

AGENCY NAME:	South Carolina State Housing Finance and Development Authority		
AGENCY CODE:	L320	SECTION:	042

Fiscal Year 2018–2019 Accountability Report

SUBMISSION FORM

AGENCY MISSION	The mission of SC Housing is to create quality affordable housing opportunities for the citizens of South Carolina.
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AGENCY VISION	Our vision is that all South Carolinians have the opportunity to live in safe, decent, and affordable housing.
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Does the agency have any major or minor recommendations (internal or external) that would allow the agency to operate more effectively and efficiently?

	Yes	No
RESTRUCTURING RECOMMENDATIONS:	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Is the agency in compliance with S.C. Code Ann. § 2-1-230, which requires submission of certain reports to the Legislative Services Agency for publication online and the State Library? See also S.C. Code Ann. § 60-2-30.

	Yes	No
REPORT SUBMISSION COMPLIANCE:	<input checked="" type="checkbox"/>	<input type="checkbox"/>

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Is the agency in compliance with various requirements to transfer its records, including electronic ones, to the Department of Archives and History? See the Public Records Act (S.C. Code Ann. § 30-1-10 through 30-1-180) and the South Carolina Uniform Electronic Transactions Act (S.C. Code Ann. § 26-6-10 through 26-10-210).

RECORDS MANAGEMENT COMPLIANCE:	Yes	No
	<input checked="" type="checkbox"/>	<input type="checkbox"/>

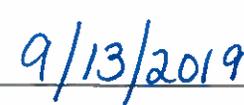
Is the agency in compliance with S.C. Code Ann. § 1-23-120(J), which requires an agency to conduct a formal review of its regulations every five years?

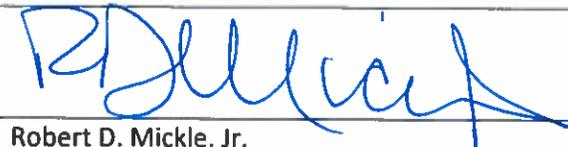
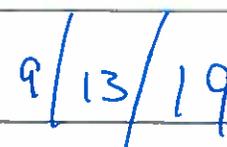
REGULATION REVIEW:	Yes	No
	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Please identify your agency's preferred contacts for this year's accountability report.

	<u>Name</u>	<u>Phone</u>	<u>Email</u>
PRIMARY CONTACT:	Bryan Grady	803.896.8577	Bryan.grady@schousing.com
SECONDARY CONTACT:	Clayton Ingram	803.896.9520	Clayton.ingram@schousing.com

I have reviewed and approved the enclosed FY 2018–2019 Accountability Report, which is complete and accurate to the extent of my knowledge.

AGENCY DIRECTOR (SIGN AND DATE):			
(TYPE/PRINT NAME):	Bonita Shropshire, Executive Director		

BOARD/CMSN CHAIR (SIGN AND DATE):			
(TYPE/PRINT NAME):	Robert D. Mickle, Jr. Acting Chairman		

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AGENCY’S DISCUSSION AND ANALYSIS

For 48 years, the South Carolina State Housing Finance and Development Authority (hereafter referred to as SC Housing) has been helping low- and moderate-income families, older adults, persons with disabilities, and others who are frequently underserved with quality, safe and affordable housing. SC Housing operates without general fund appropriations; the agency is able to do this by collecting fees associated with administration of federal programs and leveraging other public and private resources to provide a wide range of affordable housing programs and opportunities where they are needed most. Further, SC Housing has successfully maintained a self-sustaining revenue stream by selling securities, which do not depend on the credit of the state of South Carolina, to investors all across the country. This year marked the 40th anniversary of SC Housing’s lending program for first-time homebuyers, which has made homeownership possible for more than 43,000 households since the program began in 1979.

SC Housing continues to make great strides in supporting the development of affordable housing, which benefits the state as a whole. By helping individuals and families to obtain affordable housing, other sectors of the state’s economy also benefit indirectly through the creation of jobs in the construction, finance, and real estate arenas. An annual economic impact analysis documenting these benefits is conducted by the University of South Carolina’s Moore School of Business. In FY 2018, it was determined that for every \$100 invested in our programs, we return \$176 to the state’s economy. This represents \$869 million in economic impact of the agency’s investments, supporting 5,758 jobs (full-time equivalent) and \$58 million in state and local tax revenues generated. We expect numbers for FY 2019 to be even more impressive when the analysis is complete, given that the Return on Investment (ROI) has shown a steady rise since the agency first began evaluating its statewide impact ten years ago.

FY 2019 was a year of strategic realignment for SC Housing as it moves in new leadership directions with an increased focus on partnerships, empirically-supported programs, streamlined administrative processes, and implementation of innovative affordable housing programs to address conditions associated with “shelter poverty,” when families experience a shortfall in meeting their basic needs—such as food, clothing, and transportation—because of high housing costs and little to no income. Currently, about a quarter of renters in our state are severely cost burdened, spending more than half of their income on housing costs. SC Housing is also reinforcing its strengths, building upon a progressively strong growth trend in the mortgage lending industry in order to provide South Carolinians with even more affordable homeownership options. In addition, the agency’s preliminary discussion of key findings from its needs assessment has galvanized housing advocates across the state and is helping to outline a clear pathway for better understanding the state’s housing needs and challenges. This has led to the redesign of agency programs and policies based upon feedback from stakeholders regarding program improvements and stimulated interest in housing development in underserved areas of the state. To support these efforts, two senior-level positions were created and filled last year: Director of Housing Initiatives and Innovation and Chief Research Officer. The agency is operating more collaboratively and in new ways to create a more responsive and data-driven SC Housing, the results of which will bear fruit in FY 2020.

SC Housing has three core program areas: Development, Rental Assistance and Compliance, and Homeownership. The programs within these divisions improve the quality of life for tens of thousands of South Carolinians every year. SC Housing enjoys significant partnerships with a wide spectrum of industry stakeholders, community groups, state agencies, local governments, and other affordable housing advocates – all working together to help fulfill a basic need for the citizens of South Carolina: safe, quality and affordable housing.

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SC Housing has established a fiscally sound infrastructure for administering its various housing programs. Over the years, the agency has been able to maintain its Aaa rating from Moody’s on its mortgage revenue bond indenture, rivaling private lending institutions. In addition, the agency continues to implement quality improvement measures for customer support and technology solutions to safeguard sensitive financial data, automate critical program support functions, improve efficiency, and expedite response times.

I. The agency’s **core** business and program functions are as follows:

Single-Family Programs

Single-family activities include mortgages issued and down payment assistance awarded through our SC Homebuyer and Palmetto Home Advantage programs, Mortgage Credit Certificates (MCCs), and rehabilitation and emergency repair funding offered through the South Carolina Housing Trust Fund (SCHTF). SC Housing is also winding down its SC HELP program, which provided assistance to responsible homeowners who may face foreclosure, after exhausting available federal funds.

Multifamily Programs

Multifamily activities include new construction and rehabilitation of affordable housing for low-income renters financed using Low-Income Housing Tax Credits (LIHTCs), the Multifamily Tax Exempt Bond program, the HOME Investment Partnership Program, and the National Housing Trust Fund, (NHTF). The Authority also provides funding for construction group homes and supportive housing for persons with special needs through the SCHTF.

Housing Assistance

In addition to those programs specifically targeted to project funding and development, SC Housing administers Project-Based Rental Assistance contracts on behalf of the U.S. Department of Housing and Urban Development (HUD) as well as the Housing Choice Voucher program in seven counties that do not have local housing authorities.

Notably, aside from SCHTF, all programs rely on federal funds or funding mechanisms. SCHTF is funded through a portion of county “deed stamp” fees on property transfers per state law. Through these activities, SC Housing has had a measurable impact on the housing needs of individuals and families our state. Following are some the agency’s major program achievements.

MAJOR ACHIEVEMENTS OF FY18-19

Agency Wide

- SC Housing maintained its Aaa bond rating with Moody’s.
- More than 25,000 families were helped to acquire quality, sustainable, affordable homes through a portfolio of programs that aid in the economic vitality of the state.
- SC Housing has sustained its social media presence, outreach, and followers on Facebook and Twitter, connecting those interested in affordable housing programs, services, and opportunities. Currently, the agency has more than 3,351 likes and 3,335 followers on Facebook and more than 1,975 followers on Twitter, resulting in increased awareness of affordable housing opportunities that are available through SC Housing and its broad public-private partner network.

Single-Family Programs

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- SC Housing financed origination of 1,278 first mortgage loans statewide totaling \$170 million and down payment assistance (DPA) totaling \$9.7 million.
- SC Housing reserved \$12 million in loans at a low 3.875% interest rate through its 2019 Palmetto Heroes Program. This represents approximately 70 new homeowners. This seasonal program provides low interest rates and down payment assistance to teachers, firefighters, correctional officers, law enforcement, nurses, certified nurse aides, veterans, SC National Guard members, EMS workers and paramedics.
- SC Housing issued 127 Mortgage Credit Certificates (MCCs) statewide supporting home loans worth more than \$20 million.
- SC Housing partnered with the Federal Home Loan Bank of Atlanta to offer an additional \$2,000 in down payment assistance to qualifying Palmetto Heroes participants.
- SC HELP committed more than \$7 million to assist over 1,000 additional South Carolina homeowners. This program closed for new applications on November 30, 2017. Through the end of FY19, 13,447 SC homeowners received foreclosure assistance through SC HELP totaling \$232.5 million over the life of the program.
- Initiated Hardest Hit Fund Down Payment Assistance in select ZIP codes in Lexington, Richland, and Sumter Counties to 250 borrowers. This provided homebuyers with up to \$15,000 in assistance in areas most affected by the foreclosure crisis.

Multifamily Programs

- Rehabilitated 449 single family owner-occupied homes.
- Constructed 11 group homes and one supportive housing development.
- Financed five small rental development projects.
- Financed construction or rehabilitation of 16 large rental projects via an allocation of Low-Income Housing Tax Credits.
- Financed preservation of 16 Rural Housing Service properties and construction and/or rehabilitation of six other developments using tax-exempt bond financing.
- Increased the number of units produced using SCHATF, HOME, and National Housing Trust Fund resources from 36 to 148 year-over-year.
- Collaborated with the Department of Mental Health, Nord Family Foundation, and Wells Fargo Foundation to assist Mental Illness Recovery Center, Inc. (MIRCI) with constructing a supportive housing facility capable of housing up to 10 young men. The facility is staffed 24 hours a day with counselors and social workers; the facility provides supportive services such as educational programs to aid the young men with completing their education and finding employment.
- Opened the Veranda at North Main, offering both affordable and market rate units to older persons in Columbia. This project was funded with low income housing tax credits allocated by the Authority, which were leveraged with municipal funds and infrastructure contributions valued in excess of \$1.6 million.
- Conducted four Community Housing Development Organization Certification trainings and an event sponsored by the South Carolina Association for Community Economic Development (SCACED) covering all functions of SC Housing.

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Housing Assistance

Compliance Monitoring

- Conducted 263 on-site and/or desk reviews for properties funded by the Authority through compliance monitoring activities.

Project-Based Rental Assistance Contract Administration

- Received zero findings or observations resulting from HUD’s Annual Compliance Review.
- Processed 3228 vouchers and disbursed approximately \$136M in housing subsidy payments.
- Processed 221 rent adjustments and 28 contract renewals for Section 8 projects.
- Conducted 114 Management and Occupancy Reviews on behalf of HUD and resolved 280 non-life threatening health and safety issues.

Housing Choice Voucher Program

- Received a Section 8 Management Assessment Program (SEMAP) score of 96%, resulting in HUD’s recognition as a “High Performer” for the eighteenth consecutive year.
- Assisted an average of 2,238 families for a total expenditure of \$11.9 million

II. Risk Assessment and Mitigation Strategies

In this subsection, the agency is required to identify the potential most negative impact on the public as a result of the agency’s failure in accomplishing its goals and objectives. The agency also should explain the nature and level of outside help it may need to mitigate such negative impact on the public. Lastly, the agency should list up to three options for the General Assembly to help resolve the issue before it becomes a crisis.

The greatest risks to SC Housing and the citizens that it serves are changing federal policies, and federal tax reform changes that could materially impact program operations. Uncertainties surrounding private activity bonds pose the greatest threat to the agency as a whole.

The agency is largely a pass-through entity for federal funds and must comply with changing federal requirements. Changing financial market conditions could also impact the agency’s ability to maintain and/or increase affordable housing options for citizens. This overall environment makes risk mitigation essentially impossible, except through our intergovernmental relations efforts to raise awareness of our programs to our Congressional delegation.

Program areas subject to these external threats are as follows:

Single-Family Programs

Excluding the new Palmetto Home Advantage program, SC Housing finances its homebuyer programs through the issuance and sale of investment grade, in-demand mortgage revenue bonds to private and corporate investors. This has allowed the agency a consistent stream of funding to finance the purchase of more than 42,000 homes in South Carolina since program inception. Future legislation could change or alter the eligibility for issuance of private activity bonds (specifically tax-exempt mortgage revenue bonds), and negatively affect this funding source for providing mortgage financing. This has never occurred, but if it did, the agency would eventually deplete “bond funds” as a source of financing for first mortgage loans. SC Housing has in the past, and continues to utilize the mortgage-backed securities market as an alternative funding source for mortgage financing. The agency has recently expanded its

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program offering to include a new conventional mortgage program funded through the issuance and sale of Fannie Mae and Freddie Mac mortgage-backed securities. In so doing, the agency has mitigated the risk described above through a widely available market alternative not related to bond cap or mortgage revenue bonds. To further mitigate this risk, there should be efforts made to preserve programs that support the financing of affordable housing using these instruments and programs offered through the Government-Sponsored Enterprises (GSEs), namely Fannie Mae and Freddie Mac, and additionally Ginnie Mae.

Multifamily Programs

Multifamily development could be adversely affected by any federal action that results in the withdrawal of Low-Income Housing Tax Credits or loss of funding for other programs. During the most recent recession and early recovery (2008-2013), economic conditions led to fewer investors purchasing tax credits. In response to this, the federal government had to implement a short term strategy to correct for market conditions so that tax credits could be exchanged with the IRS to provide the needed funds to build affordable housing units. The federal Tax Cuts and Jobs Act of 2017, which lowered the corporate tax rate to 21 percent, resulted in the equity pricing tax credit investors are willing to pay for tax credits to be lowered by as much as 10 cents on the dollar, as there was less demand for credits that reduce corporate tax liability. This decrease in equity created funding gaps in many developments; when this gap is not filled with other funding sources, the result is developments in the pipeline not being built, which decreases the number of affordable housing units. Additional tax code changes, especially lowering the corporate tax rate further, could pose the most significant threat to this program. To mitigate these risks, SC Housing monitors the federal legislative and budgeting processes and advocates for the importance of these programs for South Carolina’s citizens. Withdrawal of tax credits or loss of funding for these programs could result in a loss of revenue to SC Housing that assists in administration of other programs.

Housing Assistance

Although rental assistance subsidies and program administration costs are funded through the federal budget process, as HUD considers the renewal of the Performance-Based Annual Contributions Contract, it is important that members of the General Assembly advocate through South Carolina’s Congressional Delegation, on behalf of the citizens of South Carolina, that any future procurement action consider the maintenance of federal rental assistance funding levels and continuance of program administration by SC Housing. Awarding the contract to entities other than SC Housing could result in a significant loss of revenue currently available to administer not only the PBRA program, but would also have a significant impact on other programs administered by SC Housing currently, or in the future. Additionally, this could result in a loss of revenue available to support the Statewide Cost Allocation Plan and other indirect costs associated with SC Housing’s operations, and result in a loss of employees needed to support various programs. It is also important to understand SC Housing’s recognized level of expertise in the administration of the program and the overall level of service it can provide compared to other Public Housing Agencies. The potential exists for an out-of-state entity to be awarded the contract, resulting in a possible loss of revenue to our state’s economy and its citizens.

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III. Restructuring Recommendations:

In this subsection, if the agency responded yes to the Restructuring Recommendations box on the Submission Form, list the recommendation(s) for internal or law changes and address the need or reason for the proposed restructuring, provide any data to support the agency’s reasoning and outline a plan to implement the restructuring recommendation(s).

There are no recommendations for agency restructuring at this time.

Organizational Chart
(as of 07-01-19)



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Strategic Planning and Performance Measurement Template

Statewide Enterprise Strategic Objective	Type	Item #			Description	2018-19			Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure		Base	Target	Actual				
Healthy and Safe Families	G	1			Customer Focus: Improve Affordable Housing Opportunities Statewide							
	S	1.1			Increase outreach efforts with community and affinity groups (Public							
	M		1.1.1	Differentiate our organization by disseminating targeted messages to external stakeholders (the public), via Facebook and increase our audience by 10% by June 30, 2018		3028	+10% (3,330)		July 1-June 30	Internal application diagnostics	Divide the sum of Facebook "Likes" at 6/30/18 by the sum of Facebook "Likes" at 7/01/19. Express as a %.	Our efforts are only effective if our affinity groups and, most importantly, the public know about them
	M		1.1.2	Maintain Annual Forum participation to 400 attendees and at least 14 workshops	New		400/14		July 1-June 30	Registrations and scheduled workshops	simple calculation of participants attending (checking in in person) as well as the number of workshops completed.	Our main educational and networking event each year. The Forum is essential to training and creating awareness of our programs. Maintaining interest and participation is an ongoing challenge. A new format will be tried in 2019.
	S	1.2			Enhance Development Programs (e.g. HOME, Tax Credits, Housing Trust							
	M		1.2.1	Conduct 14 workshops and trainings annually to promote the development of affordable housing programs statewide		14	14		July 1-June 30	Development maintains dates, time and minutes from these events.	Simple calculation of workshops scheduled and conducted within the time period specified.	These workshops and trainings are essential to train our customer/constituents on the technical aspects of Development programs and gather input for program improvement. These will consist of three workshops; two public hearings; two contractor trainings; five HTF technical visits and two NSP trainings
	S	1.3			Increase Understanding and Usage of SC Housing Homeownership							
	M		1.3.1	Increase SC Housing trained real estate professionals by providing local, regional and individual company training		1270	1350		July 1-June 30	Database	Completed trainings	Real estate professionals are an essential partner in public understanding and use of our affordable homeownership programs
	M		1.3.2	Increase SC Housing trained lending partners by providing local, regional and individual company training to increase lender participation by 5% by June 30, 2018		23	+5% (25)		July 1-June 30	Attendance records	Participating Lenders/Total Lenders	Mortgage lenders are an essential partner in borrower understanding and utilization of our mortgage and mortgage tax credit products
	S	1.4			Provide federal rental assistance payments to low-income families							
	M		1.4.1	Distribute Housing Choice Voucher Program (HCVP) Rental Assistance subsidy allocations from the US Department of Housing and Urban Development (HUD) to property owners/landlords on behalf of eligible families	\$12M		\$13.5M		July 1-June 30	HUD allocation	federal allocation formula	Reduces housing cost burden on eligible low-income families by providing rental assistance subsidies.
	M		1.4.2	Distribute Project-Based Rental Assistance (PBRA) subsidy allocations from the US Department of Housing and Urban Development (HUD) to property owners/management agents on behalf of eligible families	\$134M		\$142M		July 1-June 30	HUD allocation	federal allocation formula	Reduces housing cost burden on eligible low-income families by providing rental assistance subsidies.
Education, Training, and Human Development	G	2			Employee Focus: Efficiently and Effectively Manage and Support Agency							
	S	2.1			Select, Train and Retain a Professional, Innovative Staff to Achieve							
	M		2.1.1	Complete the implementation of the Learning Management System (LMS) by June 30, 2019	New		Yes/Completed		July 1-June 30	Implementation and widespread use	Yes or No and dates of completion or not	To introduce greater efficiencies in the learning and on-boarding processes and give clearer, deeper understanding of agency functions.

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Strategic Planning and Performance Measurement Template

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		Goal	Strategy	Measure		Base	Target	Actual				
	M		2.1.2		Stabilize turnover rate to less than 7% over fiscal year	New	7% or less		July 1-June 30	HR records	Simple calculation of total staff versus those who retire or resign or are terminated during the time period	The retention of staff with agency experience and organizational memory and experience is both beneficial to the agency and fiscally responsible
	S		2.2		Leverage Technology and Education to assure network and information							
	M		2.2.1		Upgrade software in our primary lines of business to provide robust reporting, efficient performance and even more secure data than ever before. Full implementation by 2020.	New	50% complete by end of FY19		July 1-June 30	IT analysis	IT progress reports to ED	
	M		2.2.2		Continue to educate and promote security awareness for staff to move beyond the base requirements for State Agencies to operate under. Full implementation by 2020.	New	50% complete by end of FY19		July 1-June 30	IT analysis	IT progress reports to ED	
Public Infrastructure and Economic Development	G		3		Quality and Innovation: Maintain and Expand Diverse Products, Funding							
	S		3.1		Test and Launch the new Palmetto Affordable Housing Program							
	M		3.1.1		Implement a successful pilot program with top 11 lending partners between July and September, 2018	New	Successful completion		July 2018-September 2018	New mortgages made under the program as recoded by Homeownership.	Secure agreements with and train 11 lenders who will make the product available during the pilot period	As one of the first new mortgage lending products in the agency's history, viability must first be proven by a successful pilot.
	M		3.1.2		Statewide implementation by October 1, 2018	New	Successful implementation		July 2018-September 2018	Announcement to, and applications made available by Homeownership.	Statewide rollout will be implemented, reported to the Board and recorded in minutes and subsequent reports.	A successful pilot program leads to a successful launch, making the program broadly available.
	M		3.1.3		Participation and utilization by 90% of statewide (currently qualified) lending partners	New	90% participation		July 2018-June 30, 2019	Homeownership takes, reviews and certifies approved lenders. These are listed on the agency website.	Simple calculation of enrolled lenders divided by qualified, potential lenders and expressed as a %.	This programs success will be measured largely on its adaptation and utilization as a viable mortgage produce by our statewide network of lending partners. Widespread use will show it to be a needed product.
	S		3.2		Increase the use of Mortgage Credit Certificates							
	M		3.2.1		Increase the use of Mortgage Credit Certificates (purchases) by 10%	New (125)	+10% (140)		July 1-June 30	Homeownership will calculate and report this figure	Year over year increases	MCCs make homeownership more affordable by offering a tax credit for mortgage interest. Usage should increase with MCC availability in conjunction with the new lending program
	S		3.3		Maintain single-family lending through a new bond issuance and							
	M		3.3.1		The issuance of a new bond and/or refunding	Previous bond issue was successful and resulted in \$55M new funding	Successful bond issuance		July 1-June 30		Legal and Financial reporting	Bond issuance has been the traditional method of financing homeownership (mortgage lending) for our agency. Revenue from bond sales makes supports our other programs.
	S		3.4		Expand servicing operation							
	M		3.4.1		Complete RFP for new mortgage servicing process	New	RFP successfully issued.		July 1-June 30	Servicing reports	RFP details executed, received and accepted by ED and Legal	Servicing is an essential component of the agency's overall mortgage. This will seek new efficiencies.

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Strategic Planning and Performance Measurement Template

Statewide Enterprise Strategic Objective	Type	Item #			Description	2019-2020			Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure		Base	Target	Actual				
Healthy and Safe Families	G	1			Assist low- and moderate-income South Carolinians by financing affordable and sustainable homeownership opportunities.							
	S	1.1			Generate mortgage loans and related products that allow our customers to purchase homes they can afford.							
	M		1.1.1		Provide capital to originate at least 1,000 homebuyer loans statewide.	1,278	1,000	July 1 - June 30	Administrative data	Tabulate 1st mortgages purchased by the agency.	Indicates number of low- and moderate-income households achieving homeownership.	
	M		1.1.2		Issue at least 200 Mortgage Credit Certificates to qualified homebuyers.	137	200	July 1 - June 30	Administrative data	Tabulate MCCs processed by the agency.	Indicates number of low- and moderate-income households achieving homeownership.	
	S	1.2			Operate an effective servicing division that ensures Authority assets are preserved and minimizes default among our customers and costs associated with providing services.							
	M		1.2.1		Maintain a portfolio foreclosure rate at or below 1 percent.	1%	1%	July 1 - June 30	Administrative data	Divide loans in default by the total number of loans in the servicing portfolio.	Indicates that nearly all SC Housing homebuyers are affordably, sustainably housed.	
	M		1.2.2		Reduce annual expenditures attributable to mortgage servicing by \$250,000 via conversion to and implementation of a new technology platform.	n/a	\$250,000	July 1 - June 30	Financial records	Subtract expenditures on servicing software in FY20 from prior year costs.	Indicates funds that can be redeployed for other activities per SC Housing's mission.	
Public Infrastructure and Economic Development	G	2			Provide resources to support the cost-effective development of affordable rental housing that addresses the needs of South Carolina.							
	S	2.1			Finance the construction and preservation of affordable housing with the combined resources of all Development Division programs.							
	M		2.1.1		Finance the construction of 1,000 new rental units.	910	1,000	July 1 - June 30	Administrative data	Tabulate rental units in housing applications funded by the agency.	Indicates number of low-income renter households placed in safe, decent, affordable housing.	
	M		2.1.2		Finance the preservation of 750 existing rental units.	1,761	750	July 1 - June 30	Administrative data	Tabulate rental units in housing applications funded by the agency.	Indicates number of low-income renter households placed in safe, decent, affordable housing.	
	M		2.1.3		Finance the rehabilitation of 500 owner-occupied homes.	451	500	July 1 - June 30	Administrative data	Tabulate rental units in housing applications funded by the agency.	Indicates number of low-income homeowners whose housing has been made safer & more stable.	
	S	2.2			Increase the use of leveraged funds in affordable housing development.							
	M		2.2.1		Limit annual growth in costs for Authority-funded projects to 2 percent.	n/a	2%	July 1 - June 30	Cost certifications	Divide total development costs per unit across all projects funded in FY20 by comparable FY19 data.	Indicates that SC Housing is a proper steward of public resources in our engagement with developer partners.	
	M		2.2.2		Ensure that, on average, tax credit projects have at least 10 percent of costs funded by outside entities.	n/a	10%	July 1 - June 30	LIHTC applications	Divide contributions from outside entities for projects funded in FY20 by total development costs.	Indicates that SC Housing is attracting outside funds to stretch public resources, thereby increasing unit production.	
	M		2.2.3		Attract at least \$3 million in pledges from local governments for competitive tax credit applications.	n/a	\$3M	July 1 - June 30	LIHTC applications	Tabulate contributions from localities for projects funded in FY20.	Indicates that SC Housing is attracting outside funds to stretch public resources, thereby increasing unit production.	
	S	2.3			Develop affordable housing for high-demand communities and populations.							

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Strategic Planning and Performance Measurement Template

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		Goal	Strategy	Measure		Base	Target	Actual				
	M			2.3.1	Deploy at least 50 percent of tax credits in counties identified as having high need for the relevant development type (construction or rehab).	n/a	50%		July 1 - June 30	LIHTC award list	Divide credits awarded for developments with targeted needs in FY20 by total credits awarded.	Indicates that SC Housing is placing units in areas identified in Housing Needs Assessment as having high housing demand.
	M			2.3.2	Fund at least one tax credit project serving a special needs population.	0	1		July 1 - June 30	LIHTC award list	Tabulate projects funded in FY20 that serve a special needs population.	Indicates that SC Housing is working to serve populations with exceptional housing needs.
Healthy and Safe Families	G			3	Support the physical and financial condition of existing affordable rental housing through our Rental Assistance & Compliance activities.							
	S			3.1	Perform mandated rental assistance activities in an efficient, effective manner as administrator of HUD's Housing Choice Voucher and Project-Based Rental Assistance programs.							
	M			3.1.1	Achieve a Section 8 Management Assessment Program score of at least 90 percent to maintain HUD "high performer" designation.	90%	90%		July 1 - June 30	HUD reports	Percentage is computed by HUD via formula.	Indicates that SC Housing is meeting HUD standards for its administrative activities.
	M			3.1.2	Receive zero findings during any and all HUD compliance reviews pertaining to Contract Administration activities.	0	0		July 1 - June 30	HUD reports	Tabulate findings listed in HUD compliance reviews.	Indicates that SC Housing is meeting HUD standards for its administrative activities.
	M			3.1.3	Exceed the Acceptable Quality Level associated with all Incentive-Based Performance Tasks and the maximization of fees earned under HUD's Performance-Based Contract.	AQL	AQL		July 1 - June 30	HUD reports	Quality level is computed by HUD via formula.	Indicates that SC Housing is meeting HUD standards for its administrative activities.
	S			3.2	Ensure that properties financed by the Authority are habitable and sustainable.							
	M			3.2.1	Conduct 100 percent of required Compliance Monitoring reviews.	100%	100%		July 1 - June 30	Administrative data	Divide number of reviews conducted by number of reviews required.	Indicates that SC Housing is properly overseeing its portfolio to maintain resident safety and its projects' financial stability.
	M			3.2.2	Complete required reviews within 10 business days on average.	n/a	10		July 1 - June 30	Administrative data	Tabulate number of days to complete each review and average across all reviews conducted.	Indicates that SC Housing is meeting its obligations and serving stakeholders in a timely and effective manner.
	M			3.2.3	Achieve remediation of site conditions on properties discovered to be in poor physical condition affecting the health and safety of the tenants, or the submission of an acceptable plan of action, within 30 days of notification of the results of a Compliance Monitoring review in 100 percent of instances.	100%	100%		July 1 - June 30	Administrative data	Tabulate number of conditions addressed and/or remediation plans and divide by the number of projects so identified.	Indicates that SC Housing is meeting its obligations and serving stakeholders in a timely and effective manner.
Government and Citizens	G			4	Serve as a responsible steward of public funds and maintain the Authority's financial condition.							
	S			4.1	Ensure that the Authority's finances are viewed as stable by stakeholders.							
	M			4.1.1	Maintain the Authority's Aaa bond rating by Moody's.	Aaa	Aaa		July 1 - June 30	Bond rating report	Rating is provided by Moody's in their report.	Indicates that SC Housing is financially strong and stable.
	M			4.1.2	Receive an unqualified opinion on the Authority's external audit.	0 findings	0 findings		July 1 - June 30	External audit report	Tabulate findings listed in external audit.	Indicates that SC Housing is operating in accordance with appropriate standards.
	M			4.1.3	Receive an unqualified opinion on the Authority's federal single audit.	0 findings	0 findings		July 1 - June 30	Single audit report	Tabulate findings listed in federal single audit.	Indicates that SC Housing is operating in accordance with appropriate standards.

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Agency Code: L320 Section: 42

Strategic Planning and Performance Measurement Template

Statewide Enterprise Strategic Objective	Type	Item #			Description	2019-2020			Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure		Base	Target	Actual				
	S	4.2			Ensure that financial resources are allocated efficiently by the Authority.							
	M		4.2.1		Dedicate at least 90 percent of expenses to housing assistance.	90%	90%	July 1 - June 30	Financial records	Divide housing assistance payments in FY20 by total expenditures.	Indicates that SC Housing funds are being spent on direct aid to individuals in need.	
	M		4.2.2		Maintain a program asset to debt ratio of at least 1.10.	n/a	1.1	July 1 - June 30	Financial records	Divide program assets by total debt on 6/30/2020.	Indicates that SC Housing is able to meet its financial obligations.	
Maintaining Safety, Integrity and Security	G	5			Continue development of a secure, comprehensive technology infrastructure that serves the needs of the Authority and its customers.							
	S	5.1			Deploy new enterprise software solutions to improve programmatic efficiency.							
	M		5.1.1		Complete three scheduled program-level software implementations.	n/a	3	July 1 - June 30	IT reports to Board	Tabulate FY20 software implementations.	Indicates that SC Housing is ensuring its programs have the proper IT infrastructure to serve the citizens of the state.	
	M		5.1.2		Complete migration of imaging software services to new platform.	n/a	1	July 1 - June 30	IT reports to Board	Tabulate FY20 software migrations.	Indicates that SC Housing is ensuring its programs have the proper IT infrastructure to serve the citizens of the state.	
	S	5.2			Serve the needs of internal stakeholders in an effective and timely manner.							
	M		5.2.1		Provide 99.8 percent uptime for essential business services.	99.8%	99.8%	July 1 - June 30	IT reports to Board	Divide total outage time by total operating hours and subtract from 1.	Indicates that SC Housing is ensuring its programs have the proper IT infrastructure to serve the citizens of the state.	
	M		5.2.2		Resolve critical IT issues reported through the help desk portal within an average of eight business hours.	n/a	8 hours	July 1 - June 30	IT help desk data	Tabulate number of hours to complete each critical issue and average across all issues reported.	Indicates that SC Housing is ensuring its programs have the proper IT infrastructure to serve the citizens of the state.	
Government and Citizens	G	6			Operate a professional public agency by hiring, developing, and retaining essential talent.							
	S	6.1			Promote open positions so they are filled with the best possible applicants.							
	M		6.1.1		Increase the average number of qualified applicants per position by at least five percent.	n/a	5%	July 1 - June 30	HR/SCEIS data	Divide average number of qualified applicants in FY20 by the comparable average from FY19.	Indicates that SC Housing is able to attract the necessary staff to serve the citizens of the state.	
	M		6.1.2		Attract exceptional candidates such that the Authority's one-year personnel retention rate is at least 90 percent.	n/a	90%	July 1 - June 30	HR/SCEIS data	Divide the number of new hires completing one year of service in FY20 by all new hires in FY19.	Indicates that SC Housing is able to attract the necessary staff to serve the citizens of the state.	
	S	6.2			Develop and retain personnel throughout the Authority.							
	M		6.2.1		Have an annual staff turnover rate below 10 percent.	10%	< 10%	July 1 - June 30	HR/SCEIS data	Divide the number of separations in FY20 by the number of positions.	Indicates that SC Housing is able to retain the necessary staff to serve the citizens of the state.	
	M		6.2.2		Provide at least four staff training or education opportunities.	n/a	4	July 1 - June 30	HR tracking log	Tabulate training or education opportunities.	Indicates that SC Housing is able to provide its employees with the tools necessary to serve the citizens of the state.	

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Strategic Planning and Performance Measurement Template

Statewide Enterprise Strategic Objective	Type	Item #			Description	2019-2020			Time Applicable	Data Source and Availability	Calculation Method	Meaningful Use of Measure
		Goal	Strategy	Measure		Base	Target	Actual				
	M		6.2.3		Increase participation in a staff climate assessment survey to 85 percent.	70%	85%		July 1 - June 30	survey results	Divide the number of surveys received by the number of employees.	Indicates that SC Housing has employees that are engaged with the agency's mission.
Government and Citizens	G		7		Establish the Authority as the foremost resource in South Carolina on housing issues and foster new and existing relationships with public and private entities.							
	S		7.1		Disseminate research on the state's housing needs and related issues.							
	M		7.1.1		Publish three Housing Needs Assessment volumes.	n/a	3		July 1 - June 30	research tracking log	Tabulate Housing Needs Assessment publications.	Indicates that SC Housing is producing research that is relevant to its programs and their stakeholders.
	M		7.1.2		Present research in 10 articles, interviews, or talks.	n/a	10		July 1 - June 30	research tracking log	Tabulate activities by the Chief Research Officer.	Indicates that SC Housing is disseminating research that is relevant to its programs and their stakeholders.
	S		7.2		Conduct training and education activities throughout South Carolina.							
	M		7.2.1		Host or participate in six partner roundtables to promote collaborative strategies for addressing affordable housing needs in local communities.	n/a	6		July 1 - June 30	comms. tracking log	Tabulate events hosted by communications staff.	Indicates that SC Housing is engaged with stakeholders and designing its programs to suit the needs of the state.
	M		7.2.2		Conduct 40 lender or Realtor trainings throughout the state to promote the Authority's mortgage products.	40	40		July 1 - June 30	comms. tracking log	Tabulate events hosted by communications staff.	Indicates that SC Housing is engaged with stakeholders and informing them of programs serving their communities.
	M		7.2.3		Host or participate in one collaborartive training to increase awareness of housing as a social determinant of health and/or education outcomes.	n/a	1		July 1 - June 30	comms. tracking log	Tabulate events hosted by communications staff.	Indicates that SC Housing is engaged with stakeholders and designing its programs to suit the needs of the state.
	S		7.3		Expand the reach of Authority communications.							
	M		7.3.1		Increase the combined number of Facebook likes, Twitter followers, and YouTube subscribers of official Authority pages to 5,800.	5,200	5,800		July 1 - June 30	online sources	Tabulate cited indicators of engagement online.	Indicates that SC Housing is expanding the reach of its social media communications to better engage stakeholders.
	M		7.3.2		Send four newsletters to the Authority email list to increase awareness of current activities and upcoming opportunities.	4	4		July 1 - June 30	comms. tracking log	Tabulate publications by communications.	Indicates that SC Housing is deploying mass communication to interested parties in a regular, timely manner.
	M		7.3.3		Implement the Palmetto Affordable Housing Hub and attract 100 users.	n/a	100		July 1 - June 30	research tracking log	Tabulate contact lists.	Indicates that SC Housing is engaging local communities and researchers to better serve the citizens of the state.
	-				n/a = not applicable and/or not available							
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Agency Name: HOUSING, FINANCE & DEV AUTHORITY

Fiscal Year 2018-2019
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Agency Code: L320

Section: 042

Program Template

Program/Title	Purpose	FY 2018-19 Expenditures (Actual)				FY 2019-20 Expenditures (Projected)				Associated Measure(s)
		General	Other	Federal	TOTAL	General	Other	Federal	TOTAL	
I.A. Administration	Administration includes Executive Administration, Legal, Human Resources and Internal Audit	\$0	\$ 3,225,758	\$0	\$ 3,225,758	\$0	\$ 13,009,870	\$0	\$ 13,009,870	All Objectives
I.B. Finance	Finance	\$0	\$ 764,866	\$0	\$ 764,866	\$0	\$ 1,247,054	\$0	\$ 1,247,054	4.1.1; 4.1.2; 4.1.3; 4.2.1; 4.2.2
I.C. Support Services	Support Services covers Information Technology, Procurement and Marketing	\$0	\$ 2,684,187	\$0	\$ 2,684,187	\$0	\$ 3,528,652	\$0	\$ 3,528,652	5.1.1; 5.1.2; 5.2.1; 5.2.2; 6.1.1; 6.1.2; 6.2.1;6.2.2; 7.1.1; 7.1.2; 7.2.3; 7.3.1; 7.3.37.2.1; 7.2.2;
II.A. Contract Administration (CA) and Compliance Monitoring (CM)	CA monitors and disburses rental assistance under a contract with HUD. CM monitors other government assisted affordable housing.	\$0	\$ 1,461,734	\$ 135,827,742	\$ 137,289,476	\$0	\$ 2,605,120	\$ 142,000,000	\$ 144,605,120	3.1.2; 3.1.3; 3.2.1; 3.2.2; 3.2.3
II.B. Rental Assistance	The HUD Housing Choice Voucher Program provides rental assistance to very low-income families.	\$0	\$0	\$13,535,696	\$ 13,535,696	\$0	\$0	\$ 15,621,121	\$ 15,621,121	3.1.1
II.C. Housing Initiatives	The HUD HOME Program, the HUD Neighborhood Stabilization Program, Federal Housing Trust Fund, and the Housing Trust Fund promote public/private partnerships to support the development and maintenance of affordable housing.	\$0	\$ 1,789,647	\$ 2,257,160	\$ 4,046,807	\$0	15,998,500.00	9,936,915.00	\$ 25,935,415	2.1.1; 2.1.2; 2.1.3
II.D. Housing Tax Credits	Low Income Housing Tax Credit Program and Administration	\$0	\$ 493,945	\$0	\$ 493,945	\$0	\$ 729,840	\$0	\$ 729,840	2.1.1; 2.1.2; 2.1.3; 2.2.1; 2.2.2; 2.2.3; 2.3.1; 2.3.2
III.A. Mortgage Production	The Homeownership Program provides below-market home mortgages to low-to-moderate income South Carolinians	\$0	\$ 830,140	\$0	\$ 830,140	\$0	\$ 1,513,218	\$0	\$ 1,513,218	1.1.1; 1.1.2; 7.2.1; 7.2.2
III.B. Mortgage Servicing	Mortgage Servicing includes Servicing and Investor Services	\$0	\$ 1,973,909	\$0	\$ 1,973,909	\$0	\$ 2,696,023	\$0	\$ 2,696,023	1.2.1; 1.2.2

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Legal Standards Template

Item #	Law Number	Jurisdiction	Type of Law	Statutory Requirement and/or Authority Granted	Does this law specify who your agency must or may serve? (Y/N)	Does the law specify a product or service your agency must or may provide?	<i>If yes, what type of service or product?</i>	<i>If other service or product, please specify what service or product.</i>
1	31-13-20	State	Statute	Creation of the Authority.	No	No - Does not relate directly to any agency deliverables		
2	31 13 30	State	Statute	Authorizes the Governor to appoint commissioners to the Authority's Board and select the chairman; designates terms of commissioners; and designates Governor and State Commissioner of DHEC or their designees as ex official members.	No	No - Does not relate directly to any agency deliverables		
3	31 13 40	State	Statute	Executive Director is appointed by the commissioners of the Board.	No	No - Does not relate directly to any agency deliverables		
4	31 13 50	State	Statute	Gives the Authority and Commissioners the same powers, immunities, etc. as those given to city, county, or regional housing authorities and permits Authority to make home equity conversion mortgages to specified persons.	Yes	Yes	Other service or product our agency must/may provide	Home equity conversion mortgage products
5	31 13 60	State	Statute	Grants the Authority the power to conduct operations statewide with specified limitations.	Yes	Yes	Other service or product our agency must/may provide	Construct and operate housing.
6	31 13 70	State	Statute	Allocates all of the State's ceiling pursuant to 26 U.S.C. Section 103A(g)(6)(A) to issue qualified mortgage bonds. (Federal citation no longer accurate.)	No	Yes	Other service or product our agency must/may provide	Issue qualified mortgage bonds.
7	31-13-80	State	Statute	Permits Authority to provide advice or technical assistance related to stimulating the housing industry and to relieve unemployment.	Yes	Yes	Other service or product our agency must/may provide	Provide advise or technical assistance.
8	31-13-90	State	Statute	Permits Authority to issue bonds for multi-family housing upon certain determinations by the Budget and Control Board.	Yes	Yes	Other service or product our agency must/may provide	Issue notes or bonds for multi-family housing.
9	31-13-170	State	Statute	Definitions relevant to the Authority's enabling legislation.	No	No - But relates to manner in which one or more agency deliverables is provided		
10	31-13-180	State	Statute	Authorizes the Authority to: provide construction and mortgage loans; purchase mortgage loans; provide for predevelopment costs, temporary financing and land development expenses; provide residential housing construction and rehabilitation by private enterprise and housing sponsors for sale or rental to persons and families of moderate to low income; provide mortgage financing; make loans to mortgage lenders under terms and conditions requiring that the proceeds thereof be used by the mortgage lenders for new residential mortgage loans; provide technical, consultative and project assistance services to housing sponsors; assist in coordinating federal, state, regional and local public and private efforts and resources; promote wise usage of land and other resources; make direct loans to qualified individuals through mortgage lenders; acquire title to real property and cause to be constructed thereon; sell and dispose of real property and residential housing; and acquire title to and sell real property where necessary. The Authority may also borrow, expend, advance, loan or grant monies for such activities.	Yes	Yes	Other service or product our agency must/may provide	Provide construction and mortgage loans; purchase mortgage loans; provide for predevelopment costs, temporary financing and land development expenses; provide residential housing construction and rehabilitation by private enterprise and housing sponsors for sale or rental to persons and families of moderate to low income; provide mortgage financing; make loans to mortgage lenders under terms and conditions requiring that the proceeds thereof be used by the mortgage lenders for new residential mortgage loans; provide technical, consultative and project assistance services to housing sponsors; assist in coordinating federal, state, regional and local public and private efforts and resources; promote wise usage of land and other resources; make direct loans to qualified individuals through mortgage lenders; acquire title to real property and cause to be constructed thereon; sell and dispose of real property and residential housing; and acquire title to and sell real property where necessary.

11	31 13 190	State	Statute	Empowers the Authority to: make and execute instruments or agreements necessary or desirable to perform its functions; borrow money through the issuance of notes and bonds; make mortgage loans to beneficiary households; invest in, purchase or commit to purchase mortgages; make loans to or purchase securities from mortgage lenders; require loans be secured by collateral security; make and execute contracts for the servicing of mortgage loans; make loans to housing sponsors and members of the beneficiary class; sell mortgages; procure insurance against loss of property owned or financed by Authority; require fees for its services; institute actions to require performance of agreements; acquire, sell or dispose of real property; avail itself of all legal and equitable remedies to protect its interest; administer, coordinate, establish priorities and make commitments for programs under its jurisdiction; utilize earned income; create and establish funds; initial counseling and management programs; provide advice, technical assistance and other services; acquire, own and operate rental projects.	Yes	Yes	Other service or product our agency must/may provide	Make mortgage loans to beneficiary households; invest in, purchase or commit to purchase mortgages; make loans to or purchase securities from mortgage lenders; make loans to housing sponsors and members of the beneficiary class; sell mortgages; acquire, sell or dispose of real property; provide advice, technical assistance and other services; acquire, own and operate rental projects.
12	31 13 200	State	Statute	Establishes the terms under which the Authority may issue notes and bonds.	Yes	Yes	Other service or product our agency must/may provide	Issue notes and bonds.
13	31 13 210	State	Statute	Prohibits interest rates higher than 1% less than the state usury laws unless permitted by the Budget and Control Board.	No	No - Does not relate directly to any agency deliverables		
14	31 13 220	State	Statute	Establishes the information required by State Budget and Control Board for the issuance of notes and bonds.	No	No - But relates to sources of funding for one or more agency deliverables		
15	31 13 230	State	Statute	Established a maximum amount of bonds for the first twelve months following May 10, 1977.	No	No - But relates to sources of funding for one or more agency deliverables		
16	31 13 240	State	Statute	Requires the information provided under 31-13-200 also be provided to the Bond Committee created by Chapter 47 of Title 2.	No	No - But relates to sources of funding for one or more agency deliverables		
17	31 13 250	State	Statute	Permits the Authority to acquire, construct or operate a rental project where there is no capable housing sponsor.	Yes	Yes	Other service or product our agency must/may provide	Acquire, construct or operate a rental project.
18	31 13 260	State	Statute	Permits the Authority to issue refunding notes and bonds.	No	No - But relates to sources of funding for one or more agency deliverables		
19	31 13 270	State	Statute	Permits the Authority to sell or exchange refunding notes and bonds.	No	No - But relates to sources of funding for one or more agency deliverables		
20	31 13 280	State	Statute	Provides that the notes, bonds or obligations of the Authority are not a debt or grant or loan of credit of the State.	No	No - But relates to sources of funding for one or more agency deliverables		
21	31 13 290	State	Statute	Requires compliance with the provisions of Section 31-3-1630 with respect to the issuance of notes, bonds or other obligations.	No	No - But relates to sources of funding for one or more agency deliverables		
22	31 13 300	State	Statute	Authorizes the Authority to include the State's pledge not to limit or alter rights vested in the Authority to fulfill the terms of agreements made with note or bond holders.	No	No - But relates to sources of funding for one or more agency deliverables		
23	31 13 310	State	Statute	Exempts the Authority from compliance with any other state requirements applicable to the issuance of bonds, notes and other obligations to include refunding notes and bonds.	No	No - But relates to sources of funding for one or more agency deliverables		
24	31-13-340	State	Statute	Establishes the State Housing, Finance, and Development Authority Program Fund and requires signature of the chairman or designee and the Executive Director.	No	No - But relates to sources of funding for one or more agency deliverables		
25	31 13 420	State	Statute	Establishes the South Carolina Housing Trust Fund; designates procedures for monies to be paid out; requires a separate annual report.	No	Yes	Report our agency must/may provide	
26	31 13 430	State	Statute	Establishes the membership and requirements of the Housing Trust Fund Advisory Committee.	No	No - Does not relate directly to any agency deliverables		
27	31 13 440	State	Statute	Establishes duties of Executive Director for day-to-day operations of the Housing Trust Fund.	No	Yes	Other service or product our agency must/may provide	Provide technical assistance; monitor developments.

28	31 13 445	State	Statute	Prohibits expending more than 20% of the HTF in a fiscal year in any one county.	No	No - But relates to manner in which one or more agency deliverables is provided		
29	31 13 450	State	Statute	Establishes the minimum guidelines for HTF awards.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
30	31 13 460	State	Statute	Permits units of state, regional and local governments to receive HTF funds.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
31	31 13 470	State	Statute	Permits Board to establish HTF funding cycles; establishes priority for applications.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
32	Reg 64-1	State	Regulation	Defines "Moderate-to-Low Income".	Yes	No - Does not relate directly to any agency deliverables		
33	Reg 64-2	State	Regulation	Establishes use of monies in the Program Fund for downpayment assistance.	Yes	Yes	Other service or product our agency must/may provide	Downpayment assistance program.
34	Reg 64-2.1	State	Regulation	Establishes fiscal HTF expenditures.	No	No - But relates to manner in which one or more agency deliverables is provided		
35	Reg 64-3	State	Regulation	Permits the Authority to use Program Fund for special needs financing.	Yes	Yes	Other service or product our agency must/may provide	Special needs financing.
36	Proviso 42.1	State	FY 2019-20 Proviso	Permits the Authority to carry forward federal rental assistance administrative fees.	No	No - Does not relate directly to any agency deliverables		
37	Proviso 42.2	State	FY 2019-20 Proviso	Permits the Authority to carry forward prior fiscal year monies withdrawn from certain bond indentures.	No	No - Does not relate directly to any agency deliverables		
38	Proviso 42.3	State	FY 2019-20 Proviso	Permits mileage reimbursement for the HTF Advisory Committee.	No	No - Does not relate directly to any agency deliverables		
39	Proviso 42.4	State	FY 2019-20 Proviso	Permits the Authority to retain recoveries in excess of SWCAP.	No	No - But relates to sources of funding for one or more agency deliverables		
40	Proviso 42.5	State	FY 2019-20 Proviso	Permits the Authority to disregard the HTF calculation in 31-13-445 in the event of disaster allocation	No	No - But relates to manner in which one or more agency deliverables is provided		
41	29-4-60	State	Statute	Requires the Authority to create a statement for reverse mortgages and refer customers to counseling services for reverse mortgages.	Yes	Yes	Other service or product our agency must/may provide	Reverse mortgage statement.
42	37-23-40	State	Statute	Requires the Authority to approve high-cost home loan counselors.	Yes	Yes	Other service or product our agency must/may provide	Approval of high-cost home loan counselors.
43	12-24-90	State	Statute	Establishes the fee calculation that goes into the Housing Trust Fund.	No	No - But relates to sources of funding for one or more agency deliverables		
44	42 U.S.C. 12701, et seq.	Federal	Statute	Creates the HOME Investment Partnerships Program which the Authority administers.	Yes	Yes	Other service or product our agency must/may provide	Make loans for housing.
45	24 CFR Part 92	Federal	Regulation	Establishes the rules with the HOME Investment Partnerships Program which the Authority administers.	Yes	No - But relates to manner in which one or more agency deliverables is provided		
46	110 P.L. 289	Federal	Statute	Establishes the Housing and Economic Recovery Act of 2008. HERA includes housing finance reform, the S.A.F.E Mortgage Licensing Act, mortgage foreclosure protections for servicemembers, the Neighborhood Stabilization Program (which the Authority administers), modifications to the Low Income Housing Tax Credit (which the Authority administers), and modifications to tax-exempt housing bond rules (which the Authority issues).	Yes	No - But relates to manner in which one or more agency deliverables is provided		
47	24 CFR Part 570	Federal	Regulation	Establishes rules with the Neighborhood Stabilization Program which the Authority administers.	Yes	No - But relates to manner in which one or more agency deliverables is provided		

48	111 P.L. 5	Federal	Statute	Establishes the American Recovery and Reinvestment Act of 2009. ARRA modified the Neighborhood Stabilization Program and the Low Income Housing Tax Credit (both of which the Authority administers),	No	No - But relates to manner in which one or more agency deliverables is provided	
49	111 P.L. 203	Federal	Statute	Establishes the Dodd-Frank Wall Street Reform and Consumer Protection Act. Dodd-Frank modified the Neighborhood Stabilization Program (which the Authority administers) and provided certain consumer protections in the mortgage industry (which the Authority participates in) including creation of the Consumer Financial Protection Bureau which regulates the lending industry.	No	No - But relates to manner in which one or more agency deliverables is provided	
50	110 P.L. 343	Federal	Statute	Establishes the Emergency Economic Stabilization Act of 2008. EESA includes Trouble Assets Relief Program (TARP) which provides funding for the Neighborhood Initiative Program and the SC HELP programs.	Yes	No - But relates to sources of funding for one or more agency deliverables	
51	26 USCS §42	Federal	Statute	Establishes the federal low-income housing tax credit which the Authority administers.	No	No - But relates to manner in which one or more agency deliverables is provided	
52	42 U.S.C. §§ 3601, et seq.	Federal	Statute	Establishes the Fair Housing Act.	No	No - But relates to manner in which one or more agency deliverables is provided	
53	12 CFR Part 338	Federal	Regulation	Regulations regarding the Fair Housing Act.	No	No - But relates to manner in which one or more agency deliverables is provided	
54	26 CFR 1.42-1, et seq.	Federal	Regulation	Regulations concerning the federal low-income housing tax credit program.	No	No - But relates to manner in which one or more agency deliverables is provided	
55	26 USCS §142	Federal	Regulation	Permits the use of tax-exempt bonds for qualified residential rental projects.	Yes	No - But relates to sources of funding for one or more agency deliverables	
56	26 CFR 1-1.03-8	Federal	Regulation	Regulations related to qualified residential rental projects.	No	No - But relates to manner in which one or more agency deliverables is provided	
57	26 CFR 1.103A-2	Federal	Regulation	Regulation requiring annual report on qualified mortgage bonds.	No	Yes	Report our agency must/may provide
58	108 P.L. 159	Federal	Statute	Established the Fair and Accurate Credit Transactions Act of 2003 (FACTA). FACTA requires the Authority's Red Flag Policy.	No	No - But relates to manner in which one or more agency deliverables is provided	
59	75 P.L. 412	Federal	Statute	Established the Housing Act of 1937 which provides for subsidies to be paid by the US government to local public housing agencies for public housing.	Yes	No - But relates to manner in which one or more agency deliverables is provided	
60	12 U.S.C. 1706	Federal	Statute	Creates Section 8 housing which the Authority administers in its Housing Choice Voucher Program and Contract Administration area.	Yes	No - But relates to sources of funding for one or more agency deliverables	
61	26 USCS §143	Federal	Statute	Permits the use of tax-exempt bonds for qualified mortgage bonds.	Yes	No - But relates to sources of funding for one or more agency deliverables	
62	26 USCS §26	Federal	Statute	Permits the issuance of mortgage credit certificates.	Yes	No - But relates to sources of funding for one or more agency deliverables	
63	26 CFR 1.25-1T - 1.25-8T	Federal	Regulation	Regulations regarding mortgage credit certificates.	No	Yes	Report our agency must/may provide
64	111 P.L. 22, Div A, Title VII	Federal	Statute	Establishes the Protecting Tenants at Foreclosure Act.	No	No - But relates to manner in which one or more agency deliverables is provided	
65	15 USC 1691	Federal	Statute	Established the Equal Credit Opportunity Act (ECOA) which regulates the loan application process.	No	No - But relates to manner in which one or more agency deliverables is provided	
66	12 CFR Part 202	Federal	Regulation	Regulations for ECOA.	No	No - But relates to manner in which one or more agency deliverables is provided	

67	Title VI of the Civil Rights Act of 1964	Federal	Statute	Prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.	No	No - But relates to manner in which one or more agency deliverables is provided		
68	29 USC 794	Federal	Statute	Prohibits discrimination because of disability.	No	No - But relates to manner in which one or more agency deliverables is provided		
69	12 USC 2901	Federal	Statute	The Community Reinvestment Act (CRA) which protects low-income borrowers from discriminatory credit practices.	No	No - But relates to manner in which one or more agency deliverables is provided		
70	12 CFR Part 25	Federal	Regulation	Regulations regarding CRA.	No	No - But relates to manner in which one or more agency deliverables is provided		
71	12 CFR Part 228	Federal	Regulation	Regulations regarding CRA.	No	No - But relates to manner in which one or more agency deliverables is provided		
72	12 CFR Part 345	Federal	Regulation	Regulations regarding CRA.	No	No - But relates to manner in which one or more agency deliverables is provided		
73	12 CFR Part 563e	Federal	Regulation	Regulations regarding CRA.	No	No - But relates to manner in which one or more agency deliverables is provided		
74	12 USC 2801 - 2011	Federal	Statute	Established the Home Mortgage Disclosure Act (HMDA) which requires collection and reporting of certain information related to loan applications.	No	No - But relates to manner in which one or more agency deliverables is provided		
75	12 CFR Part 1003	Federal	Regulation	Regulations regarding HMDA.	No	No - But relates to manner in which one or more agency deliverables is provided		
76	15 USC 1601, et seq.	Federal	Statute	Truth in lending Act (TILA) which provides protections for consumer credit transactions.	No	No - But relates to manner in which one or more agency deliverables is provided		
77	12 CFR Part 1026	Federal	Regulation	Regulations regarding TILA.	No	No - But relates to manner in which one or more agency deliverables is provided		
78	Reg Z, Section 32	Federal	Regulation	Home Ownership and Equity Protection Act (HOEPA) which protects lenders against abusive lending practices.	No	No - But relates to manner in which one or more agency deliverables is provided		
79	12 USC 2601	Federal	Statute	Real Estate Settlement Procedures Act (RESPA) which requires a lender give a good faith estimate of costs and charges, prohibits abusive practices and requires certain disclosures.	No	No - But relates to manner in which one or more agency deliverables is provided		
80	24 CFR Part 3500 (Reg X)	Federal	Regulation	Regulations regarding RESPA.	No	No - But relates to manner in which one or more agency deliverables is provided		
81	15 USC 1681	Federal	Statute	Fair Credit Reporting Act (FCRA) as amended by the Fair and Accurate Credit Transactions Act (FACTA) which promotes accuracy and ensuring privacy of information in use on consumer credit reports. Requires lenders to have a red flag policy.	No	No - But relates to manner in which one or more agency deliverables is provided		
82	12 CFR Part 1022 (Reg V)	Federal	Regulation	Regulations regarding FCRA/FACTA.	No	No - But relates to manner in which one or more agency deliverables is provided		
83	15 USC 6902	Federal	Statute	Gramm-Leach Bliley (GLB) Act (aka Financial Services Modernization Act) which protects against unauthorized access to customer information and prevents identity theft.	No	No - But relates to manner in which one or more agency deliverables is provided		
84	12 CFR Part 1016 (Reg P)	Federal	Regulation	Regulations regarding GLB.	No	No - But relates to manner in which one or more agency deliverables is provided		

85	15 USC 1692	Federal	Statute	Fair Debt Collection Practices Act (FDCPA) prohibits abusive practices of debt collectors. The Authority is currently not subject to this Act, however, the Authority attempts to keep its collection efforts in compliance.	No	No - But relates to manner in which one or more agency deliverables is provided		
86	50 USC 501-597b	Federal	Statute	Servicemembers Civil Relief Act (SCRA) protects military personnel from civil liability, foreclosure or eviction while they are serving and caps the interest rate on debts.	No	No - But relates to manner in which one or more agency deliverables is provided		
87	12 USC 4901 -4910	Federal	Statute	Homeowners Protection Act of 1988 which is commonly known as the PMI Act and gives consumers the right to request cancellation of PMI (private mortgage insurance) when they pay down their mortgage to 80% or more of the home's value and requires cancellation at 78%.	No	No - But relates to manner in which one or more agency deliverables is provided		
88	42 USC 9601-9675	Federal	Statute	Comprehensive Environmental Response Compensation and Liability Act (CERCLA) imposes liability on owners of property for cleaning up hazardous waste. Lenders may be liable under CERCLA if they become the owner through foreclosure or otherwise.	No	No - Does not relate directly to any agency deliverables		
89	31-3-10	State	Statute	Establishes the housing authorities law. (Per 31-13-15, the Authority receives all powers, immunities, rights, limitations, etc. conveyed hereunder and not in conflict with Chapter 13 of Title 31.)	No	No - Does not relate directly to any agency deliverables		
90	31-3-20	State	Statute	Definitions for the housing authorities law.	No	No - Does not relate directly to any agency deliverables		
91	31-3-30	State	Statute	Powers are essential to the public interest.	No	No - Does not relate directly to any agency deliverables		
92	31-3-50	State	Statute	Permits housing authorities to obtain information from SC DOR or SC DEW related to eligibility.	No	No - Does not relate directly to any agency deliverables		
93	31-3-350	State	Statute	Commissioner compensation.	No	No - Does not relate directly to any agency deliverables		
94	31-3-360	State	Statute	No commissioner or employee may have a personal interest in a project.	No	No - Does not relate directly to any agency deliverables		
95	31-3-440	State	Statute	General corporate powers of housing authorities.	No	No - Does not relate directly to any agency deliverables		
96	31-3-450	State	Statute	Specific powers of housing authorities to investigate, acquire, construct, lend, and all other powers necessary.	No	No - Does not relate directly to any agency deliverables		
97	31-3-460	State	Statute	Powers of eminent domain for housing authorities.	No	No - Does not relate directly to any agency deliverables		
98	31-3-510	State	Statute	Housing authorities may undertake a housing needs study.	No	No - Does not relate directly to any agency deliverables		
99	31-3-520	State	Statute	Housing authorities have power of examination and subpoena.	No	No - Does not relate directly to any agency deliverables		
100	31-3-530	State	Statute	No profit in management/operation of housing projects.	No	No - Does not relate directly to any agency deliverables		
101	31-3-540	State	Statute	Selection of tenants.	Yes	No - Does not relate directly to any agency deliverables		
102	31-3-545	State	Statute	Procedures of payment of rent.	No	No - Does not relate directly to any agency deliverables		
103	31-3-550	State	Statute	Foreclosure on authority releases restrictions.	No	No - Does not relate directly to any agency deliverables		
104	31-3-560	State	Statute	Protections of funds of authorities.	No	No - Does not relate directly to any agency deliverables		
105	31-3-570	State	Statute	Property owned by authority is tax exempt.	No	No - Does not relate directly to any agency deliverables		
106	31-3-580	State	Statute	Projects are subject to zoning, building, etc regulations.	No	No - Does not relate directly to any agency deliverables		
107	31-3-1510	State	Statute	Power to apply for, receive and expend federal monies.	No	No - But relates to sources of funding for one or more agency deliverables		
108	31-3-1520	State	Statute	Permission to contact with federal government.	No	No - Does not relate directly to any agency deliverables		
109	31-3-1530	State	Statute	Permission to limit powers in governmental agreements.	No	No - Does not relate directly to any agency deliverables		

110	31-3-1540	State	Statute	Permission to agree to minimum wages/maximum hours	No	No - But relates to manner in which one or more agency deliverables is provided		
111	31-3-1550	State	Statute	Permission to enter into agreements with governmental entities to supervise/control the authority.	No	No - Does not relate directly to any agency deliverables		
112	31-3-1690	State	Statute	No requirement to offer securities or surplus funds to SFAA	No	No - Does not relate directly to any agency deliverables		
113	31-3-1810	State	Statute	Power to provide housing in rural areas for low income families.	Yes	Yes	Other service or product our agency must/may provide	Provision of housing.
114	31-11-10	State	Statute	Definitions for Housing for National Defense Activities.	No	No - Does not relate directly to any agency deliverables		
115	31-11-20	State	Statute	Permits authorities to develop and/or administration of housing for persons engaged in national defense activities.	Yes	Yes	Other service or product our agency must/may provide	Provision of housing.
116	31-11-30	State	Statute	Grants same powers for ownership, development, administration of other beneficiaries as to housing for persons engaged in national defense activities.	No	No - Does not relate directly to any agency deliverables		
117	31-11-40	State	Statute	Providing for inapplicability of sections of housing authorities laws in relation to housing for persons engaged in national defense activities.	No	No - Does not relate directly to any agency deliverables		
118	31-11-50	State	Statute	Providing independent authorization to undertake development or administration of housing for persons engaged in national defense activities and eliminates any limitations, restrictions or requirements of other certain laws.	No	No - Does not relate directly to any agency deliverables		
119	31-11-60	State	Statute	Authorizing cooperation with federal government or sale of project to federal government for housing for persons engaged in national defense activities.	No	No - Does not relate directly to any agency deliverables		
120	31-11-80	State	Statute	Permitting discretionary administration of housing for persons engaged in national defense activities during a national defense period; otherwise administration shall be in accordance with the housing authorities laws.	No	No - Does not relate directly to any agency deliverables		
121	31-11-90	State	Statute	Permits the issuance of bonds related to housing for persons engaged in national defense activities.	No	No - Does not relate directly to any agency deliverables		
122	31-11-100	State	Statute	Affirms that powers granted as to housing for persons engaged in national defense activities is a supplemental power and not limiting other powers.	No	No - Does not relate directly to any agency deliverables		
123	31-21-10	State	Statute	Creates the State's Fair Housing Law which the Authority is required to comply with or monitor its projects for compliance.	No	No - Does not relate directly to any agency deliverables		
124	31-21-20	State	Statute	Establishing policy of State to provide fair housing.	No	No - Does not relate directly to any agency deliverables		
125	31-21-30	State	Statute	Definitions for the State's Fair Housing Law.	No	No - Does not relate directly to any agency deliverables		
126	31-21-40	State	Statute	Prohibits discrimination in relation to sale or rental of property.	No	No - Does not relate directly to any agency deliverables		
127	31-21-50	State	Statute	Prohibits discrimination in membership or participation in any organization or service related to the selling or renting of property.	No	No - Does not relate directly to any agency deliverables		
128	31-21-60	State	Statute	Prohibits discrimination in residential real estate-related transactions.	No	No - Does not relate directly to any agency deliverables		
129	31-21-70	State	Statute	Provides exceptions to the State's Fair Housing Law.	No	No - Does not relate directly to any agency deliverables		
130	31-21-80	State	Statute	Prohibits interference of somebody exercising rights under Fair Housing Law.	No	No - Does not relate directly to any agency deliverables		
131	§ 27-40-10	State	Statute	Creates the State's Residential Landlord and Tenant Act. The Authority does not regularly operate rental properties but must comply if operating rental properties.	No	No - But relates to manner in which one or more agency deliverables is provided		
132	§ 27-40-210	State	Statute	Definitions for the Residential Landlord and Tenant Act.	No	No - Does not relate directly to any agency deliverables		
133	§ 27-40-220	State	Statute	Obligation of good faith.	No	No - Does not relate directly to any agency deliverables		
134	§ 27-40-240	State	Statute	Definition of Notice	No	No - Does not relate directly to any agency deliverables		

135	§ 27-40-310	State	Statute	Terms and conditions of residential leases.	No	No - Does not relate directly to any agency deliverables		
136	§ 27-40-330	State	Statute	Prohibited conditions in residential leases.	No	No - Does not relate directly to any agency deliverables		
137	§ 27-40-410	State	Statute	Obligations related to security deposits connected with residential leases.	No	No - Does not relate directly to any agency deliverables		
138	§ 27-40-430	State	Statute	Obligation to deliver premises as agreed.	No	No - Does not relate directly to any agency deliverables		
139	§ 27-40-440	State	Statute	Obligation to maintain premises.	No	No - Does not relate directly to any agency deliverables		
140	§ 27-40-710	State	Statute	Landlord remedies for tenant's failure to pay rent.	No	No - Does not relate directly to any agency deliverables		
141	§ 27-40-720	State	Statute	Landlord remedies for tenant's noncompliance affecting health and safety.	No	No - Does not relate directly to any agency deliverables		
142	§ 27-40-730	State	Statute	Landlord remedies for tenant abandoning premises.	No	No - Does not relate directly to any agency deliverables		
143	§ 27-40-740	State	Statute	Landlord ability to place lien on tenant property.	No	No - Does not relate directly to any agency deliverables		
144	§ 27-40-750	State	Statute	Landlord remedies following lease termination.	No	No - Does not relate directly to any agency deliverables		
145	§ 27-40-770	State	Statute	Landlord remedies for holdover tenants.	No	No - Does not relate directly to any agency deliverables		
146	37-23-10	State	Statute	Creates the South Carolina High-cost and Consumer Home Loans Act. While the Authority does not currently originate consumer mortgages directly, it purchases such loans which must be in compliance.	No	No - But relates to manner in which one or more agency deliverables is provided		
147	§ 37-23-20	State	Statute	Definitions for the High-cost and Consumer Home Loans Act.	No	No - Does not relate directly to any agency deliverables		
148	§ 37-23-30	State	Statute	Prohibited terms in a high cost home loan.	No	No - Does not relate directly to any agency deliverables		
149	§ 37-23-40	State	Statute	Limitations of high cost home loan lenders; requires certificate from counselor approved by the Authority.	No	No - But relates to manner in which one or more agency deliverables is provided		
150	29-4-10	State	Statute	Creates the South Carolina Reverse Mortgage Act. While the Authority does not originate reverse mortgage, it has the authority to do so and such originations must comply with this section.	No	No - But relates to manner in which one or more agency deliverables is provided		
151	§ 29-4-20	State	Statute	Definitions for the Reverse Mortgage Act.	No	No - Does not relate directly to any agency deliverables		
152	§ 29-4-30	State	Statute	Requirements of reverse mortgage loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
153	§ 29-4-60	State	Statute	Counseling required for reverse mortgage loans; Authority must create a statement advising recipients of reverse mortgage loans to review.	No	Yes	Other service or product our agency must/may provide	A statement regarding the advisability and availability of independent information and counseling services on reverse mortgages.
154	29-3-10	State	Statute	Establishes requirements related to mortgages in South Carolina. The Authority regularly requires mortgages to secure funds it expends and must comply with this section.	No	No - But relates to manner in which one or more agency deliverables is provided		
155	§ 29-3-30	State	Statute	Permits Authority as mortgagee to pay taxes.	No	No - But relates to manner in which one or more agency deliverables is provided		
156	§ 29-3-70	State	Statute	Prohibits Authority from requesting insurance more than replacement value.	No	No - But relates to manner in which one or more agency deliverables is provided		
157	§ 29-3-320	State	Statute	Potential liability for failure to enter satisfaction of mortgage.	No	No - But relates to manner in which one or more agency deliverables is provided		

158	§ 29-3-330	State	Statute	Methods by which satisfaction or release can be entered.	No	No - But relates to manner in which one or more agency deliverables is provided		
159	37-22-100	State	Statute	South Carolina Mortgage Lending Act requires licensure to act as a mortgage lender.	No	No - Does not relate directly to any agency deliverables		
160	§ 37-22-110	State	Statute	Definitions for the South Carolina Mortgage Lending Act	No	No - Does not relate directly to any agency deliverables		
161	§ 37-22-120	State	Statute	Licensure requirements for mortgage lenders.	No	No - But relates to manner in which one or more agency deliverables is provided		
162	§ 37-22-190	State	Statute	Prohibited activities for mortgage lenders.	No	No - But relates to manner in which one or more agency deliverables is provided		
163	§ 37-20-180	State	Statute	Prohibited publication of Social Security Numbers	No	No - But relates to manner in which one or more agency deliverables is provided		
164	§ 37-20-190	State	Statute	Destruction of records containing personal identifying information.	No	No - But relates to manner in which one or more agency deliverables is provided		
165	39-5-10	State	Statute	Definitions for the South Carolina Unfair Trade Practices Act.	No	No - Does not relate directly to any agency deliverables		
166	§ 39-5-20	State	Statute	South Carolina Unfair Trade Practices Act prohibits unfair or deceptive acts or practices in the conduct of trade or commerce.	No	No - But relates to manner in which one or more agency deliverables is provided		
167	§ 37-1-101	State	Statute	SC Consumer Protection Code applies to all persons collecting a debt and prohibits unconscionable conduct such as harassment/abuse and false/misleading representations.	No	No - But relates to manner in which one or more agency deliverables is provided		
168	§ 37-1-201	State	Statute	Definitions applicable to the Consumer Protection Code.	No	No - Does not relate directly to any agency deliverables		
169	§ 37-1-301	State	Statute	Definitions applicable to the Consumer Protection Code.	No	No - Does not relate directly to any agency deliverables		
170	§ 37-3-104	State	Statute	Definition of consumer loan for the South Carolina Consumer Protection Code - Loans.	No	No - Does not relate directly to any agency deliverables		
171	§ 37-3-106	State	Statute	Definition of loan for the South Carolina Consumer Protection Code - Loans.	No	No - Does not relate directly to any agency deliverables		
172	§ 37-3-107	State	Statute	Definition of lender for the South Carolina Consumer Protection Code - Loans.	No	No - Does not relate directly to any agency deliverables		
173	§ 37-3-109	State	Statute	Definition of loan finance charge for the South Carolina Consumer Protection Code - Loans.	No	No - Does not relate directly to any agency deliverables		
174	§ 37-3-201	State	Statute	Requirements as to charging of loan finance charge.	No	No - But relates to manner in which one or more agency deliverables is provided		
175	§ 37-3-202	State	Statute	Additional charges that may be charged on a consumer loan.	No	No - Does not relate directly to any agency deliverables		
176	§ 37-3-203	State	Statute	Requirements of delinquency charges on consumer loans.	No	No - But relates to manner in which one or more agency deliverables is provided		
177	§ 37-3-301	State	Statute	Required compliance with Federal Truth in Lending Act.	No	No - But relates to manner in which one or more agency deliverables is provided		
178	24 CFR Part 5	Federal	Regulation	General program requirements for housing choice voucher program	No	No - But relates to sources of funding for one or more agency deliverables		

179	24 CFR Part 8	Federal	Regulation	General HUD requirements under Housing Choice Voucher Program; inspection requirements; nondiscrimination requirements; protections for victims of domestic violence.	No	No - But relates to manner in which one or more agency deliverables is provided	
180	24 CFR Part 35	Federal	Regulation	Requirements related to lead-based paint in properties utilizing HUD funding.	No	No - But relates to manner in which one or more agency deliverables is provided	
181	24 CFR Part 100	Federal	Regulation	Regulatory compliance related to nondiscrimination under the Fair Housing Act.	No	No - But relates to manner in which one or more agency deliverables is provided	
182	24 CFR Part 903	Federal	Regulation	Requirements for the Public Housing Agency Plans.	No	Yes	Report our agency must/may provide
183	24 CFR Part 982	Federal	Regulation	HUD requirements for administration of the Housing Choice Voucher Program	No	No - But relates to manner in which one or more agency deliverables is provided	
183	24 CFR Part 983	Federal	Regulation	HUD Requirements related to Project-Based Voucher Program	No	No - But relates to manner in which one or more agency deliverables is provided	
185	24 CFR Part 985	Federal	Regulation	Section 8 Management Assessment Program (SEMAP) guidelines and regulations.	No	No - But relates to manner in which one or more agency deliverables is provided	
186	42 USC 1437	Federal	Statute	Establishment of Section 8 programs under the Housing Act of 1937	No	No - But relates to sources of funding for one or more agency deliverables	
187	24 CFR Part 84	Federal	Regulation	Requirements for administration of HUD grants.	No	No - But relates to manner in which one or more agency deliverables is provided	
188	24 CFR Part 85	Federal	Regulation	Requirements for administration of HUD grants.	No	No - But relates to manner in which one or more agency deliverables is provided	
189	24 CFR Part 58	Federal	Regulation	Requirements for environmental review procedures for HUD funded properties.	No	No - But relates to sources of funding for one or more agency deliverables	
190	24 CFR Part 1	Federal	Regulation	Requirements for nondiscrimination in administration of HUD grants.	No	No - But relates to manner in which one or more agency deliverables is provided	
191	24 CFR Part 8	Federal	Regulation	Requirements for nondiscrimination in administration of HUD grants.	No	No - But relates to manner in which one or more agency deliverables is provided	
192	24 CFR Part 107	Federal	Regulation	Requirements for nondiscrimination in administration of HUD grants.	No	No - But relates to manner in which one or more agency deliverables is provided	
193	24 CFR Part 146	Federal	Regulation	Requirements for nondiscrimination in administration of HUD grants.	No	No - But relates to manner in which one or more agency deliverables is provided	
194	24 CFR Part 60	Federal	Regulation	Requirements related to equal employment opportunity related to HUD grants.	No	No - But relates to manner in which one or more agency deliverables is provided	
195	42 USC 6102	Federal	Statute	Prohibition of discrimination for any person receiving federal funds.	No	No - But relates to manner in which one or more agency deliverables is provided	
196	42 USC 12112	Federal	Statute	Prohibition of discrimination as to disability status.	No	No - But relates to manner in which one or more agency deliverables is provided	
197	40 USC 3141, et. Seq.	Federal	Statute	Davis-Bacon Act requiring payment of prevailing wages related to certain HUD grants.	No	No - But relates to manner in which one or more agency deliverables is provided	

198	24 CFR Part 42	Federal	Regulation	Regulations under the Uniform Relocation Act required related to displacement and relocation in the administration of HUD funds.	No	No - Does not relate directly to any agency deliverables		
199	24 CFR Part 92	Federal	Regulation	HOME final rule - requirements for the administration of the HOME program.	No	No - But relates to sources of funding for one or more agency deliverables		
200	42 USC 12701, et. Seq.	Federal	Statute	Establishes the HOME Investment Partnerships Act and acceptable expenditures of funds.	No	No - But relates to sources of funding for one or more agency deliverables		

Service/Product Provided to Customers	Customer Segments	Specify only for the following Segments: (1) Industry Name; (2) Professional Organization Name; (3) Public Demographics.	Divisions or Major Programs	Description
	SC Housing's key customer groups are primarily dependent on the program under which the customer is classified. For the Contract Administration, Multifamily Tax Exempt Bond Program, Low Income Housing Tax Credit and Housing Choice Voucher Programs, the primary customers are very low- and low-income families. For the HOME Investment Partnerships Program, South Carolina Housing Trust Fund Program and NSP, the primary customers are very low- and low-income tenants, homeowners and special needs populations. For the Mortgage Bond Program, the primary customers are low- to moderate-income homebuyers. SC HELP works with homeowners who are in danger of losing their homes due to temporary loss of income or other uncontrollable hardship. For The National Housing Trust Fund (new in 2017) the primary customers are extremely low income families. This information is detailed below.		Generally	SC Housing's key customer groups are primarily dependent on the program under which the customer is classified. For the Contract Administration, Multifamily Tax Exempt Bond Program, Low Income Housing Tax Credit and Housing Choice Voucher Programs, the primary customers are very low- and low-income families. For the HOME Investment Partnerships Program, South Carolina Housing Trust Fund Program and NSP, the primary customers are very low- and low-income tenants, homeowners and special needs populations. For the Mortgage Bond Program, the primary customers are low- to moderate-income homebuyers. SC HELP works with homeowners who are in danger of losing their homes due to temporary loss of income or other uncontrollable hardship. For The National Housing Trust Fund (new in 2017) the primary customers are extremely low income families. This information is detailed below.
Administration of HUD subsidy contract for Project-Based rental properties.	Extremely- low and Very-low income families	Extremely- low and very-low income families	Project-Based Contract Administration	Extremely- low and very-low income families
Mortgage Financing (multifamily)	Very low- and low-income families	Very low- and low-income families	Multifamily Tax Exempt Bond Program	Very low- and low-income families
Tax Credits; Mortgage Financing (multifamily)	Very low- and low-income families	Very low- and low-income families	Low Income Housing Tax Credit	Very low- and low-income families
Administration of HUD Rental Assistance Program.	Extremely- low and Very-low income families	Extremely- low and very-low income families	Housing Choice Voucher Program	Extremely- low and very-low income families
Mortgage Financing (single and multifamily)	Very low- and low-income tenants, homeowners and special needs population	Very low- and low-income tenants, homeowners and special needs population	HOME Investment Partnerships Program	Very low- and low-income tenants, homeowners and special needs population
Program Administration	Very low- and low-income tenants, homeowners and special needs population	Very low- and low-income tenants, homeowners and special needs population	South Carolina Housing Trust Fund Program	Very low- and low-income tenants, homeowners and special needs population
Program Administration	Local Govts.	This program assists local governments with the reduction or elimination of blight	Neighborhood Stabilization Program (NSP)	Very low- and low-income tenants, homeowners and special needs population
Mortgage Financing (Single-family)	Low- to moderate-income homebuyers	Low- to moderate-income homebuyers; this program also assists industry in the form of home builders, lenders, real estate professionals and the state's economy in general	Mortgage Bond Program	Low- to moderate-income homebuyers
Market Rate Mortgage Program	General Public	Homebuyers with income up to (approximately) 150% of state median income	Palmetto Home Advantage	Homebuyers with income up to (approximately) 150% of state median income
Mortgage Assistance	Homeowners experiencing temporary to long-term mortgage payment difficulty	Homeowners experiencing temporary to long-term mortgage payment difficulty	SC HELP ¹	Homeowners experiencing temporary to long-term mortgage payment difficulty Homeowners experiencing temporary to long-term mortgage payment difficulty
Mortgage Financing (new construction multifamily)	Extremely low income families	Extremely low income families and individuals	National Housing Trust Fund	Extremely low income families

Agency Name:

HOUSING, FINANCE & DEV AUTHORITY

Fiscal Year 2018-2019

Accountability Report

Agency Code and Section:

L320

042

Partner Template

Name of Partner Entity	Type of Partner Entity	Description of Partnership	Associated Goal(s)
South Carolina Department of Consumer Affairs	State Government	Annual Forum; various educational presentations	1.1.2
SC Department of Commerce	State Government	Coordinate activities related to assisting homeowners who were impacted by the October 2015 flood to make necessary repairs to their home through their administration of Community Development Block Grant Disaster Recovery Funds	
SC Department of Labor Licensing and Regulation	State Government	Various licensing and oversight	
University of South Carolina/Moore School of Business	Higher Education Institute	Annual analysis of agency economic impact and contribution	All
SC Association of Realtors	Professional Association	Professional development and networking to increase the use of agency products	1.3.1
SC Department of Administration	State Government	Various reporting involving bond issuance and authority. Financial oversight	All
Lending Partners	Private Business Organization	Banks and independent Mortgage Companies	1.3.2; 3.1.1; 3.1.2; 3.1.3; 3.2.1
Home Builders Association	Professional Association	Professional development and networking to increase the use of agency products	
Affordable Housing Coalition of South Carolina	Professional Association	Annual Forum; various educational presentations	All, but more spec. 1.1.2; 1.2.1
USDA Rural Development	Federal Government	Annual Forum; various educational presentations	1.1.2
HUD	Federal Government	Annual Forum; various educational presentations	1.1.2
U.S. Department of the Treasury	Federal Government	Hardest Hit Fund	
SC Disaster Recovery Office	State Government	Coordinate disaster recovery efforts	
Federal Emergency Management Agency	Federal Government	Facilitate disaster recovery efforts	
SC Voluntary Organizations Active in Disaster Recovery (SC VOAD)	Non-Governmental Organization	Assist in disaster rehabilitation efforts	
Small Business Administration	Federal Government	Assist in disaster recovery	
SC Emergency Management Division	State Government	Facilitate disaster recovery efforts	
Veterans Administration	Federal Government	Provide services to veterans	
Mortgage Bankers Association of the Carolinas	Professional Association	Professional development to increase the use of agency products	3.1.1; 3.1.2; 3.1.3; 3.2.1
Salvation Army	Non-Governmental Organization	Provide community based services. Assisted in disaster recovery efforts	
United Way of the Midlands	Non-Governmental Organization	Provide community based services. Assisted in disaster recovery efforts	
Red Cross	Non-Governmental Organization	Provide community based services. Assisted in disaster recovery efforts	
Presbyterian Disaster Assistance	Non-Governmental Organization	Provide community based services. Assisted in disaster recovery efforts	
Manufactured Housing Institute	Professional Association	Provide manufactured housing and advocacy for its members. Assisted in disaster recovery efforts.	
SC Department of Insurance	State Government	Regulates insurance industry. Assisted in disaster recovery efforts	
USC Career Center	Higher Education Institute	Interns	2.1.1; 2.1.2
Columbia Urban League	Non-Governmental Organization	Interns	2.1.1; 2.1.2
DSHR	State Government	HR Advisory Group for all state HR matters & Edge 360 Assessments for STEPS	2.1.1; 2.1.2
Columbia College	Higher Education Institute	Interns	2.1.1; 2.1.2
ATD South Carolina- Midlands Chapter	Private Business Organization	Training & development group	2.1.1; 2.1.2
Midlands Technical College	Higher Education Institute	STEPS, Frontline Manager Training, Sr. Staff Training, Training Classes & Consult	2.1.1; 2.1.2
Columbia Society of Human Resource Management	Professional Association	HR best practices sharing	2.1.1; 2.1.2
Strong Performance-Based Solutions, LLC	Private Business Organization	STEPS 360 Assessment analysis & review for participants	2.1.1; 2.1.2
Habitat for Humanity	Non-Governmental Organization	Housing Solutions	1.1.2; 1.2.1
Together SC	Professional Association	Educational presentations; nonprofit networking and recruitment	1.1.2; 1.2.1
SAHMA	Professional Association	Educational presentations; nonprofit networking and recruitment	

Agency Name: HOUSING, FINANCE & DEV AUTHORITY

Fiscal Year 2018-2019
Accountability Report

Agency Code: L320 Section: 042

Report and External Review Template

Item	Is this a Report, Review, or both?	Report or Review Name	Name of Entity Requesting the Report or Conducting Review	Type of Entity	Reporting Frequency	Current Fiscal Year: Submission Date or Review Timeline (MM/DD/YYYY)	Summary of Information Requested in the Report or Reviewed	Method to Access the Report or Information from the Review
	External Review and Report	Accountability Report	Executive Budget Office	State	Annually	09/15/	Annual report of agency activity, outcomes and other agency related information	Executive Budget Office and SC Housing agency website or by request to the agency
	External Review and Report	Housing Trust Fund Annual Report	Executive Budget Office	State	Annually	09/15/	Yearly activity of awards made by the South Carolina Housing Trust Fund	Executive Budget Office and SC Housing agency website or by request to the agency
	External Review and Report	Voucher Program-Voucher Management System	HUD	Federal	Monthly	By the 22nd	Monthly HAP and administrative expense, number of vouchers and type assisted	FOIA HUD
	External Review and Report	Voucher Program-HUD 50058 Family Report	HUD	Federal	Monthly	Last working day	All family member characteristics, income, assets, expenses, unit and owner information	FOIA HUD
	External Review and Report	Voucher Program-Section Eight Management Assessment Program	HUD	Federal	Annually	By 8/29	Self-assessment of established performance indicators (subject to compliance review)	FOIA HUD
	External Review and Report	Unaudited Financial Report	HUD	Federal	Annually	By 8/29	Statement of operating receipts & expenditures and year-end settlement	FOIA HUD
	External Review and Report	Audited Financial Report	HUD	Federal	Annually	By 3/31 for previous FY	Statement of operating receipts & expenditures and year-end settlement	FOIA HUD
	External Review and Report	Project-Based Contract Administration-Contract Administration Activities	HUD	Federal	Monthly	By the 10th business day after end of month.	Certification and documentation of performance of specific Incentive-Based Performance Standards Tasks	FOIA HUD
	External Review and Report	HOME Section 3 Report	HUD	Federal	Annually	By April 30th	Reporting of contracts and job opportunities to Section 3 residents and business (low income individuals and companies)	FOIA HUD
	External Review and Report	NSP Section 3 Report	HUD	Federal	Annually	By January 30th	Reporting of contracts and job opportunities to Section 3 residents and business (low income individuals and companies)	FOIA HUD
	External Review and Report	Minority Women Owned Business Report	HUD	Federal	Annually	By October 31st	Number of contracts awarded to minority women owned businesses	FOIA HUD
	External Review and Report	SC HELP	Treasury	Federal	Monthly	By the 4th business day of each month	Activity progress report	SCHELP.GOV and the U.S. Department of the Treasury
	External Review and Report	Monthly NIP Report	Treasury	Federal	Monthly	By the 4th business day of each month	Activity progress report	FOIA Treasury
	External Review and Report	Quarterly NIP Report	Treasury	Federal	Quarterly	By the 45th day of the end of the quarter	Activity progress report	FOIA Treasury
	External Review and Report	NSP Quarterly Report	HUD	Federal	Quarterly	By the 30th day of the end of the quarter	Activity progress report	FOIA HUD
	External Review and Report	Davis Bacon Report	HUD	Federal	Bi-annually	September 30th and March 31st	Reporting the number of HOME funded construction contracts	FOIA HUD
	External Review and Report	HOME Caper	HUD	Federal	Annually	by April 30th	Annual accomplishments	FOIA HUD or request to the agency
	External Review and Report	Minority Business	Office of Small and Minority Business (OSMB)	State	Quarterly	Quarterly (17th of the month after the quarter ending)	Quarterly spend with qualified OSMB vendors	SC Housing Procurement Director
	External Review and Report	HOME Action Plan	HUD	Federal	Annually	by April 30th	Annual goals	FOIA HUD or request to the agency
	External Review and Report	1602 Reports and Desk Audit	U.S. Treasury	Federal	Annually	7/22/2018	Annual compliance reporting related to Tax Credit and TCAP exchange Sec. 1602 of the American Recovery and Reinvestment Tax Act of 2009	Email Tracey Easton, General Counsel, at tracey.easton@schousing.com
	External Review and Report	PBCA Limited Remote ACR	HUD	Federal	Annually	10/29/2017	Annual compliance review	Email Tracey Easton, General Counsel, at tracey.easton@schousing.com
	External Review and Report	GAAP Financial Statements and Single Audit	Elliott Davis Decosimo	Outside Organization	Annually	6/19/17 - 9/7/18	External Audit Review and opinion of financial statements and supporting documentation	Email Tracey Easton, General Counsel, at tracey.easton@schousing.com
	External Review and Report	HR Delegation Compliance Audit	Division of State Human Resources	State	Annually	12/2/2017	Assuring proper reclassification for (reclassified) employees. State regulation compliance information	Email Tracey Easton, General Counsel, at tracey.easton@schousing.com
	External Review only	Treasury Compliance Review - NIP	U.S. Treasury	Federal	Other	As required	External review of Hardest Hit Funds utilization	Email Tracey Easton, General Counsel, at tracey.easton@schousing.com
	External Review only	Compliance Monitoring Review	HUD	Federal	Other	As required		Email Tracey Easton, General Counsel, at tracey.easton@schousing.com
	External Review only	Hardest Hit Fund oversight	SIGTARP	Federal	Other	Ongoing	Compliance/External audit	Email Tracey Easton, General Counsel, at tracey.easton@schousing.com
	External Review and Report	8610 Report	IRS	Federal	Annually	2/28/2018	Relates to allocating agencies. LIHTC reconciliation of credits available vs. credits allocated	Email Tracey Easton, General Counsel, at tracey.easton@schousing.com
	External Review and Report	Annual MCC Report to IRS	IRS	Federal	Annually	6/30/2018	IRS required information for Sec. 1.25-4T(e)	Email Tracey Easton, General Counsel, at tracey.easton@schousing.com
	External Review and Report	Annual MCC Report to IRS	IRS	Federal	Quarterly	6/30/2018	IRS required information for Sec. 1.25-4T(c)(2)	Email Tracey Easton, General Counsel, at tracey.easton@schousing.com

