



**GRANTS ADMINISTRATION**

# **2025 Annual Action Plan**

**DRAFT**

Berkeley County  
P. O. Box 6122  
Moncks Corner, South Carolina 29461

## Table of Contents

<b>Executive Summary .....</b>	<b>3</b>
AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) .....	3
PR-05 Lead & Responsible Agencies – 91.200(b) .....	7
AP-10 Consultation – 91.100, 91.200(b), 91.215(l) .....	8
AP-12 Participation – 91.105, 91.200(c) .....	22
<b>Expected Resources .....</b>	<b>24</b>
AP-15 Expected Resources – 91.220(c)(1,2) .....	24
<b>Annual Goals and Objectives .....</b>	<b>27</b>
AP-20 Annual Goals and Objectives .....	27
<b>Projects .....</b>	<b>28</b>
AP-35 Projects – 91.220(d) .....	28
AP-38 Project Summary .....	30
AP-50 Geographic Distribution – 91.220(f) .....	33
<b>Affordable Housing .....</b>	<b>35</b>
AP-55 Affordable Housing – 91.220(g) .....	35
AP-60 Public Housing – 91.220(h) .....	36
AP-65 Homeless and Other Special Needs Activities – 91.220(i) .....	38
AP-75 Barriers to affordable housing – 91.220(j) .....	41
AP-85 Other Actions – 91.220(k) .....	43
<b>Program Specific Requirements .....</b>	<b>45</b>
AP-90 Program Specific Requirements – 91.220(l)(1,2,4) .....	45

# Executive Summary

## AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

Berkeley County strives to provide safe, decent, and affordable housing; a suitable living environment; and economic opportunities – especially for low- to moderate-income (LMI) households and special needs groups in the County.

The County’s Grants Administration Department administers the federal HUD Community Development Block (CDBG) and HOME Investment Partnerships Program (HOME) grant funds and ensures compliance with HUD regulations and guidelines. CDBG funds help to develop viable communities and address the housing and community development needs of LMI through three national objectives: benefits to LMI, elimination or prevention of slum and blight and meeting urgent needs. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. Partnerships with neighborhood nonprofit organizations and other local agencies and municipalities allow the County to improve the quality of life for its citizens.

Berkeley County is located in southeast South Carolina nearby the Atlantic coast. As of the 2019-2023 American Community Survey, the County has a population of 238,723. The County has been experiencing population growth for the last decade and saw a 29.5% increase from 2013 to 2023. To help ensure that Berkeley County has healthy growth, the Consolidated Plan and its subsequent Annual Action Plans (AAP) will help guide the County in identifying the priority needs of its citizens and developing goals to address these needs. This PY 2025 AAP represents the fifth and final year of the 2021-2025 Five-Year Consolidated Plan, which starts on July 1, 2025 and ends on June 30, 2026.

### 2. Summarize the objectives and outcomes identified in the Plan

Berkeley County developed its strategic plan based on an analysis of the data presented in the Consolidated Plan and the community participation and stakeholder consultation process. Through these efforts, the County identified four priority needs and associated goals to address those needs. The priority needs are:

#### **Priority Need: Expand & Improve Public Facilities**

1A Improve Access to Public Facilities: Improve access to public facilities that will benefit LMI persons and households and the special needs population.

#### **Priority Need: Reduce Slum & Blight in Residential Areas**

2A Reduce Slum & Blight in Residential Areas: Reduce slum and blight in the County through demolition of buildings and housing code enforcement and foreclosed property care.

**Priority Need: Public Services & Quality of Life Improvements**

3A Provide Supportive Services for Special Needs Populations: Provide supportive services for special needs populations in the jurisdiction such the elderly, persons with a disability, victims of domestic violence and homeless.

3B Provide Vital Services for LMI Households: Provide vital services for LMI persons and households. These public services may include after school programs, youth programs and economic development programs.

3C Provide for Improvements to Owner-occupied Housing: Provide for Improvements to Owner-occupied Housing throughout the County for LMI households.

**Priority Need: Affordable Housing Development & Preservation**

4A Affordable Owner-Occupied Housing Opportunities: The County will fund activities that promote affordable housing opportunities such as housing development, housing rehabilitation activities, and homebuyer programs for LMI homeowners and eligible homebuyers.

4B Affordable Rental Housing Opportunities: The County will fund activities that promote rental housing opportunities, such as new rental housing construction and rental housing rehab.

In PY 2025, the County will focus on improvements to public facilities through the CDBG program and affordable housing activities through the HOME program.

**3. Evaluation of past performance**

The County’s Grants Administration Department, with other public, private, and nonprofit community housing providers and community development service agencies, have made significant contributions to provide safe, decent, and affordable housing, and improvements to public facilities and infrastructure in Berkeley County. There has been considerable progress made; however, continued public improvements in low/mod areas, and the need for more affordable housing remain some of the most prolific issues facing the County, as documented by the current Consolidated Plan and the most recent PY 2023 Consolidated Annual Performance and Evaluation Report (CAPER).

The CAPER provides an assessment of progress towards the five-year goals and the one-year goals of HUD entitlement grants CDBG, HOME, and ESG. The evaluation of the County's performance is summarized in the annual CAPER report. The following is a summary of accomplishments by priority:

Public Facilities: In PY 2023, the County continued to work on public facility improvements to neighborhood facilities such as the Berkeley County Senior Center, Tri-Community Center, Cross Community Center, American Legion Hut, Hell Hole Inc. Community Center, and the Bonneau Beach Civic Club. These improvements increased accessibility, with projects including ADA improvements, expansion of rooms, and upgrades to kitchens. The County also funded improvements at homeless shelters operated by Angel Wings Foundation and Changed Lives Ministry. These shelter facility upgrades created more access for homeless youth and women. Finally, the County funded water and sewer installations for future affordable housing developments. In total, an estimated 20,905 LMI persons were assisted through these activities. The County has exceeded its 5-year Strategic Plan goal.

Slum & Blight Removal: The County is currently working on demolition activities to clear blighted properties in Jamestown, however these activities are still underway. The removal of dilapidated structures and slums is expected to improve the health and safety standards in the area.

The County has been working to set up its HOME program, and affordable housing activities have not started yet. The County continues to develop its program policy and procedures and identify activities to achieve its affordable housing goals in the plan. In PY 2023 the County only utilized funds for admin of the HOME program. The County anticipates implementing the HOME program and opening applications before the end of the Consolidated Plan period.

#### **4. Summary of Citizen Participation Process and consultation process**

The citizen participation process aims to actively engage residents, especially low- and moderate-income (LMI) households and individuals with special needs, in the planning and development of the Annual Action Plan (AAP). Berkeley County is committed to providing community stakeholders and residents with ample opportunities to take part in this planning process. The County collaborates with key nonprofit organizations to consult on the plan and to encourage participation from the citizens they serve, particularly LMI residents who are the primary focus of their CDBG-funded programs.

The County held a public hearing to discuss County needs, the AAP, and to give information on the CDBG grant program. Citizen comments and questions are encouraged at all public meetings and hearings. A public review period of 30-days was advertised and opened for the public to comment on the plan. Please see the following for a detail of outreach efforts:

**30-Day Public Comment Period:** A public comment period will be held from **June 4, 2025 through July 3<sup>rd</sup>, 2025**. A copy of the AAP will be available online at [www.berkeleycountysc.gov](http://www.berkeleycountysc.gov) and at the County's Grants Administration office, located at the Administrative Building, 1003 Highway 52, Moncks Corner, SC 29461. Written comments could be submitted to the County at the email address [lechele.brown@berkeleycountysc.gov](mailto:lechele.brown@berkeleycountysc.gov) or delivered to the Grants Administration office.

**Public Hearing:** A public hearing will be held to discuss community development needs and review the AAP. The hearing will be held on **June 3, 2025 at 4:00 PM** in the County Council Assembly Room in the Administrative Building, 1003 Highway 52, Moncks Corner, SC 29461.

A summary of citizen outreach efforts is described in the AP-12 Citizen Participation section.

## **5. Summary of public comments**

**PUBLIC COMMENT PERIOD:** A summary of comments will be provided after the public comment period.

**PUBLIC HEARING:** A summary of comments will be provided after the public hearing.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

All comments will be welcome and accepted from the public. All agency types are welcome to provide consultation on the plan. A summary of comments is included in the AP-12 Citizen Participation section.

## **7. Summary**

The PY 2025 AAP is the fifth and final year of the 2021-2025 Consolidated Plan. The County anticipates it will receive approximately \$1,252,433 for CDBG and \$437,613 for HOME in PY 2025. The County has also contributed \$233,132 in general funds towards program income to be used in the HOME program.

CDBG Program Administration: \$250,486

CDBG Public Facilities: \$1,001,947

Total CDBG: \$1,252,433

HOME Program Administration: \$43,761

HOME CHDO Set-Aside: \$65,642

HOME Non-CHDO Housing Activities: \$561,342

Total HOME: \$670,745

## PR-05 Lead & Responsible Agencies – 91.200(b)

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

*Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.*

Agency Role	Name	Department/Agency
CDBG Administrator	BERKELEY COUNTY	Grants Administration Department
HOME Administrator	BERKELEY COUNTY	Grants Administration Department

**Table 1 – Responsible Agencies**

### Narrative

Berkeley County is an Entitlement Jurisdiction and receives federal HUD CDBG and HOME funds. The Grants Administration Department administers the grant funds in Berkeley County and is responsible for the planning, reporting and monitoring of grant programs and funds. The County Administrator is authorized to sign the forms required with the AAP submission and the grant agreements.

### Consolidated Plan Public Contact Information

Shonda Williams, CDBG Grants Specialist  
Berkeley County  
P. O. Box 6122  
Moncks Corner, South Carolina 29461  
T: 843-719-4766  
shonda.williams@berkeleycountysc.gov

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

Berkeley County is actively working to improve coordination among public, private, and non-profit organizations that provide housing and community development services. As the administrator of HUD's CDBG and HOME programs, the County's Grants Administration Department serves as a central contact point for coordinating efforts in housing, community, and economic development in the area. The County maintains open communication with local non-profit and social service agencies to enhance collaboration.

### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))**

The County is actively working on several initiatives to improve coordination among local providers and service networks. Various public and private organizations that offer essential services were contacted and took part in meetings. Included in this outreach was organizations that serve special needs populations such as services to children, elderly residents, and persons with a disability. The County is also engaged with a variety of community and housing providers such as the South Carolina Regional Housing Authority No. 3 public housing authority, the Lowcountry Continuum of Care, broadband and agencies that help to bridge the digital divide and the County emergency management department. The consultation with these groups helped determine how County resources and investments will be directed.

### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The Lowcountry Continuum of Care (CoC) plans, develops, and implements comprehensive and coordinated strategies to address homelessness in Beaufort, Berkeley, Charleston, Colleton, Dorchester, Hampton, and Jasper Counties in South Carolina. The Lowcountry CoC has focused on expanding access points into the Coordinated Entry System (CES), which is a process designed to efficiently facilitate connecting persons experiencing homelessness to available housing resources. These steps include coordinating participant intake, assessment, provision of referrals, and placement into housing. When implemented correctly, CES allows communities to move beyond a traditional "first come, first served" approach to one that looks across the CoC to serve those most in need of assistance.

CES standardized assessment tools work to identify the unique needs of the chronically homeless, of children and their families, veterans and their families as well as unaccompanied youth. The assessment provides the ability for households to gain access to the best options to address their needs, while also considering their preferences. The most intensive interventions are prioritized for those with the highest needs.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

Not applicable. Berkeley County is not a recipient of ESG funds. Berkeley County refers to the CoC for administration of the Homeless Management Information System (HMIS). This system enables standardized data collection on individuals and families experiencing homelessness across various services within the CoC region. It allows service providers to input and share information about those facing homelessness, which is crucial for determining the necessary assistance for each individual or family.

All types of individuals and households experiencing homelessness are documented, tracked and accurately reported without duplication of effort, resulting in client service delivery improvements within the Lowcountry CoC's seven-county service area, which includes Beaufort, Charleston, Colleton, Dorchester, Hampton, Jasper and Berkeley counties. HMIS provides client tracking and case management, service and referral management, bed availability for shelters, and reporting , and is capable of supporting all homeless assistance providers in the CoC regional area.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	BERKELEY COUNTY
	<b>Agency/Group/Organization Type</b>	Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Market Analysis Economic Development Quality of Life Improvements
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Berkeley County is the lead organization for the Consolidated Plan.
2	<b>Agency/Group/Organization</b>	South Carolina Regional Housing Authority No. 3
	<b>Agency/Group/Organization Type</b>	Housing PHA Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	South Carolina Regional Housing Authority No. 3 is the local public housing authority. The PHA remains engaged with the County on the community and housing development needs of Berkeley County.
3	<b>Agency/Group/Organization</b>	Lowcountry Continuum of Care
	<b>Agency/Group/Organization Type</b>	Services-homeless Regional organization Planning organization Continuum of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Lowcountry Continuum of Care is the local Continuum of Care (CoC) network. The CoC provides homeless services and remains engaged with the County on the community and housing development needs of Berkeley County.

4	<b>Agency/Group/Organization</b>	Changed Lives Ministry
	<b>Agency/Group/Organization Type</b>	Services-homeless Nonprofit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Quality of Life Improvements
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Changed Lives Ministry provided housing needs assessment of the community through a stakeholder survey and remains engaged with the County on the community and housing development needs of Berkeley County.
5	<b>Agency/Group/Organization</b>	Hope Repair
	<b>Agency/Group/Organization Type</b>	Nonprofit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Quality of Life Improvements
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Hope Repair provided a needs assessment and quality of life improvements of the community through a stakeholder survey and remains engaged with the County on the community and housing development needs of Berkeley County.
6	<b>Agency/Group/Organization</b>	Alvin Recreational League Inc.
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Quality of Life Improvements
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Alvin Recreational League Inc. provided quality of life improvements of the community through a stakeholder survey and remains engaged with the County on the community and housing development needs of Berkeley County.
7	<b>Agency/Group/Organization</b>	Operation Home
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless Nonprofit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Quality of Life Improvements

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Operation Home provided a needs assessment and quality of life improvements of the community through a stakeholder survey and remains engaged with the County on the community and housing development needs of Berkeley County.
8	<b>Agency/Group/Organization</b>	City of Goose Creek
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Quality of Life Improvements
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Operation Home provided a needs assessment and quality of life improvements of the community through a stakeholder survey and remains engaged with the County on the community and housing development needs of Berkeley County.
9	<b>Agency/Group/Organization</b>	EAST COOPER COMMUNITY OUTREACH
	<b>Agency/Group/Organization Type</b>	Services-Health Nonprofit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Quality of Life Improvements
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	East Cooper Community Outreach provided a needs assessment and quality of life improvements of the community through a stakeholder survey and remains engaged with the County on the community development needs of Berkeley County.
10	<b>Agency/Group/Organization</b>	TOWN OF ST. STEPHEN
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Quality of Life Improvements
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County is engaged with St. Stephen on the community and housing needs for the town.
11	<b>Agency/Group/Organization</b>	TOWN OF JAMESTOWN
	<b>Agency/Group/Organization Type</b>	Other government - Local

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Quality of Life Improvements
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County is engaged with the Town of Jamestown on the community and housing needs for the town.
12	<b>Agency/Group/Organization</b>	City of Hanahan
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Quality of Lie Improvements
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County is engaged with the City of Hanahan on the community and housing needs for the city.
13	<b>Agency/Group/Organization</b>	TOWN OF MONCKS CORNER
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Quality of Life Improvements
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County continues to remain in contact with the Town of Moncks Corner on the community and housing needs for the town.
14	<b>Agency/Group/Organization</b>	South Carolina Association for Community Economic Development
	<b>Agency/Group/Organization Type</b>	Nonprofit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Workforce Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	County staff works together with SCACED to identify opportunities to meet rural resident needs for higher paying jobs, transportation and affordable housing. SCACED will assist the County to develop capacity to meet the needs of this population.
15	<b>Agency/Group/Organization</b>	BEGIN (Berkeley Economic Growth Impact Network)
	<b>Agency/Group/Organization Type</b>	Nonprofit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Workforce Development, Quality of Life
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	County staff are engaged with members of BEGIN to identify opportunities to meet rural resident needs for jobs, transportation and affordable housing.
16	<b>Agency/Group/Organization</b>	Berkeley County School District
	<b>Agency/Group/Organization Type</b>	Services-Education Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Quality of Life
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County is engaged with the Berkeley County School District to address substance abuse, mental health challenges and homelessness in Berkeley County.
17	<b>Agency/Group/Organization</b>	Berkeley Community Mental Health Center
	<b>Agency/Group/Organization Type</b>	Health Agency Publicly Funded Institution/System of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Quality of Life
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County is engaged with the Mental Health Center to address substance abuse, mental health challenges and homelessness in Berkeley County.

18	<b>Agency/Group/Organization</b>	BROADBANDNOW
	<b>Agency/Group/Organization Type</b>	Services - Narrowing the Digital Divide Broadband Access
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Quality of Life Improvements
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	BroadbandNow collects and maintains internet coverage for all US internet providers. BroadbandNow is also focused on bringing awareness to the digital divide and bringing awareness to the issue. Its belief is that broadband internet should be available to all Americans. The County consulted with the BroadbandNow website for broadband access in the County. There were eight high speed internet providers offering either cable, fiber, satellite or 5G/wireless residential service with 100% coverage.
19	<b>Agency/Group/Organization</b>	TOWN OF BONNEAU
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Quality of Life Improvements
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County is engaged with the Town of Bonneau on the needs for the town.
20	<b>Agency/Group/Organization</b>	Charleston Metro Chamber of Commerce
	<b>Agency/Group/Organization Type</b>	Services - Housing Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Quality of Life Improvements
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Charleston Metro Chamber of Commerce has provided supporting comments on the plan in regard to affordable housing solutions.

21	<b>Agency/Group/Organization</b>	BERKELEY HABITAT FOR HUMANITY
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Nonprofit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The County remains engaged with Habitat for Humanity about affordable housing options in Berkeley County.
22	<b>Agency/Group/Organization</b>	Berkeley County Emergency Management Department
	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Emergency Preparedness
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The goal of the Emergency Management Department is to serve the citizens of the County through effective planning for natural and man-made disasters. The department works to save lives and protect property through coordination with other County departments and provide an integrated emergency management system with all emergency response organizations, support services and volunteers.
23	<b>Agency/Group/Organization</b>	Jean's Angels
	<b>Agency/Group/Organization Type</b>	Services-homeless Nonprofit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Quality of Life Improvements

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Jean's Angels provided a needs assessment of the community and remains engaged with the County on the community and housing development needs of Berkeley County.
24	<b>Agency/Group/Organization</b>	Grace Impact Development Center
	<b>Agency/Group/Organization Type</b>	Nonprofit Organization Services-Housing Public Services
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through the Program Year 2025 CDBG application process, during which it provided input on community needs, service gaps, and proposed activities aligned with Annual Action Plan priorities.
25	<b>Agency/Group/Organization</b>	Wassamasaw Tribe of Varmertown Indians
	<b>Agency/Group/Organization Type</b>	Tribal Government
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through the Program Year 2025 CDBG application process, during which it provided input on community needs, service gaps, and proposed activities aligned with Annual Action Plan priorities.
26	<b>Agency/Group/Organization</b>	Berkeley Citizens Inc. DBA Unity Bay
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Health Nonprofit Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Public Services

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through the Program Year 2025 CDBG application process, during which it provided input on community needs, service gaps, and proposed activities aligned with Annual Action Plan priorities.
27	<b>Agency/Group/Organization</b>	Lebanon Community Center
	<b>Agency/Group/Organization Type</b>	Other government – Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Public Services
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through the Program Year 2025 CDBG application process, during which it provided input on community needs, service gaps, and proposed activities aligned with Annual Action Plan priorities.
28	<b>Agency/Group/Organization</b>	Hope Repair
	<b>Agency/Group/Organization Type</b>	Services-Housing Nonprofit Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through the Program Year 2025 CDBG application process, during which it provided input on community needs, service gaps, and proposed activities aligned with Annual Action Plan priorities.
29	<b>Agency/Group/Organization</b>	Landmark for Families
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Persons with Disabilities Nonprofit Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Public Services Anti-Poverty Strategy

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through the Program Year 2025 CDBG application process, during which it provided input on community needs, service gaps, and proposed activities aligned with Annual Action Plan priorities.
30	<b>Agency/Group/Organization</b>	Community Options Inc.
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Nonprofit Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through the Program Year 2025 CDBG application process, during which it provided input on community needs, service gaps, and proposed activities aligned with Annual Action Plan priorities.
31	<b>Agency/Group/Organization</b>	The Prince Center
	<b>Agency/Group/Organization Type</b>	Services-Victims Services-Children Nonprofit Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Public Services
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through the Program Year 2025 CDBG application process, during which it provided input on community needs, service gaps, and proposed activities aligned with Annual Action Plan priorities.
32	<b>Agency/Group/Organization</b>	Children in Crisis DBA Kay Phillips Child Advocacy Center
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Victims
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Public Services

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through the Program Year 2025 CDBG application process, during which it provided input on community needs, service gaps, and proposed activities aligned with Annual Action Plan priorities.
33	<b>Agency/Group/Organization</b>	Trinity 6
	<b>Agency/Group/Organization Type</b>	Services-Homeless Services-Children Faith-Based Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Homelessness Strategy Public Services
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through the Program Year 2025 CDBG application process, during which it provided input on community needs, service gaps, and proposed activities aligned with Annual Action Plan priorities.
34	<b>Agency/Group/Organization</b>	Joshua's Army
	<b>Agency/Group/Organization Type</b>	Services-Children Faith-Based Organization Nonprofit Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Needs Assessment Anti-Poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted through the Program Year 2025 CDBG application process, during which it provided input on community needs, service gaps, and proposed activities aligned with Annual Action Plan priorities.

**Identify any Agency Types not consulted and provide rationale for not consulting**

All comments are welcome. There will be no agency types that were intentionally not consulted.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Lowcountry Continuum of Care	As the area's Continuum of Care, Lowcountry Continuum of Care works to prevent and mitigate the effects of homelessness throughout Berkeley County and the Lowcountry region. The goals of the CoC directly overlap with the County's homelessness efforts.
2021 Analysis of Impediments (AI)	Berkeley County	The AI identifies affordable housing barriers and offers planning strategies that can be incorporated into other community planning and development processes and decisions. The strategies and goals directly overlap with the County's community and housing development efforts.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative**

Berkeley County’s Urban County is partnered with 6 participating localities, which include the Cities of Goose Creek and Hanahan and the Towns of Bonneau, Jamestown, Moncks Corner, and St. Stephen. The County Supervisor and County Council have worked closely with the mayors and councils of these localities in planning for CDBG entitlement. The County has also worked closely with the Berkeley-Charleston-Dorchester Council of Governments (BCDCOG). BCDCOG has long worked with the County on CDBG projects awarded by the State of South Carolina, and BCDCOG assists in the development of the County’s Comprehensive Plan.

## **AP-12 Participation – 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

The citizen participation process aims to actively encourage residents, especially those in low- and moderate-income households, to take part in the planning of the Consolidated Plan, the Annual Action Plan (AAP), any substantial amendments to these plans, and the development of the Consolidated Annual Performance Evaluation Report (CAPER). Berkeley County is committed to providing community stakeholders and residents with sufficient opportunities to engage in this planning process. Feedback from citizens directly influences the objectives of the plan and helps address the needs identified within it.

The County's efforts to allow for participation for the PY 2025 AAP included a 30-day public comment period to allow for citizens to review and make comments on the draft plan and a public hearing to review and discuss the plan. For the public hearing CDBG and HOME basic concepts and planning considerations were covered, and this time allowed for questions, answer and feedback from stakeholders and citizens. The plan was available on the County website and at the County Administrative Building. Comments could be submitted online at the County website or emailed to [lechele.brown@berkeleycountysc.gov](mailto:lechele.brown@berkeleycountysc.gov).

Details of the County's citizen participation outreach efforts are listed in the following table.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL
1	Public Hearing	Non-targeted/broad community	A public hearing will be held to discuss the AAP. The hearing will be held on June 3 2025, at 4:00 PM in the County Council Assembly Room in the Administrative Building, 1003 Highway 52, Moncks Corner, SC 29461. More information on how to access County Council meetings can be found on: <a href="https://berkeleycountysc.gov/dept/council/">https://berkeleycountysc.gov/dept/council/</a>	A summary of comments will be included after the public hearing.	All comments are accepted.	See summary.
2	Public Comment Period	Non-targeted/broad community	A public comment period will be held from June 4, 2025, through July 3, 2025. The plan can be viewed online at <a href="http://www.berkeleycountysc.gov">www.berkeleycountysc.gov</a> , or at the County Grants Administration office, located at the Administrative Building, 1003 Highway 52, Moncks Corner, SC 29461. Written comments can be submitted to <a href="mailto:lechele.brown@berkeleycountysc.gov">lechele.brown@berkeleycountysc.gov</a> or delivered to the Grants Administration office.	A summary of comments will be included after the public comment period.	All comments are accepted.	See summary.

**Table 4 – Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

This section details the anticipated funding from the Community Development Block Grant (CDBG) and the HOME Investment Partnership (HOME) Program for Program Year (PY) 2025. The CDBG program aims to ensure access to decent, affordable housing, provide essential services to the most vulnerable individuals in the County's communities, and create jobs by supporting the growth and retention of local businesses. Meanwhile, the HOME program focuses on funding the creation and development of affordable housing for low- and moderate-income (LMI) households in the County.

The County anticipates it will receive approximately \$1,264,084.00 for CDBG and \$423,600.16 for HOME in PY 2025. If any changes need to be made to the allocation of resources throughout the program year, the necessary amendments to this Annual Action Plan will be made in accordance with the County's Citizen Participation Plan and applicable HUD regulations. PY 2025 is the fifth and final planning year of the 2021-2025 ConPlan and there are no more years remaining in the five-year period. The next year starts a new five-year Consolidated Plan period.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,264,084.00	0.00	0.00	1,264,084.00	0.00	PY 2025 is the fifth and final year of the ConPlan. There are no more funds expected for remainder of the ConPlan.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	423,600.16	0.00	0.00	423,600.16	0.00	PY 2025 is the fifth and final year of the ConPlan. There are no more funds expected for remainder of the ConPlan.

Table 5 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The federal funds listed above in this section represent the annual allocation received by Berkeley County to support the activities outlined in the PY 2025 Annual Action Plan, as well as the anticipated funding for the remainder of the Consolidated Plan (2021-2025). Estimates of funding are based on PY 2025 HUD CDBG and HOME funds received and it is anticipated to remain near the same level for the period covered by this Plan.

Berkeley County is actively working to expand resources that address the community's needs. The use of federal funds is essential for leveraging additional local and state funding. Recently, the County secured federal funding from the Department of Justice to tackle high-crime areas and support victims of crimes. Additionally, the County received state grants from the South Carolina Department of Health and Environmental Control, the South Carolina Department of Commerce, the South Carolina Rural Infrastructure Authority, and the South Carolina Department of Parks and Recreation for various community development and infrastructure improvements throughout the County.

In PY 2022, Berkeley County became a recipient of HOME funds for the first time. The HOME program funds affordable housing creation and development for LMI households in the County. HOME program funds require a 25% match for activities funded under the program. A HOME-match log will be maintained to track matching funds each year. The County will satisfy the match requirement by utilizing a variety of sources. Volunteer labor and donated materials will be contributed to the homeowner developments to match 25% of the project costs. The County will use the HUD established rate of unskilled donated or voluntary labor to determine the rate of unskilled volunteer labor. The value of skilled labor or professional services shall be determined by the rate that the individual or entity performing the labor or service normally charges. Volunteer hours will be tracked in a time tracking log. Developers will be required to provide 25% of eligible matching funds on a project-by-project basis for development projects.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The various Berkeley County Libraries provide a space for community participation with the County when meeting with the public on CDBG and HOME programming.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve Access to Public Facilities	2021	2025	Non-Housing Community Development	Countywide	Expand & Improve Public Facilities	CDBG: \$1,264,084.00	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit: 10000 Persons Assisted
2	4A Affordable Owner-Occupied Housing Opportunities	2022	2025	Affordable Housing	Countywide	Affordable Housing Development and Preservation	HOME: \$423,600.16	Homeowner Housing Added: 3 Household Housing Unit

**Table 6 – Goals Summary**

#### Goal Descriptions

1	<b>Goal Name</b>	1A Improve Access to Public Facilities
	<b>Goal Description</b>	Improve access to public facilities that will benefit LMI persons and households and the special needs population throughout LMI areas in the County.
2	<b>Goal Name</b>	4A Affordable Owner-Occupied Housing Opportunities
	<b>Goal Description</b>	Affordable owner-occupied housing opportunities include new homeowner housing added, housing construction, direct financial assistance for eligible homebuyers and homeowner housing rehab.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The following are proposed CDBG projects for PY 2025 including related objectives, and anticipated outcomes and accomplishments of those activities. In the program year, the County will address public facilities improvements with CDBG funds. The County is not using CDBG funds for public services in the 2025 Annual Action Plan. The County will address affordable housing opportunities with HOME funds. Per HUD regulations, a maximum of 10% will be used for admin of the HOME program and 15% will be set-aside for CHDO affordable housing development.

CDBG Program Administration: \$252,816.00

CDBG Public Facilities: \$1,011,268.00

Total CDBG: \$1,264,084.00

HOME Program Administration: \$42,360.00

HOME CHDO Set-Aside: \$63,540.16

HOME Non-CHDO Housing Activities: \$317,700.00

Total HOME: \$423,600.16

### Projects

#	Project Name
1	CDBG: Program Administration (2025)
2	CDBG: Public Facilities (2025)
3	HOME: Administration (2025)
4	HOME: CHDO Set-Aside 15% (2025)
5	HOME: Non-CHDO Housing Activities (2025)

Table 7 - Project Information

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

In addressing the needs of low- and moderate-income households and the special needs population, the County's CDBG program will administer projects such as public facility improvements and purchase of fire

equipment. HOME funds will address affordable housing development and housing rehab activities. The projects will work towards addressing the priority needs in the County. These priorities are:

1. Expand & Improve Public Facilities
2. Reduce Slum & Blight in Residential Areas
3. Public Services & Quality of Life Improvements
4. Affordable Housing Development and Preservation

In PY 2025, the fifth year of the ConPlan, the County will focus on improvements to public facilities and infrastructure and affordable housing development and preservation.

While federal funds received by the County are substantial towards addressing underserved groups and their needs, the County has to prioritize funding and not every need or goal identified in the five-year plan can be addressed annually.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	CDBG: Program Administration (2025)
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	1A Improve Access to Public Facilities
	<b>Needs Addressed</b>	Expand & Improve Public Facilities
	<b>Funding</b>	CDBG: \$252,816.00
	<b>Description</b>	Program administration of the CDBG program.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Countywide
	<b>Planned Activities</b>	The activities of the administration include program planning and fair housing promotion (21A).
2	<b>Project Name</b>	CDBG: Public Facilities (2025)
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	1A Improve Access to Public Facilities
	<b>Needs Addressed</b>	Expand & Improve Public Facilities
	<b>Funding</b>	CDBG: \$1,011,268.00
	<b>Description</b>	The County will provide funding for improvements to public facilities throughout the County.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Persons assisted with public facilities improvements: 10,000
	<b>Location Description</b>	Countywide eligible

	<b>Planned Activities</b>	<p>Planned activities for improvements to public facilities:</p> <p>Grace Impact Development Center, GIDC Community Teaching Kitchen (03E): \$75,000</p> <p>Wassamasaw Tribe of Varnertown Indians, Wassamasaw Tribe Food Sovereignty Building (03E): \$75,000</p> <p>Berkeley Citizens Inc. DBA Unity Bay, Accessibility Mods for Individuals w/ Disabilities (03B): \$40,000</p> <p>Lebanon Community Center, Renovation (03E): \$150,000</p> <p>Landmark for Families, Callen Lacey Transitional Housing Facility Improvements (03C): \$100,000</p> <p>Community Options Inc., Facility Preservation for People with Disabilities (03B): \$80,000</p> <p>Children in Crisis DBA Kay Phillips Child Advocacy Center, Parking Lot Expansion to Better Serve Child Abuse Victims (03Q): \$100,000</p> <p>Joshua's Army, Food Pantry Renovations (03Z): \$70,000</p> <p>Moncks Corner Soup Kitchen, Kitchen Appliances and Construction (03Z): \$25,000</p> <p>Berkeley County EMS, Emergency Supplies (03Z): \$50,000</p> <p>Cordesville Fire Department, Building Upfit and Supplies (03O): \$50,000</p> <p>Fire Departments, Facility Improvements (03O): \$195,000</p> <p>Public Facility Improvements, Other Berkeley County Neighborhood Facilities (03E): \$1,268</p>
<b>3</b>	<b>Project Name</b>	HOME: Administration (2025)
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	4A Affordable Owner-Occupied Housing Opportunities
	<b>Needs Addressed</b>	Affordable Housing Development and Preservation
	<b>Funding</b>	HOME: \$42,360.00
	<b>Description</b>	Program administration of the HOME program at 10% grant cap.
	<b>Target Date</b>	6/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	Countywide eligible
	<b>Planned Activities</b>	Administration of the HOME program in PY 2025.
4	<b>Project Name</b>	HOME: CHDO Set-Aside 15% (2024)
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	4A Affordable Owner-Occupied Housing Opportunities
	<b>Needs Addressed</b>	Affordable Housing Development and Preservation
	<b>Funding</b>	HOME: \$63,540.16
	<b>Description</b>	The County will set-aside 15% of HOME program funds for CHDO affordable housing development activities.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner Housing Added: 1 Household Housing Unit
	<b>Location Description</b>	Countywide eligible
	<b>Planned Activities</b>	CHDO affordable housing activities, new affordable housing development.
5	<b>Project Name</b>	HOME: Non-CHDO Housing Activities (2024)
	<b>Target Area</b>	Countywide
	<b>Goals Supported</b>	4A Affordable Owner-Occupied Housing Opportunities
	<b>Needs Addressed</b>	Affordable Housing Development and Preservation
	<b>Funding</b>	HOME: \$317,700.00
	<b>Description</b>	The County will fund affordable housing opportunities and housing rehab for owner-occupied households.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Homeowner Housing Added: 3 Household Housing Unit
	<b>Location Description</b>	Countywide eligible
	<b>Planned Activities</b>	Affordable Homeowner Housing Rehabilitation

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Berkley County will implement its projects countywide based on its priority needs:

1. Expand & Improve Public Facilities
2. Reduce Slum & Blight in Residential Areas
3. Public Services & Quality of Life Improvements
4. Affordable Housing Development and Preservation

Attention will be focused on low- and moderate-income households, as well as individuals with special needs, throughout the County. The County does not distribute funding based solely on geographic criteria. To qualify for direct assistance from activities and services within the CDBG or HOME program, individuals or households must meet specific income requirements. For eligible public facilities and infrastructure improvement activities, the County will concentrate its efforts on service areas identified in census block group tracts that have low- to moderate-income levels. Below is an explanation of how the County will determine these areas.

#### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Countywide	100

**Table 8 - Geographic Distribution**

#### **Rationale for the priorities for allocating investments geographically**

Berkley County will implement its projects countywide based on its priority needs and the income of beneficiaries. The County however does not allocate funding based solely on geographic requirements. When a planned activity is intended to serve individuals or households directly, they must meet income qualifications, as well as residency requirements, in order to receive assistance from County CDBG and HOME programs. In these instances, County staff and/or one of its subrecipient partner agencies will complete an intake and eligibility review of the applicant before the activity is initiated.

The County also has a need for public facilities improvements to community centers. These public improvement activities will serve a community, neighborhood or “area”. These activities are said to have an “area-wide” benefit. Per HUD requirements, the service areas of these community centers must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are at least 51% low- to moderate-income.

To determine these tracts, the County will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD)

from the HUD Exchange website, which has redefined the eligible tracts within the County. The identified Census Block Group Tracts within the jurisdiction that are considered low-moderate income can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

## **Discussion**

While the County does not target specific areas, it is important to note that many Census Block Group Tracts are also where a concentration of minority race/ethnicities reside. The following census tracts have been identified as those that have a concentration of a racial/ethnic minority group, as well as those with a concentration of low/mod households.

### *Concentration of Low Income Households:*

Households earning less than 80% of the area median income (AMI) are considered low-income. To be considered a tract with a concentration of low-income households, the tract median household income is less than 80% of the area median household income. Data was taken from the most recent 2019-2023 ACS. Berkeley County's area median income is \$82,327 and at 80%, low-income is estimated at \$65,862. Based on these criteria, the majority of the tracts with a concentration of low-income households are rural tracts in the northeast part of the County: 201.01, 202.01, 202.02, 203.03, 203.04, 204.01 and 204.05. There are also several tracts with a concentration of low-income households scattered along the southwest part of the County: 207.15, 207.18, 208.04, 208.11, 209.01 and 210.00.

### *Concentration of Racial and Ethnic Minorities:*

For the purposes of this analysis, a concentration is any census tract where the racial or ethnic minority group makes up 10% more than the countywide percentage. Minority groups with less than 1% of the population were not factored in this analysis. Data was taken from the most recent 2019-2023 ACS.

Black and African-American, non-Hispanics comprise of 22.9% of the population in the County, and a tract with a concentration would be 32.9% or more. A large majority of the tracts with a concentration are rural tracts in the northeast part of the County: 201.01, 202.02, 203.03, 204.01, 204.05 205.04 and 205.05. There are also five tracts in the more populous southwest part of the County with a concentration: 207.17, 208.04, 208.07, 208.08 and 208.11.

Asian, non-Hispanics make up 2.3% of the countywide population and a tract with a concentration would be 12.3% or more. There are no tracts with a concentration of the minority group.

Likewise, the Hispanic population, which makes up 8.9% of the total population of Berkeley County would make a tract with a concentration at 18.9% or more. There are five tracts with a concentration in the southwest part of the County: 207.18, 208.08, 208.11, 209.01 and 210.00.

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

Berkeley County will provide funding for affordable housing initiatives within the County, including the development of new affordable housing and the rehabilitation of existing homes for homeowners. The goal is for Community Housing Development Organizations (CHDOs) to create one new housing unit for an eligible low- to moderate-income (LMI) homebuyer, while the County will assist 5 LMI households with housing rehabilitation. These activities will be financed through the HOME program funds.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	6
Special-Needs	0
Total	6

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	6

**Table 10 - One Year Goals for Affordable Housing by Support Type**

### Discussion

Homeowner Housing Added: 1 Household Housing Unit

Homeowner Housing Rehabilitated: 5 Household Housing Unit

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by the public housing authorities. The local housing authority operating in Berkeley County is the South Carolina Regional Housing Authority No. 3 (SCRHA3). SCRHA3 manages two public housing complexes in the County with 78 units at St. Francis Villa Apartments in Moncks Corner and 50 units at Belangia Apartments in St. Stephen. SCRHA3 also administers over 1,300 Housing Choice Vouchers (HCV) across the seven counties it serves, including Berkeley County.

### **Actions planned during the next year to address the needs to public housing**

SCRHA3 creates stable housing for LMI families in the region. The mission of the SC Regional Housing Authority No. 3 is to provide all the necessary tools for a family to obtain and maintain affordable housing and home ownership in a safe, sanitary, and decent manner. In carrying out this mission, SCRHA3 creates partnerships with various community resources to ensure a complete needs fulfillment for families with the purpose of assisting them in the opportunity of becoming self-sufficient. It promotes housing stability by offering a range of resources aimed at helping individuals maintain that stability. Two key strategies include assisting residents in finding suitable employment and developing essential life skills. Below, we discuss programs that support these strategies, such as the Youth Enrichment Scholarships, Benefit Access, and the Resident Training Program.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The SCRHA3 offers supportive services designed to enhance residents' involvement in community activities. These services provide opportunities for personal growth, leadership development, and community engagement. They also include job training and employment placement, case management, supportive group environments, and health and wellness initiatives. These programs include:

**Youth Enrichment Scholarships (YES):** This program provides assistance with registration fees to connect residents with community and school-based activities and resources.

**Benefit Access:** This program provides access to resources needed by families to achieve and maintain self-sufficiency. Case management is provided to help eligible families with these services.

**Resident Training Program:** This program provides job training and employment opportunities through hands-on experience and job coaching. Applicants can apply on the SCRHA3 website.

**Family Self-Sufficiency (FSS):** Family Self Sufficiency (FSS) is a HUD program that allows residents of HCV

and public housing to build financial assets as the household increases earned income from wages. Participation generally lasts five (5) years, during which participants identify educational, professional and personal goals. As a part of the FSS program, participants work with the HCV department staff to develop a plan that outlines specific activities needed to achieve their economic self-sufficiency goals. Throughout the program, the staff monitors participants' progress and helps them move toward self-sufficiency.

The Lease Purchase Program: Through this program, a potential homebuyer can move into a select number of houses while they are working to become mortgage ready. During the rental period, the homebuyer must actively participate in housing counseling and will pay rent based upon their income. Once the potential homeowner becomes mortgage ready, they will begin the process to purchase the home. An amount of \$50 from each month's rent is set aside for the potential homebuyer to use for down payment and closing cost assistance for the purchase of that home. SCRHA3 partners with Southeastern Housing and Community Development's Financial Resource Center to provide this program.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

SCRHA3 is not designated as troubled.

**Discussion**

N/A

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

Berkeley County is situated in the southeastern region of South Carolina. The service providers within the county are part of the Lowcountry Continuum of Care (CoC), which consists of seven counties. This CoC includes individuals and organizations dedicated to assisting those experiencing homelessness. It is responsible for planning, developing, and implementing strategies to address homelessness throughout the area. Key activities include coordinating planning efforts, setting strategic priorities, operating the Coordinated Entry System (CES), conducting the HUD-required Point-in-Time Count, and developing written standards for providing assistance with HUD funding.

The County will provide funding to organizations that offer supportive services for special needs populations in the jurisdiction, including the homeless population. Funding will be directed to improve faculties of programs that will help this population avoid homelessness and become self-sustainable.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Berkeley County is a member of the Lowcountry Continuum of Care (COC), which serves as the local network for addressing homelessness. Charleston, the largest population center in the area, borders Berkeley County. Although Charleston has a relatively high homeless population, Berkeley County typically reports very few homeless individuals in the annual Point-in-Time Count. This underreporting is partly due to the difficulties associated with tracking homelessness in rural areas, as much of Berkeley County consists of unincorporated and rural land. It is likely that the actual rates of homelessness in the County are significantly higher than reported. The County relies on service providers and nonprofits to identify individuals experiencing homelessness and to connect them with the appropriate services.

Lowcountry Continuum of Care uses the Homeless Management Information System (HMIS) to track intakes into the Coordinated Entry System. HMIS is the local information technology system used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness. The Coordinated Entry System is a process developed to ensure that all people experiencing a housing crisis have fair and equal access and are quickly identified, assessed for, referred, and connected to housing and assistance based on their strengths and needs. Data from the centralized HMIS provide important details of individuals and families experiencing homelessness (including household composition, ages, disability status, length of time homeless, and overall vulnerability) to inform programs and agencies of the needs and recommended housing interventions for this population in Berkeley County and across the other six counties in the CoC.

Jean's Angels has a community outreach program serving persons experiencing homelessness in Berkeley

County. The agency has Mobile Shower/Laundry Trailers which are equipped with a generator and fuel for onsite power sufficient to power all onboard equipment. The trailers are traveled by truck and placed weekly in communities/locations where the persons can shower and get a haircut. Laundry services are also performed using the organization's volunteer staff. Additionally, a meal or a snack, personal care, and hygiene products are also offered.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

As reported by the Lowcountry Continuum of Care in HUD's 2024 CoC Homeless Assistance Programs Housing Inventory Count Report, the CoC's network offers almost 250 emergency shelter and transitional housing beds for homeless persons in the region. None of these are physically located in Berkeley County, however One80 Place, My Sister's House, and the Formation Project offer their shelter services to Berkeley County residents experiencing homelessness or fleeing domestic violence.

The County will work to identify partners that can help satisfy the emergency and transitional housing needs of the homeless in the County. Currently, through the CoC, the County may utilize its homeless prevention programs which include rental assistance, financial assistance for rental application fees, utility payments, last month's rent, moving costs, and a variety of other housing services.

The County provides CDBG funds to Changed Lives Ministry for facility improvements. Changed Lives Ministry is a faith-based rehabilitation center dedicated to providing an environment and structure for men and women who suffer from alcohol and or drug addiction and assist them in re - establishing themselves in the community.

### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

Berkeley County and Lowcountry Continuum of Care are committed to helping homeless persons, especially those who are chronically homeless and homeless families with children make the transition from homelessness to permanent housing and independent living. The issues with chronically homeless persons can be many and/or interrelated and therefore the County and the CoC will work together with its network of service providers to help them receive all the referrals and resources they require to keep them sheltered and return to independent living.

Helping to make sure families with children make the transition to permanent housing and independent living is especially crucial as prolonged exposure to poverty makes it that much more difficult for children to get out of poverty in the future. With the help of County partners and the CoC members, priority will

be given to programs that help children in LMI households with education enrichment, youth development programming, and wellness programs.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Berkeley County and the Lowcountry Continuum of Care acknowledge that low-income individuals and families who have recently been discharged or are about to be discharged from public institutions or care systems are at a high risk of becoming homeless. To ensure these individuals receive the necessary resources and services to prevent homelessness, the County and the Continuum of Care will rely on a network of experienced and capable service providers. Many of these providers have connections to these institutions and care systems. Some of these providers include Florence Crittenton, Family Promise, One80Place, Origin SC, Community Action Partnership, and Changed Lives Ministries.

Landmarks for Families, formerly known as Carolina Youth Development Center, offers support services that provide for personal growth, leadership advancement, case management, promote supportive group environments and overall health and wellness. Programs include the Strengthening Families parenting program, a 14-week evidence-based family skills training program; Keep Connected relationship building workshop designed to help parents and their teens express care, challenge growth, provide support, share power, and expand possibilities; and Scholar Centric, a science-based, standards aligned curriculum proven to build the resiliency skills students need to persevere and succeed in school.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

Although public policies are made with the intention to positively address the needs of citizens in a jurisdiction, there are times where they may have an unforeseen negative effect on certain aspects of the community, which in this case is affordable housing and residential investment. Public policies that affect affordable housing and residential investment negatively, in turn becomes a barrier to creating affordable housing in the area. Affordable housing and public and private residential investments are key components in furthering fair housing in any community.

The County adopted a 2023 One Berkeley Comprehensive Plan 5-Year Review in September 2023, which provides a blueprint for the future. Developed by the Planning Commission through a public process, then adopted by County Council, One Berkeley documents the community's vision and provides a roadmap to get there.

The County lacks sufficient affordable housing and has the opportunity to address this issue head on by defining the need, strategies and charting a sustainable course to ensuring all residents have opportunities to live within Berkeley County without spending greater than 30% of their income on housing, or 45% of their income on housing and transportation costs. To address this, the County identified guiding principles that would help to reduce barriers to affordable housing. They are:

- The County will engage in strategic growth management practices that prioritize investment in public infrastructure, facilities, and services concurrent with new development to maintain operational integrity and quality of life standards.
- The County will engage in strategic growth management practices that foster communication and cooperation among County leaders, decision-makers, businesses, and new and existing residents alike, to collaboratively address needs and concerns of the community.
- The County will create great places for people that cultivate contextually compatible and strategically located residential and employment growth areas that are served by multiple modes of transportation and align with community objectives in the adopted plan.

For more information on the Comprehensive Plan, see the One Berkeley website at: <https://bcdcog.com/one-berkeley/>

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the**

## return on residential investment

The County participates in Attainable Housing Week in April with the Regional Housing Coalition. It is weeklong event that draws focus on the housing needs in the Berkeley, Dorchester, and Charleston regions through panel discussions, site visits, and a housing resource networking fair.

To County also identified barriers to affordable housing in its Analysis of Impediments of Fair Housing Choice (AI). Civitas LLC completed the AI on March 30, 2021. The AI identified the following public policies that have and can continue to make positive impacts on the affordable housing market:

- Incentives for Housing Preservation and Renovation – The County has enacted a Special Property Tax Assessment Ordinance for rehabilitating historic properties (Ordinance 19-04-08). This supports the county’s policy to protect existing communities and neighborhoods from physical deterioration.
- Sustainable Infrastructure Funding – The Transportation Sales Tax program was enacted to help support street infrastructure to accommodate new housing. This program can reduce the cost of constructing new housing.
- Progressive Planning Approach – The One Berkeley Comprehensive Plan incorporates scenario planning. This approach considers community desires and the impacts and trade-offs to provide more informed decision-making. County planning policies also support a range of residential lot sizes and diverse housing types that can result in a wider range of home values.
- Presence of Intergovernmental Cooperation – Many jurisdictions lack intergovernmental cooperation that can result in a disconnect between services and facilities. The county practices coordination planning with the Berkeley County School District to anticipate the need for additional school facilities.
- Encourage Housing Density – The 2018 Comprehensive Plan Update encourages clustering of residential lots through a density bonus approach, and low-density development supports diverse housing choices. New residential development planning policies also emphasizes linkages to public transportation that will enable better access to employment opportunities.
- Availability of an Affordable Housing Financing Mechanism - The Lowcountry Housing Trust (LHT) finances the production of affordable housing. Today, financing offered by LHT includes development loans for affordable housing, including land acquisition, predevelopment, infrastructure, construction, and mini-perm loans. The county also promotes other housing partnerships and home buyer education programs.
- Commitment to Reducing Regulatory Barriers – The County Council and Planning Commission are working to identify and reduce regulatory barriers to affordable housing.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

Berkeley County is committed to enhancing the lives of its residents, especially low-to-moderate-income (LMI) individuals and those with special needs, ensuring they can enjoy a decent quality of life in the County. The County's Community Development Block Grant (CDBG) program supports this mission through various community development initiatives, which focus on expanding and improving public infrastructure and facilities while addressing issues of slum and blight in LMI areas. Below are additional actions planned by the County to address the community's needs.

### **Actions planned to address obstacles to meeting underserved needs**

A major obstacle to addressing underserved needs in the community is an overall lack of funding for these services. The County's CDBG programs supports subrecipients' missions to address underserved needs in the community. These programs all work to address the three priority needs of the County, which are: 1) Expand & Improve Public Facilities, 2) Reduce Slum & Blight in Residential Areas and 3) Public Services & Quality of Life Improvements. The County will continue to support these projects to address obstacles meeting underserved needs. County residents also face challenges with affordable housing. The County's HOME program works to address this issue and increase the affordable housing stock.

### **Actions planned to foster and maintain affordable housing**

Berkeley County was awarded HOME funds for the first time in PY 2022. HOME funds help with the development and preservation of affordable housing. The County will fund activities such as housing rehab and new construction of homeowner housing.

The County will support CHDOs and nonprofits, that provide affordable housing through rental opportunities, homeownership assistance, and existing home rehabilitation in the County. The County will provide funding for new home and apartment construction or rehabilitation to assist low-income families in finding and/or maintaining affordable homes.

### **Actions planned to reduce lead-based paint hazards**

The County will follow all regulations as required by HUD and the Residential Lead-Based Paint Hazard Reduction Act of 1992. A certified inspection of a structure built prior to 1978 will determine the presence of lead-based paint. If lead-based paint is found to exist, a risk assessment is conducted to determine the type, severity and location of the hazards. The findings of the risk assessment may direct abatement as the solution to best protect children from lead exposure. The County makes HUD Lead Hazard Information pamphlets available to all citizens, upon request.

### **Actions planned to reduce the number of poverty-level families**

The County will identify target areas with low-to-moderate income (LMI) populations and focus on addressing their most pressing needs through investments in public facilities, infrastructure

improvements, and affordable housing development. The County will provide funding for facility enhancements to support nonprofit organizations that serve LMI households and directly tackle issues related to poverty. This includes programs such as a youth homeless shelter, a warming center for the homeless, and a food pantry. Additionally, the County will invest in the development of new affordable housing for homeowners. Homeownership has historically been the primary means for families to build wealth, and by offering homebuying opportunities to LMI households, the County aims to reduce the number of families living at poverty levels.

### **Actions planned to develop institutional structure**

Berkeley County is committed to collaborating with organizations that address the diverse needs of its residents. The County will continue to fund improvements to public facilities for nonprofits operating within the area. Each organization receiving funding will be provided with an overview of the Community Development Block Grant (CDBG) program. The County will also monitor these organizations to ensure compliance and that program goals are met. Furthermore, the County will work closely with the South Carolina Regional Housing Authority No. 3 (PHA) and the Lowcountry Continuum of Care (CoC) to effectively plan for the needs of its citizens. These regional organizations focus on low- to moderate-income (LMI) households and special needs groups. By collaborating, they aim to reduce duplication of efforts and streamline services for better efficiency.

In PY 2025, the County will take the following actions to further develop and enhance institutional structure: Participate in HUD webinars to enhance knowledge of the CDBG program and cross-cutting requirements; Work with sub-recipient organizations to train their staff on the CDBG administrative requirements as needed; and developed relationships with neighboring jurisdictions and non-profit organizations that carry out community development programs.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

Berkeley County will continue to coordinate with the South Carolina Regional Housing Authority No. 3 (PHA) to meet the needs of citizens in publicly assisted housing in the County. The PHA's emphasis is to create stable housing for LMI families in the region. It will promote and maintain housing stability by providing all the necessary tools available to help families maintain stability. Two of the main strategies utilized will be helping families find suitable employment and programs for lifestyle skill development.

The County will also work with Lowcountry Continuum of Care (CoC) in planning to meet the needs of the homeless population. The County will refer to the CoC and its members to address homelessness in Berkeley County.

# Program Specific Requirements

## AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

### Introduction:

This section describes the program specific requirements of the County’s CDBG and HOME programs. The County does not anticipate generating any program income in PY 2024 for CDBG or HOME.

### Community Development Block Grant Program (CDBG)

#### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Berkeley County will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209, and it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

To ensure that HOME affordability period requirements are met, the County applies recapture provisions when HOME funds are used for direct homebuyer subsidy activities. Subrecipient agreements include requirements ensuring the recapture provisions are followed.

**Principal Residency**

A homebuyer receiving HOME purchase assistance must reside in the home as his/her principal residence for the duration of the period of affordability.

**Period of Affordability**

The recapture provisions are in effect for a period of affordability. This period is based on the amount of direct HOME subsidy to the buyer (recapture), as follows:

**Triggering Recapture**

If, during the period of affordability, an owner voluntarily or involuntarily transfers his/her property (e.g., through a sale or foreclosure), the applicable recapture provisions go into effect.

**HOME Direct Homebuyer Subsidy / Recapture Provisions**

The amount subject to recapture is the entire HOME subsidy.

The direct HOME subsidy includes the funds that enable the homebuyer to purchase the unit: down payment and closing cost assistance and assistance to fill the gap between the fair market value of the property and the sales price affordable to the buyer. If the unit is sold during the affordability period, the full mortgage amount becomes due and payable. In instances where net proceeds are not sufficient to recapture the entire direct HOME subsidy, recapture of all available proceeds shall be deemed to satisfy the recapture requirements. The net proceeds of a sale are the sales price minus

non-HOME loan repayments and any closing costs. This amount represents the maximum amount the County may recapture under its Recapture Policy.

In order to enforce the recapture of HOME funds, the HOME recipient will be required to execute a mortgage for the amount of the HOME subsidy that will be recorded as a lien against the property. The term of the mortgage will meet or exceed the minimum affordability period. In addition, the County will execute a Homebuyer Agreement with each assisted buyer, to address residency requirement, terms of the recapture provision, and remedies for non-compliance.

### Noncompliance

During the affordability period, the County will monitor the homeowner's compliance with the principal residency requirement. An owner is noncompliant with the HOME requirements if (1) he/she does not reside in the unit as principal residence because of vacating or renting out the unit to another household, or (2) if the recapture provisions are not satisfied. In the event of noncompliance, the owner is subject to repay any outstanding HOME funds. This is based on the total amount of direct subsidy to the buyer minus any principal HOME loan repayments. At the end of affordability period, if recapture has not been triggered and there is no event of noncompliance, the full amount of the principal is forgiven, and no further obligations exist for repayment of the principle sum.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The County records land use restrictions on all units acquired with HOME funds. During the process of property ownership transfers, the County's restriction is identified in title commitments. If an owner voluntarily or involuntarily transfers his/her property (e.g., through a sale or foreclosure) during the period of affordability, the applicable recapture provisions go into effect. Additionally, properties acquired with HOME funds are required to include the County as an additional insured on homeowner insurance policies. The County` proactively monitors the receipt of insurance policies to insure the property ownership has not changed.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

HOME funds **will not be used** as a refinance mechanism to secure debt for multifamily rental housing projects.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special

needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable. The County does not plan to fund TBRA activities with FY 2025 HOME program funds.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable. The County does not plan to fund TBRA activities with FY 2025 HOME program funds.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

In accordance with 24 CFR 92.253(d)(3), an owner of a rental housing project assisted with HOME funds must comply with the affirmative marketing requirements established by Berkeley County pursuant to 24 CFR 92.351(a). The owner of the rental housing project must adopt and follow written tenant selection policies and criteria, which include that it may give a preference to a particular segment of the population if permitted in its written agreement with the County, such as persons with a disability or other special needs. However; at this time there is no limit to eligibility or preference given to any particular segment of the population with rental housing projects funded by the County's HOME program funds such as persons with a disability or those with other special needs. HOME funds must however target low- to moderate-income households.

The County will solicit applications for HOME funded projects through a competitive process. The County will accept applications for funding from nonprofit organizations and affordable housing developers. Notices and documentation regarding the application will be made available on the County's website. The County will not limit the beneficiaries or give preferences to a segment of the low-income population.