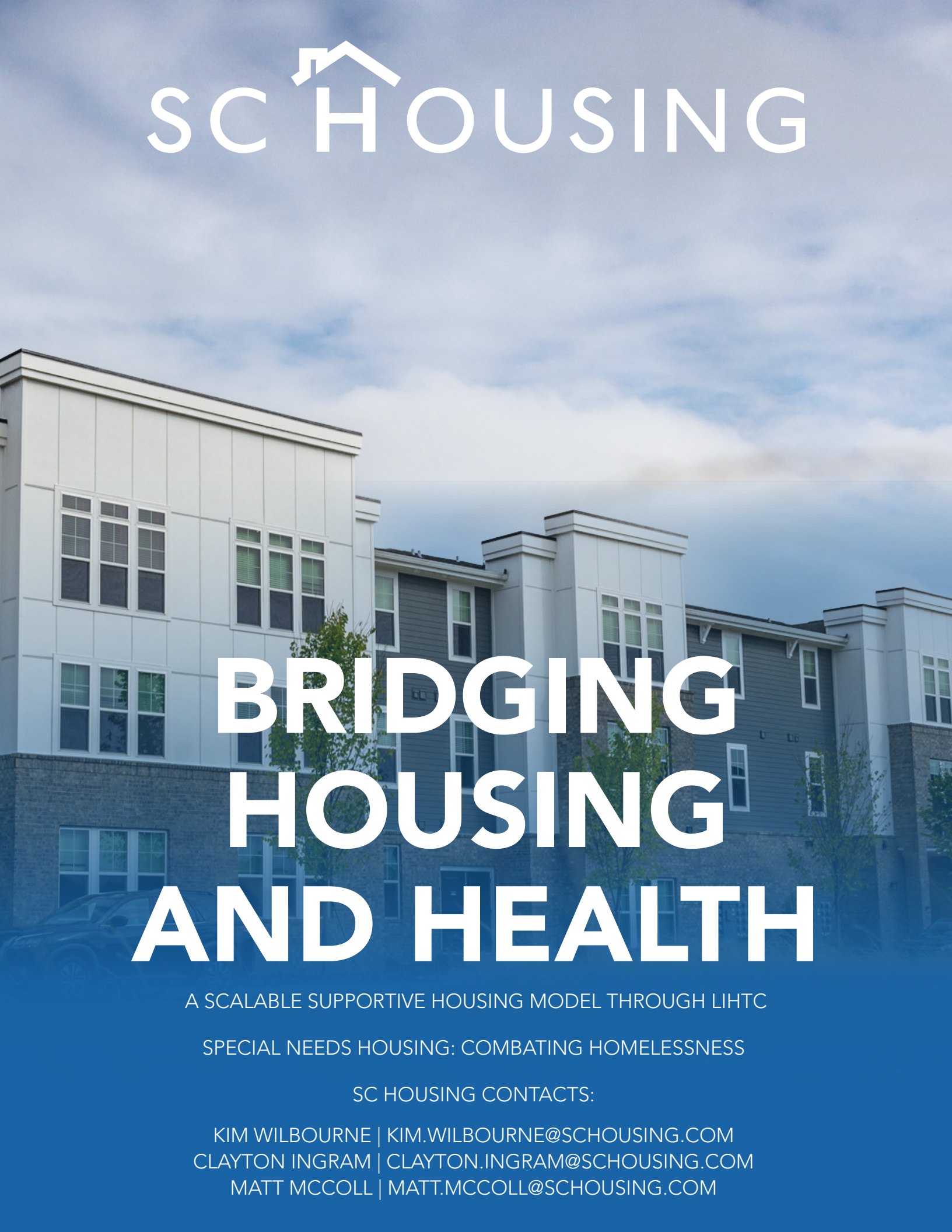




SC HOUSING

BRIDGING HOUSING AND HEALTH

A SCALABLE SUPPORTIVE HOUSING MODEL THROUGH LIHTC

SPECIAL NEEDS HOUSING: COMBATING HOMELESSNESS

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TABLE OF CONTENTS

Narrative 1 - 3

Riley at Overbrook Photos4

Midtown at Bull Street Photos..... 5

LIHTC Tenant Referral Process Development Participants6

Low-Income Housing Tax Credit (LIHTC) Tenant Referral Process for Supportive Housing

Bridging Housing and Health: A Scalable Supportive Housing Model Through LIHTC

Overview

The Low-Income Housing Tax Credit (LIHTC) Tenant Referral Process represents a strategic partnership between SC Housing and the South Carolina Department of Behavioral Health and Developmental Disabilities Office of Mental Health (SCDBHDD-OMH), to expand supportive housing opportunities for individuals with serious mental illness. This initiative originated in the 2021 Qualified Allocation Plan (QAP), through which SC Housing incentivized developers by awarding competitive points to properties committing at least 10 percent of units to supportive housing. This policy innovation aligned the state's primary affordable housing production tool with an urgent human services need—without requiring new funding streams.

Through this model, OMH leverages its statewide network of 16 Community Mental Health Centers to identify and refer eligible individuals to LIHTC properties during lease-up and ongoing operations. Property managers, in turn, receive qualified tenants supported by an array of clinical and other support services, creating a seamless bridge between housing and care.

This approach represents a replicable, cost-effective innovation: aligning housing finance policy with service delivery infrastructure to produce deeply affordable, service-enriched housing at scale.

Demonstrated Need

The need for supportive housing for individuals with disabilities in South Carolina is both acute and well documented. Residents whose sole source of income is Supplemental Security Income (SSI) face severe housing cost burdens that effectively exclude them from the private rental market.

SSI benefits in South Carolina represent approximately 19.5 percent of the statewide median income. As a result, an individual relying on SSI would need to spend approximately 122 percent of their monthly income to afford a modest one-bedroom apartment. This structural gap makes independent housing unattainable without targeted intervention.

The consequences are significant and costly. Without access to appropriate housing, individuals with serious mental illness are more likely to experience homelessness or remain, often unnecessarily, in institutional settings such as group homes, nursing facilities, or hospitals. Others cycle through jails and emergency systems, placing strain on public resources while failing to achieve stable outcomes.

This program directly addresses that gap by pairing deeply affordable housing units with a coordinated referral and support system, enabling individuals to live independently in the community.

Strategic Partnership and Execution

A distinguishing feature of this initiative is the strength and timing of the partnership between SC Housing and BHDD-OMH.

BHDD undertook this collaboration during a period of significant internal restructuring, demonstrating a clear commitment to innovation and interagency coordination even amid organizational change. Despite these challenges, SCDBHDD-OMH successfully mobilized their statewide infrastructure to operationalize the referral process.

Key elements of execution include:

- Integration of supportive housing incentives into the LIHTC QAP
- Coordination with developers and property managers to establish unit set-asides
- Utilization of OMH’s 16 Community Mental Health Centers for tenant identification and referral
- Ongoing communication between service providers and property management to support housing stability

Importantly, this model relies on existing systems and relationships rather than new bureaucracy, allowing for rapid implementation and scalability.

Developments within this model have been located in 20 of South Carolina’s 46 counties.

Outcomes and Impact

To date, this partnership has facilitated housing placement for more than 60 individuals with serious mental illness across 15 LIHTC properties in 9 counties.

Many of these individuals were experiencing homelessness or were at significant risk of homelessness prior to placement. Through access to stable, affordable housing paired with supportive services, participants are now able to live with greater independence and dignity.

The program has demonstrated measurable impact in several areas:

- **Housing Stability:** Individuals maintain tenancy in safe, affordable units; the majority of these residents were at significant risk of homelessness prior to placement
- **Reduced Institutionalization:** Fewer individuals remain in or return to costly institutional settings
- **System Efficiency:** Better utilization of existing housing and service resources, and developers and property managers have reported a positive experience
- **Geographic Reach:** Implementation across both urban and rural communities

Beyond quantitative outcomes, the program represents a meaningful shift toward person-centered housing solutions that prioritize independence and community integration.

Replicability and Policy Significance

This initiative offers a model for other states seeking to address supportive housing needs without creating new funding programs. By embedding incentives within the LIHTC allocation process and leveraging existing service networks, states can align housing production with targeted population needs in a sustainable way.

Key replicable features include:

- Strategic use of QAP scoring to influence developer behavior
- Formalized referral partnerships with statewide service providers
- Integration of supportive housing within mixed-income developments
- Minimal reliance on new administrative structures or funding streams

As housing agencies nationwide confront increasing demand for supportive housing, this model demonstrates how policy alignment and interagency collaboration can produce meaningful results.

Conclusion

The LIHTC Tenant Referral Process reflects the best of state-level innovation: a clear understanding of need, effective use of existing tools, and strong interagency collaboration.

By aligning housing policy with behavioral health services, South Carolina has created a pathway to stability for some of its most vulnerable residents. At the same time, the program enhances the effectiveness of public resources and provides a scalable model for other states.

This initiative is not only addressing a critical housing gap—it is reshaping how systems work together to serve individuals with complex needs.



The Riley at Overbrook in Greenville, S.C.





Midtown at Bull Street in Columbia, S.C.



LIHTC TENANT REFERRAL PROCESS DEVELOPMENT PARTICIPANTS

DEVELOPMENT	CITY	COUNTY	TARGET	TOTAL # OF UNITS	SUPPORTIVE UNITS
Pintail Pointe	Beaufort	Beaufort	Family	84	9
Indigo Townes	Florence	Florence	Family	60	6
Benton Crossing	Columbia	Richland	Family	56	6
The Magnolia	Aiken	Aiken	Older	60	6
Havenwood Mathis	Greenwood	Greenwood	Family	48	5
Southpointe Senior Residences	Greenville	Greenville	Older	90	9
Havenwood St. Ives	N. Charleston	Charleston	Family	72	8
Stoneridge Senior Village	Columbia	Richland	Older	90	9
The Mark at Woodford	Aiken	Aiken	Family	90	9
Dogwood Senior Village	Greenwood	Greenwood	Older	48	5
Aston Pointe	Anderson	Anderson	Family	90	9
Bridge Creek Pointe	Spartanburg	Spartanburg	Family	90	9
Riley at Overbrook	Greenville	Greenville	family	88	9
Gateway at the Green	Greenville	Greenville	Family	72	8
Gateway at Charleston	Charleston	Charleston	Older	69	7
Midtown at Bull	Columbia	Richland	Family	90	9
Carrington Manor	Beaufort	Beaufort	Older	64	7
Hope Springs	Florence	Florence	Family	40	5
Lakeview Place	Seneca	Oconee	Family	40	5
Parkside at Butler Phase II	Mauldin	Greenville	Family	80	8
The Belvedere	Mauldin	Greenville	Family	88	9
The Grove on Johns Island	Johns Island	Charleston	Family	90	9
Addison Pointe	Columbia	Richland	Family	80	8
Wellers Ridge	Aiken	Aiken	Family	60	6
Danbury Commons	Spartanburg	Spartanburg	Older	48	5
Magnolia Arbor	Sumter	Sumter	Family	50	5
The Franklin	Anderson	Anderson	Family	68	8
Indigo	Orangeburg	Orangeburg	Family	40	4
DavisPointe	Sumter	Sumter	Family	58	6
Sawmill Crossing	Summerville	Dorchester	Family	42	5
Cooper Crest Apartments	North Charleston	Charleston	Family	101	11
Belle Haven	Gaffney	Cherokee	Family	64	7
The Alliance	Greenville	Greenville	Family	100	10
Orchard Commons	Hartsville	Darlington	Family	58	6
Gateway at Lancaster	Lancaster	Lancaster	Family	50	5
Kennedy Street Apartments	Spartanburg	Spartanburg	Family	48	5
Eureka Mills	Chester	Chester	Family	60	6
Newberry Commons	Newberry	Newberry	55+	48	5
Peaks of Rock Hill	Rock Hill	York	55+	72	8
The Villages on Center Street	Bennettsville	Marlboro	Family	54	6
				TOTAL	282