
691



State and Local
Tax Revenue
\$8,992,023

County/Activity	Households Assisted	Economic Output	Jobs (FTE)	State and Local Tax Revenue
BEAUFORT	418	\$18,160,131	96	\$1,229,273
Development	46	\$8,088,295	46	\$489,584
Homeownership	16	\$6,734,910	41	\$481,277
Rental Assistance	356	\$3,336,926	10	\$258,412
BERKELEY	392	\$56,068,373	330	\$3,865,215
Development	81	\$13,891,013	79	\$839,699
Homeownership	115	\$40,250,660	245	\$2,876,312
Rental Assistance	196	\$1,926,700	6	\$149,204
CHARLESTON	1,081	\$19,674,065	86	\$1,469,961
Development	6	\$71,925	1	\$4,139
Homeownership	24	\$8,723,855	53	\$623,407
Rental Assistance	1,051	\$10,878,285	32	\$842,415
DORCHESTER	961	\$33,326,594	179	\$2,427,575
Development	3	\$39,865	0	\$2,294
Homeownership	69	\$25,492,136	155	\$1,821,668
Rental Assistance	889	\$7,794,593	23	\$603,613
District Total**	2,852	\$127,229,160	691	\$8,992,023

** The total may not equal sum of items because of rounding.





Ramblewood Apartments, Batesburg, SC | Housing Tax Credit

Congressional District 2

AIKEN, BARNWELL, LEXINGTON, ORANGEBURG* AND RICHLAND* COUNTIES

**Denotes partial county*



IMPACT TOTALS



Households Assisted
3,396



Economic Output
\$179,594,560



Jobs Created (FTE)
1,083



State and Local
Tax Revenue
\$12,822,914

County/Activity	Households Assisted	Economic Output	Jobs (FTE)	State and Local Tax Revenue
AIKEN	605	\$11,674,605	56	\$862,733
Development	2	\$28,024	0	\$1,613
Homeownership	27	\$6,821,189	42	\$487,442
Rental Assistance	576	\$4,825,392	14	\$373,678
BARNWELL	162	\$1,969,025	8	\$146,304
Development	4	\$145,422	1	\$8,369
Homeownership	4	\$549,322	3	\$39,255
Rental Assistance	154	\$1,274,281	4	\$98,680
LEXINGTON	1,835	\$109,026,589	688	\$7,725,202
Administration	-	\$14,626,195	160	\$1,045,188
Development	63	\$13,089,030	73	\$792,678
Homeownership	262	\$68,464,208	417	\$4,892,453
Rental Assistance	1,510	\$12,847,156	38	\$994,883
ORANGEBURG	42	\$1,519,775	9	\$110,021
Homeownership	5	\$1,282,572	8	\$91,653
Rental Assistance	37	\$237,203	1	\$18,368
RICHLAND	752	\$55,404,571	322	\$3,978,653
Development	8	\$698,910	3	\$42,017
Homeownership	190	\$50,128,880	306	\$3,582,210
Rental Assistance	554	\$4,576,781	13	\$354,426
District Total**	3,396	\$179,594,560	1,083	\$12,822,914

** The total may not equal sum of items because of rounding.

Congressional District 3

ABBEVILLE, ANDERSON, EDGEFIELD, GREENVILLE,*
GREENWOOD, LAURENS, MCCORMICK, NEWBERRY,*
OCONEE, PICKENS AND SALUDA COUNTIES

*Denotes partial county

County/Activity	Households Assisted	Economic Output	Jobs (FTE)	State and Local Tax Revenue
ABBEVILLE	226	\$1,726,362	5	\$133,301
Development	2	\$19,521	0	\$1,123
Rental Assistance	224	\$1,706,841	5	\$132,178
ANDERSON	1,137	\$17,421,760	75	\$1,300,001
Development	17	\$336,838	3	\$19,385
Homeownership	27	\$7,096,956	43	\$507,148
Rental Assistance	1,093	\$9,987,966	29	\$773,468
EDGEFIELD	114	\$1,445,305	6	\$109,043
Homeownership	2	\$481,855	3	\$34,433
Rental Assistance	112	\$963,450	3	\$74,610
GREENVILLE	20	\$4,453,345	27	\$317,378
Development	6	\$61,685	1	\$3,550
Homeownership	14	\$4,391,660	27	\$313,828
GREENWOOD	431	\$4,692,379	19	\$353,340
Development	4	\$44,794	0	\$2,578
Homeownership	8	\$1,529,586	9	\$109,304
Rental Assistance	419	\$3,117,999	9	\$241,458
LAURENS	355	\$5,672,242	27	\$416,904
Development	12	\$282,898	2	\$16,355
Homeownership	10	\$2,809,508	17	\$200,767
Rental Assistance	333	\$2,579,836	8	\$199,782
MCCORMICK	60	\$580,893	2	\$44,984
Rental Assistance	60	\$580,893	2	\$44,984
OCONEE	352	\$4,478,493	18	\$336,473
Development	3	\$32,096	0	\$1,847
Homeownership	7	\$1,622,554	10	\$115,948
Rental Assistance	342	\$2,823,843	8	\$218,678
PICKENS	352	\$12,310,272	68	\$892,935
Development	6	\$88,880	1	\$5,115
Homeownership	34	\$9,800,120	60	\$700,317
Rental Assistance	312	\$2,421,272	7	\$187,503
SALUDA	51	\$1,036,927	5	\$76,390
Homeownership	3	\$653,805	4	\$46,721
Rental Assistance	48	\$383,122	1	\$29,669
District Total**	3,098	\$53,817,976	252	\$3,980,750

** The total may not equal sum of items because of rounding.



Laurel Street Village II
Honea Path, SC | Housing Tax Credit



IMPACT TOTALS



Households Assisted
3,098



Economic Output
\$53,817,976



Jobs Created (FTE)
252

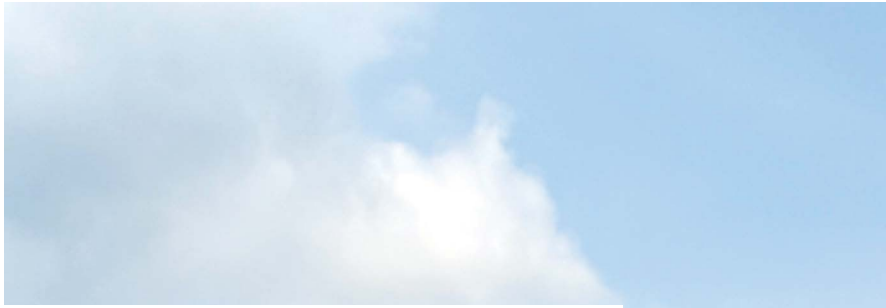


State and Local
Tax Revenue
\$3,980,750

Congressional District 4

GREENVILLE* AND SPARTANBURG* COUNTIES

*Denotes partial county



County/Activity	Households Assisted	Economic Output	Jobs (FTE)	State and Local Tax Revenue
GREENVILLE	2,465	\$67,230,140	327	\$4,800,522
Development	95	\$13,498,444	77	\$815,716
Homeownership	91	\$29,461,080	180	\$2,105,289
Rental Assistance	2,279	\$24,270,616	71	\$1,879,517
SPARTANBURG	844	\$36,824,301	207	\$2,662,376
Development	4	\$177,955	2	\$10,241
Homeownership	118	\$31,063,156	189	\$2,219,773
Rental Assistance	722	\$5,583,190	16	\$432,362
District Total**	3,309	\$104,054,440	535	\$7,462,899

** The total may not equal sum of items because of rounding.

IMPACT TOTALS

Households Assisted

3,309

Economic Output

\$104,054,440

Jobs Created (FTE)

535

State and Local Tax Revenue

\$7,462,899

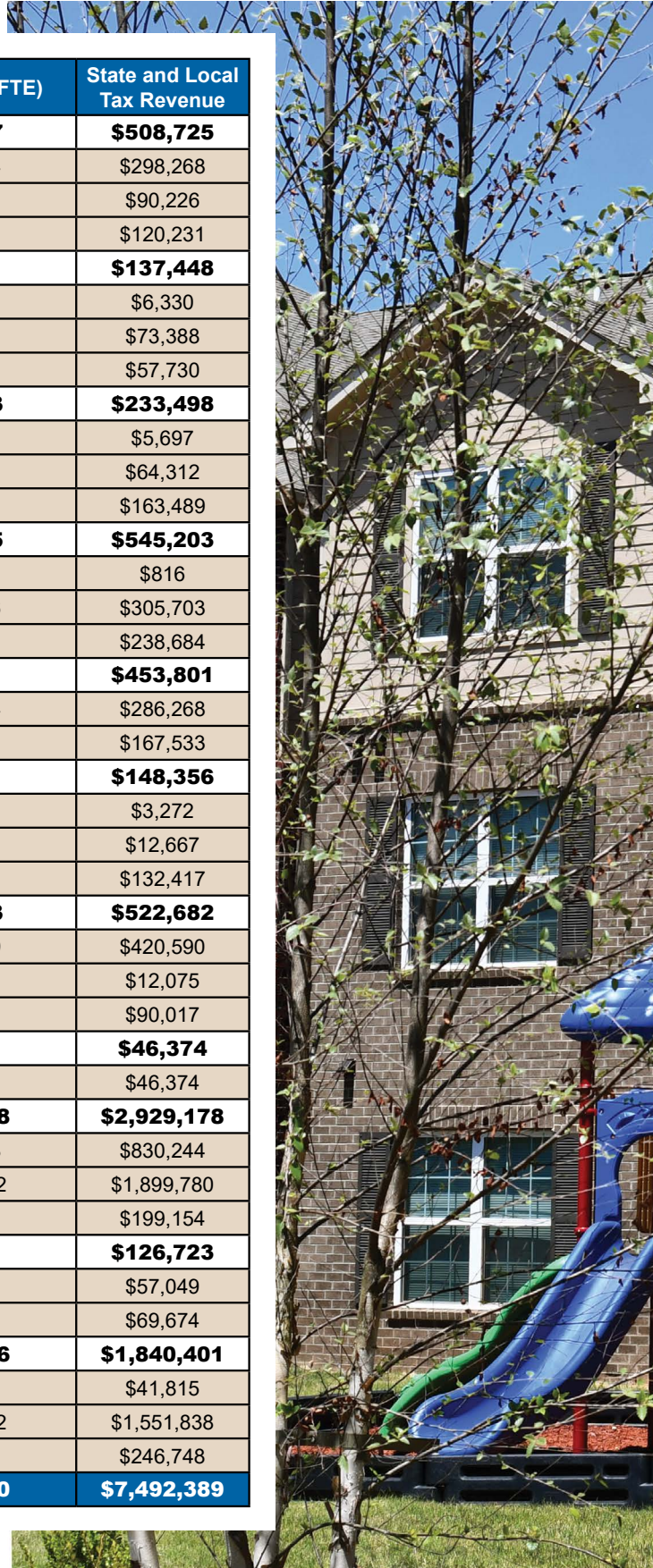


Poinsett Commons Apartments, Travelers Rest, SC
Housing Tax Credit



County/Activity	Households Assisted	Economic Output	Jobs (FTE)	State and Local Tax Revenue
CHEROKEE	215	\$7,914,765	47	\$508,725
Development	24	\$5,099,587	34	\$298,268
Homeownership	6	\$1,262,605	8	\$90,226
Rental Assistance	185	\$1,552,573	5	\$120,231
CHESTER	112	\$1,882,457	9	\$137,448
Development	7	\$109,993	1	\$6,330
Homeownership	5	\$1,026,979	6	\$73,388
Rental Assistance	100	\$745,485	2	\$57,730
FAIRFIELD	290	\$3,110,119	13	\$233,498
Development	3	\$98,990	1	\$5,697
Homeownership	4	\$899,967	5	\$64,312
Rental Assistance	283	\$2,111,162	6	\$163,489
KERSHAW	407	\$7,374,322	35	\$545,203
Development	1	\$14,187	0	\$816
Homeownership	14	\$4,277,959	26	\$305,703
Rental Assistance	392	\$3,082,176	9	\$238,684
LANCASTER	248	\$6,169,385	31	\$453,801
Homeownership	16	\$4,005,992	24	\$286,268
Rental Assistance	232	\$2,163,393	6	\$167,533
LEE	249	\$1,944,042	7	\$148,356
Development	4	\$56,853	0	\$3,272
Homeownership	1	\$177,255	1	\$12,667
Rental Assistance	244	\$1,709,934	5	\$132,417
NEWBERRY	197	\$8,270,404	43	\$522,682
Development	62	\$6,939,009	39	\$420,590
Homeownership	1	\$168,980	1	\$12,075
Rental Assistance	134	\$1,162,415	3	\$90,017
SPARTANBURG	2	\$648,948	4	\$46,374
Homeownership	2	\$648,948	4	\$46,374
SUMTER	461	\$42,883,674	248	\$2,929,178
Development	74	\$13,726,724	78	\$830,244
Homeownership	111	\$26,585,228	162	\$1,899,780
Rental Assistance	276	\$2,571,722	8	\$199,154
UNION	137	\$1,698,044	8	\$126,723
Homeownership	5	\$798,332	5	\$57,049
Rental Assistance	132	\$899,712	3	\$69,674
YORK	452	\$25,616,639	146	\$1,840,401
Development	20	\$714,153	5	\$41,815
Homeownership	68	\$21,716,174	132	\$1,551,838
Rental Assistance	364	\$3,186,312	9	\$246,748
District Total**	2,770	\$107,512,800	590	\$7,492,389

** The total may not equal sum of items because of rounding.



Autumn Glen Villas, Gaffney, SC
Housing Tax Credit

IMPACT TOTALS

 Households Assisted
2,770

 Economic Output
\$107,512,800

 Jobs Created (FTE)
590

 State and Local
Tax Revenue
\$7,492,389

Congressional District 5

CHEROKEE, CHESTER, FAIRFIELD, KERSHAW, LANCASTER, LEE,
NEWBERRY,* SPARTANBURG,* SUMTER,* UNION AND YORK COUNTIES

**Denotes partial county*

Congressional District 6

ALLENDALE, BAMBERG, BEAUFORT,* BERKELEY,* CALHOUN,
CHARLESTON,* CLARENDON, COLLETON,* DORCHESTER,* FLORENCE,*
HAMPTON, JASPER, ORANGEBURG,* RICHLAND,* SUMTER* AND
WILLIAMSBURG COUNTIES

**Denotes partial county*



Low Country Crossing, Denmark, SC | Housing Tax Credit

IMPACT TOTALS



Households Assisted
5,209



Economic Output
\$122,108,560



Jobs Created (FTE)
653



State and Local
Tax Revenue
\$8,829,334



County/Activity	Households Assisted	Economic Output	Jobs (FTE)	State and Local Tax Revenue
ALLEDALE	163	\$1,621,230	5	\$123,017
Development	5	\$127,262	1	\$7,324
Rental Assistance	158	\$1,493,968	4	\$115,693
BAMBERG	100	\$859,367	3	\$66,549
Rental Assistance	100	\$859,367	3	\$66,549
BEAUFORT	4	\$368,784	2	\$25,717
Development	3	\$45,689	0	\$2,629
Homeownership	1	\$323,095	2	\$23,088
BERKELEY	53	\$883,729	4	\$65,652
Development	4	\$51,468	0	\$2,962
Homeownership	1	\$294,396	2	\$21,038
Rental Assistance	48	\$537,865	2	\$41,652
CALHOUN	101	\$1,874,016	8	\$139,476
Development	1	\$16,885	0	\$972
Homeownership	4	\$888,221	5	\$63,472
Rental Assistance	96	\$968,910	3	\$75,032
CHARLESTON	405	\$10,777,520	48	\$797,119
Development	11	\$441,018	3	\$26,044
Homeownership	16	\$4,913,805	30	\$351,141
Rental Assistance	378	\$5,422,697	16	\$419,934
CLARENDON	405	\$3,528,115	13	\$267,685
Development	8	\$103,407	1	\$5,951
Homeownership	3	\$581,236	4	\$41,535
Rental Assistance	394	\$2,843,472	8	\$220,199
COLLETON	427	\$3,736,043	12	\$287,952
Development	1	\$8,604	0	\$495
Homeownership	1	\$199,960	1	\$14,289
Rental Assistance	425	\$3,527,479	10	\$273,168
DORCHESTER	152	\$1,609,805	6	\$119,816
Development	5	\$192,240	2	\$11,063
Homeownership	1	\$171,050	1	\$12,223
FLORENCE	52	\$718,372	3	\$53,926
Development	1	\$14,285	0	\$822
Homeownership	1	\$237,569	1	\$16,977
Rental Assistance	50	\$466,518	1	\$36,127
HAMPTON	222	\$1,846,506	5	\$142,722
Development	1	\$13,629	0	\$784
Rental Assistance	221	\$1,832,877	5	\$141,938
JASPER	58	\$1,293,402	6	\$96,024
Homeownership	2	\$691,805	4	\$49,436
Rental Assistance	56	\$601,597	2	\$46,588
ORANGEBURG	628	\$5,504,721	21	\$416,902
Development	4	\$82,699	1	\$4,759
Homeownership	6	\$1,294,173	8	\$92,482
Rental Assistance	618	\$4,127,849	12	\$319,661
RICHLAND	2,214	\$72,152,739	437	\$5,259,497
Administration	-	\$11,700,956	128	\$836,150
Development	36	\$996,960	8	\$57,375
Homeownership	179	\$39,834,372	243	\$2,846,564
Rental Assistance	1,999	\$19,620,451	57	\$1,519,408
SUMTER	53	\$933,061	5	\$68,724
Development	1	\$8,441	0	\$486
Homeownership	4	\$562,705	3	\$40,211
Rental Assistance	48	\$361,915	1	\$28,027
WILLIAMSBURG	172	\$14,401,154	76	\$898,556
Development	46	\$12,656,895	69	\$767,096
Homeownership	3	\$604,564	4	\$43,202
Rental Assistance	123	\$1,139,695	3	\$88,258
District Total**	5,209	\$122,108,560	653	\$8,829,334

** The total may not equal sum of items because of rounding.

Congressional District 7

CHESTERFIELD, DARLINGTON, DILLON, FLORENCE,*
GEORGETOWN, HORRY, MARION AND MARLBORO COUNTIES

*Denotes partial county

County/Activity	Households Assisted	Economic Output	Jobs (FTE)	State and Local Tax Revenue
CHESTERFIELD	166	\$3,029,877	15	\$222,490
Development	2	\$88,978	1	\$5,121
Homeownership	6	\$1,734,766	11	\$123,966
Rental Assistance	158	\$1,206,133	4	\$93,403
DARLINGTON	432	\$5,894,695	26	\$439,419
Development	4	\$35,399	0	\$2,037
Homeownership	13	\$2,736,142	17	\$195,525
Rental Assistance	415	\$3,123,154	9	\$241,857
DILLON	221	\$4,744,788	23	\$318,881
Development	26	\$2,720,438	15	\$164,825
Homeownership	3	\$453,121	3	\$32,380
Rental Assistance	192	\$1,571,229	5	\$121,676
FLORENCE	402	\$20,503,267	120	\$1,467,957
Development	27	\$779,071	7	\$44,836
Homeownership	71	\$17,445,028	106	\$1,246,622
Rental Assistance	304	\$2,279,168	7	\$176,499
GEORGETOWN	177	\$2,520,430	11	\$187,815
Development	1	\$13,832	0	\$796
Homeownership	4	\$1,185,977	7	\$84,750
Rental Assistance	172	\$1,320,621	4	\$102,269
HORRY	451	\$23,558,431	132	\$1,705,236
Development	9	\$112,765	1	\$6,490
Homeownership	64	\$19,546,216	119	\$1,396,773
Rental Assistance	378	\$3,899,450	11	\$301,973
MARION	7	\$1,117,882	5	\$71,669
Development	4	\$709,943	3	\$42,518
Homeownership	3	\$407,939	2	\$29,151
MARLBORO	91	\$3,892,975	21	\$246,308
Development	26	\$3,087,605	17	\$187,082
Homeownership	3	\$525,440	3	\$37,548
Rental Assistance	62	\$279,930	1	\$21,678
District Total**	1,947	\$65,262,340	353	\$4,659,774

** The total may not equal sum of items because of rounding.





IMPACT TOTALS



Households Assisted
1,947



Economic Output
\$65,262,340



Jobs Created (FTE)
353



State and Local
Tax Revenue
\$4,659,774

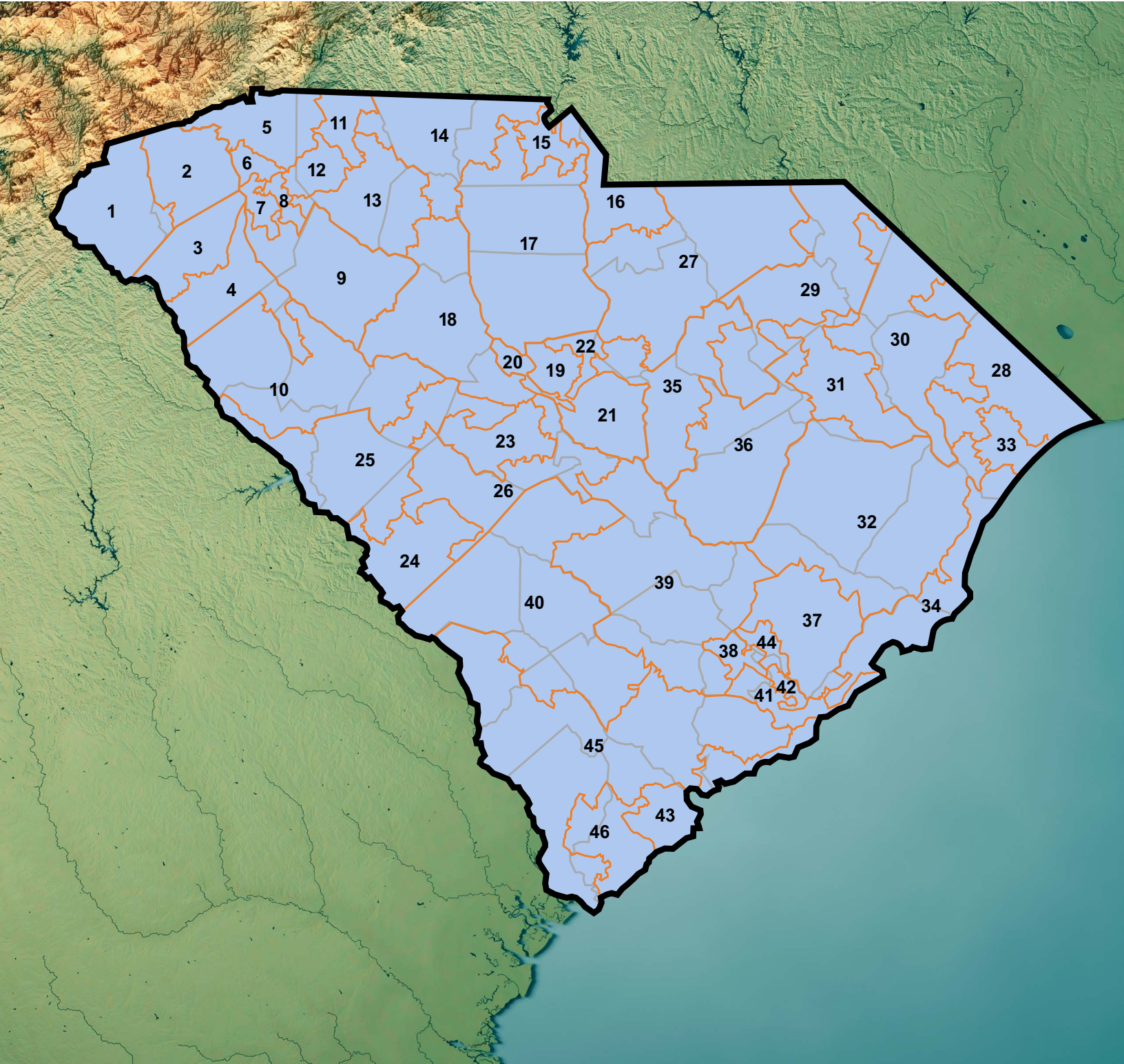
Impacts by State Senate District

Senate District	Households Assisted	Economic Output	Jobs (FTE)	State and Local Tax Revenue
1	428	\$5,081,476	20	\$383,170
2	278	\$11,725,426	66	\$847,282
3	419	\$7,244,913	34	\$536,704
4	781	\$10,627,713	43	\$796,842
5	491	\$25,553,216	137	\$1,714,070
6	388	\$9,949,901	49	\$732,141
7	1,383	\$24,927,930	104	\$1,860,951
8	268	\$11,396,342	64	\$823,735
9	367	\$8,770,374	46	\$637,866
10	684	\$6,922,185	25	\$525,714
11	642	\$14,363,751	73	\$1,052,275
12	187	\$11,904,793	68	\$859,041
13	94	\$9,289,128	56	\$665,387
14	288	\$9,958,398	58	\$657,736
15	104	\$10,785,329	64	\$771,834
16	301	\$8,125,470	41	\$596,887
17	687	\$16,659,575	86	\$1,210,914
18	534	\$19,075,812	100	\$1,311,174
19	1,149	\$44,736,536	285	\$3,250,357
20	874	\$37,231,420	230	\$2,696,845
21	1,048	\$32,127,694	184	\$2,341,123
22	96	\$24,326,062	148	\$1,738,452
23	617	\$50,381,168	338	\$3,621,353
24	197	\$4,401,246	22	\$322,601
25	475	\$23,364,978	125	\$1,549,677
26	818	\$21,142,392	109	\$1,547,167
27	514	\$7,521,602	34	\$558,304
28	98	\$6,603,956	38	\$476,348
29	740	\$10,106,497	44	\$717,394
30	358	\$10,947,533	57	\$757,569
31	281	\$17,194,920	102	\$1,227,382
32	401	\$17,496,168	88	\$1,131,519

Senate District	Households Assisted	Economic Output	Jobs (FTE)	State and Local Tax Revenue
33	223	\$10,401,735	58	\$753,910
34	175	\$6,720,503	36	\$488,947
35	141	\$24,747,214	151	\$1,765,427
36	836	\$29,221,924	154	\$1,973,929
37	101	\$20,201,246	124	\$1,436,883
38	797	\$31,256,834	171	\$2,269,541
39	496	\$5,885,229	24	\$439,657
40	924	\$8,929,660	34	\$674,062
41	187	\$8,679,746	47	\$630,445
42	598	\$11,894,854	49	\$887,615
43	263	\$3,253,208	11	\$249,393
44	895	\$44,492,292	240	\$3,081,231
45	732	\$10,396,829	44	\$776,593
46	223	\$13,554,672	73	\$892,641



State Senate District Map



Impacts by State House District

House District	Households Assisted	Economic Output	Jobs (FTE)	State and Local Tax Revenue
1	127	\$1,912,367	9	\$142,409
2	224	\$2,556,232	10	\$193,495
3	123	\$1,278,011	5	\$96,783
4	89	\$3,793,549	21	\$274,326
5	142	\$6,972,157	40	\$502,389
6	492	\$5,439,687	21	\$412,009
7	464	\$5,082,357	18	\$384,541
8	6	\$1,458,066	9	\$103,949
9	169	\$3,951,407	18	\$293,125
10	209	\$3,736,034	16	\$279,373
11	228	\$2,126,523	8	\$161,897
12	425	\$4,084,873	14	\$311,901
13	64	\$1,007,820	5	\$73,688
14	131	\$2,392,650	12	\$174,160
15	39	\$9,599,791	60	\$678,123
16	172	\$5,863,194	32	\$424,805
17	5	\$762,934	5	\$54,080
18	228	\$20,296,664	112	\$1,324,419
19	181	\$5,940,386	31	\$433,868
20	206	\$3,958,779	17	\$295,497
21	3	\$990,525	6	\$70,783
22	68	\$1,528,778	8	\$112,550
23	865	\$12,687,275	44	\$964,911
24	176	\$4,170,843	22	\$304,633
25	437	\$6,452,895	28	\$478,041
26	8	\$1,790,401	11	\$128,098
27	91	\$6,380,912	37	\$458,748
28	18	\$5,492,075	34	\$392,033
29	150	\$1,841,217	7	\$138,771
30	107	\$6,413,880	41	\$395,745
31	622	\$8,397,425	37	\$625,921
32	16	\$3,586,659	22	\$256,303

Impacts by State House District

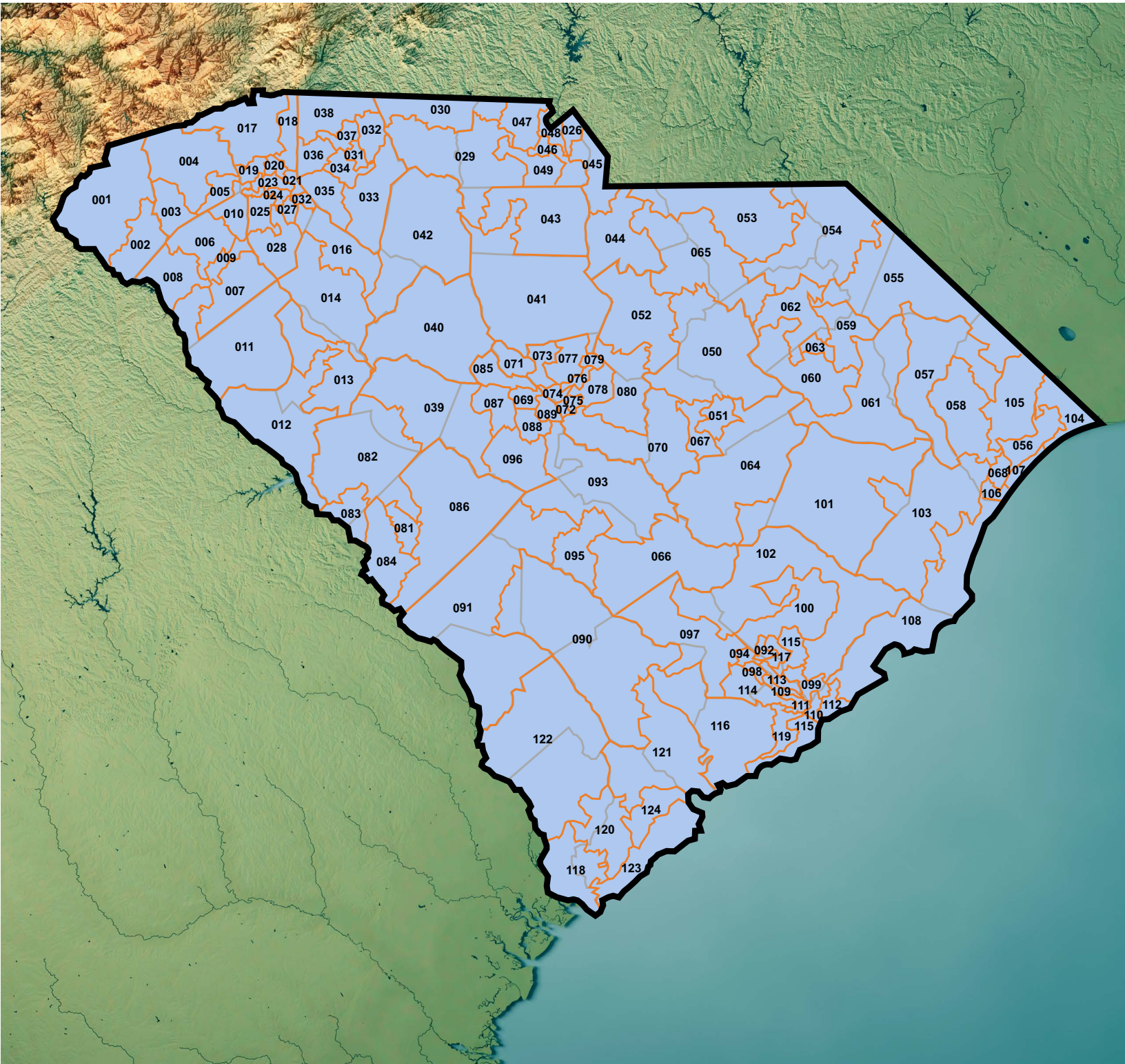
House District	Households Assisted	Economic Output	Jobs (FTE)	State and Local Tax Revenue
33	29	\$2,119,896	13	\$152,274
34	21	\$5,402,426	33	\$386,057
35	12	\$3,530,925	22	\$252,320
36	67	\$5,563,523	33	\$400,000
37	12	\$3,306,696	20	\$236,296
38	60	\$3,303,150	19	\$237,897
39	182	\$2,508,006	11	\$187,528
40	197	\$8,270,405	43	\$522,683
41	359	\$4,076,497	17	\$303,548
42	199	\$2,209,493	9	\$165,834
43	42	\$2,237,232	13	\$161,674
44	288	\$4,661,942	20	\$349,227
45	7	\$2,033,788	12	\$145,334
46	28	\$3,619,992	22	\$259,219
47	58	\$3,689,101	21	\$265,811
48	151	\$4,093,382	21	\$300,798
49	262	\$11,725,645	65	\$841,011
50	270	\$4,489,904	22	\$329,967
51	398	\$23,671,872	130	\$1,560,507
52	341	\$4,358,422	19	\$326,110
53	126	\$2,683,525	14	\$195,669
54	89	\$3,717,708	20	\$234,028
55	138	\$1,689,906	7	\$126,648
56	11	\$4,182,438	25	\$298,877
57	90	\$4,205,438	21	\$266,237
58	131	\$6,249,807	35	\$451,857
59	238	\$8,878,973	49	\$642,511
60	62	\$2,610,360	15	\$187,744
61	111	\$1,733,146	8	\$128,726
62	359	\$5,012,314	22	\$374,325
63	96	\$7,644,414	47	\$538,515
64	406	\$3,533,075	13	\$267,901

House District	Households Assisted	Economic Output	Jobs (FTE)	State and Local Tax Revenue
65	63	\$1,732,162	9	\$126,719
66	228	\$2,334,082	9	\$175,483
67	87	\$14,625,376	89	\$1,043,594
68	120	\$4,078,716	21	\$298,633
69	258	\$13,314,401	90	\$960,707
70	149	\$11,368,992	65	\$819,714
71	102	\$12,583,699	73	\$896,135
72	664	\$11,279,222	48	\$842,158
73	584	\$15,123,724	75	\$1,112,438
74	438	\$11,653,078	76	\$843,648
75	10	\$2,720,409	17	\$194,400
76	572	\$14,422,443	86	\$1,059,385
77	156	\$17,034,622	115	\$1,222,191
78	26	\$4,801,234	29	\$342,469
79	60	\$16,182,129	99	\$1,156,375
80	152	\$13,906,363	96	\$998,629
81	102	\$2,255,497	11	\$165,909
82	308	\$3,497,887	13	\$266,159
83	191	\$3,115,212	15	\$230,701
84	114	\$3,300,279	17	\$241,047
85	291	\$15,996,068	104	\$1,157,988
86	5	\$954,807	6	\$68,253
87	304	\$23,628,416	145	\$1,560,513
88	263	\$29,318,966	189	\$2,102,272
89	455	\$10,711,336	54	\$785,829
90	125	\$1,201,574	4	\$91,854
91	327	\$4,180,825	17	\$311,523
92	35	\$12,292,203	75	\$878,401
93	221	\$7,557,860	41	\$548,893
94	384	\$11,992,094	63	\$875,391
95	401	\$3,512,347	13	\$265,837
96	131	\$11,428,873	81	\$821,597

Impacts by State House District

House District	Households Assisted	Economic Output	Jobs (FTE)	State and Local Tax Revenue
97	300	\$6,519,518	32	\$480,173
98	195	\$10,588,677	60	\$764,262
99	11	\$3,947,986	24	\$282,161
100	171	\$9,463,510	53	\$685,327
101	174	\$14,414,239	76	\$899,569
102	61	\$1,081,222	5	\$77,864
103	127	\$1,212,110	4	\$92,603
104	8	\$1,997,649	12	\$142,641
105	29	\$1,283,462	7	\$92,642
106	8	\$2,349,346	14	\$167,884
107	143	\$3,403,504	16	\$251,923
108	51	\$1,321,829	7	\$95,990
109	80	\$5,781,148	33	\$413,753
110	78	\$1,532,080	6	\$116,400
111	443	\$6,186,609	18	\$479,091
112	2	\$456,530	3	\$32,486
113	131	\$5,881,695	33	\$422,635
114	13	\$2,566,098	16	\$183,505
115	112	\$2,167,884	9	\$162,050
116	117	\$1,874,913	9	\$138,419
117	641	\$28,573,832	150	\$1,930,884
118	13	\$4,310,001	27	\$305,517
119	158	\$1,382,506	4	\$106,899
120	3	\$1,046,412	6	\$74,777
121	378	\$3,852,802	13	\$294,781
122	283	\$3,185,597	12	\$241,376
123	115	\$2,089,680	9	\$155,637
124	285	\$10,044,355	50	\$645,486

State House District Map





The next 12 months for South Carolina's housing market are particularly unknown due to the COVID-19 pandemic. Hundreds of thousands of citizens in our state are facing the threat of eviction and foreclosure due to job loss, while home purchases are happening at a brisk pace.

Join us on the path to recovery as we continue to seek solutions that provide safe, decent and affordable homes for every South Carolinian and support our state's recovery efforts.

Our office is located in Columbia, South Carolina.

Find us on Facebook: /SCStateHousing
Follow us on Twitter: @SCStateHousing

SC Housing.com



**SOUTH CAROLINA STATE HOUSING FINANCE & DEVELOPMENT AUTHORITY
300-C OUTLET POINTE BLVD., COLUMBIA SC 803.896.9001**