

2015 HOME Program
Bulletin #2 - Revised

February 18, 2015

Changes/Deletions/Clarifications to the 2015 HOME Rental Manual and Application Package

Changes:

Exhibit 1 - has been revised and replaced on the Authority’s website. The [revised Exhibit 1](#) is dated 2/13/2015 in the bottom left hand corner of the page. The previous version is dated 1/9/2015.

The revision is the removal of “Full Color” each time it appears in the Tab 6 Section, and change to Tab 16, j) as it relates to Exhibit 4.

Exhibit 4 - has been revised and replaced on the Authority’s website. The [revised Exhibit 4](#) is dated 2/13/2015 in the bottom left hand corner of the page. The previous version is dated 1/9/2015.

The revision is the removal of the requirement that the letter be authored by a local official.

2015 HOME Investment Partnerships Program Addendum
Page 5 - Site & Neighborhood Standards, b, 3:

Currently States:

- i. Minority concentration, for purposes of this section, shall be defined as census tracts where the percentage of any minority group is greater than or equal to twice the percentage in the population of the State as a whole. Percentages will be provided by the market analyst and included in the Market Studies/Market Study Needs Assessment- Report. Final calculations will be done by Authority staff using US Census American Fact Finder website:
<http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml>.
- ii. Exceptions to the “minority concentration” standard are listed on Exhibit 4. Should a proposal require an exception, the appropriate local official must certify to such in a letter. The letter must adequately address which exception applies and why.

Changed to State:

- i. Minority concentration, for purposes of this section, shall be defined as census tracts where the percentage of the total minority population and/or the population of any minority group listed below is greater than or equal to twenty percentage points higher than the population of the same group for the State as a whole. Those proposals which are located in a census track where the percentage of the total minority population and/or the population of a minority group is greater than or equal to the percentages listed below are deemed areas of minority concentration:

Minority Group	Statewide	Equal To or Greater Than
Total Minority Population	33.8 %	33.8 + 20 = 53.8 %
Black or African American	27.9 %	27.9 + 20 = 47.9 %
American Indian and Alaska Native	0.4 %	0.4 + 20 = 20.4 %
Asian	1.3 %	1.3 + 20 = 21.3 %
Native Hawaiian and Other Pacific Islander	0.1 %	0.1 + 20 = 20.1 %
Hispanic or Latino	5.1 %	5.1 + 20 = 25.1 %

Source: U.S. Census Bureau, 2010 Census

To determine whether a project is located in an area of minority concentration, the Authority will use the 2010 U.S. Census Bureau data for the census tract where the project is located:

- A. Go to www.factfinder.census.gov
 - B. Click on "Advanced Search;" the option "Show me all" will appear - click that box.
 - C. Click on the "Geographies" box from the choices on the left hand side of the page.
 - D. From the *Select Geographies* box that appears, see the second bullet "Select a geographic type" drop-down box; choose "Census Tract – 140." A new pull down box will appear.
 - E. From the "Select a State" option, select "South Carolina" and the corresponding county and Census Tract for which your site is located.
 - F. Once you have selected your Census Tract, click the gray "Add to your selection" button at the bottom of the page. Close the *Select Geographies* box by selecting the "X" in the upper right hand corner.
 - G. Next to "Refine your search results," type in topic or table name "QT-P6." Two options will appear below the box once you have typed in the report number. Select the report related to "2010." Click on the gray box to the right labeled "Go."
 - H. A list of only one report should appear that reads "Race Alone or in Combination." Click the check box next to this option; click on the table title itself to be taken to the report. You may also click on "View" or "Download" to see the report.
- ii. The two available exceptions to the prohibition against being located in an area of minority concentration as defined above are identified in 24 CFR 983.57(e)(3). They include:
1. The project is necessary to meet overriding housing needs that cannot be met in the housing market area.
 - To meet this exception, the overriding housing need must not be caused by the fact that discrimination on the basis of race, color, religion, sex, national origin, age, familial status, or disability renders sites outside areas of minority concentration unavailable. For example, the site is integral to the overall local strategy for the preservation or restoration of the immediate neighborhood and of sites in a neighborhood experiencing significant private investment that is demonstrably improving the economic character of the area (a "revitalizing area").
 2. Sufficient, comparable opportunities exist for housing for minority families in the income range to be served by the proposed project outside areas of minority concentration.
 - To meet this exception, units may be considered comparable opportunities if they have the same household type (elderly, disabled, family, large family) and occupant type (owner/renter); require approximately the same tenant contribution towards rent; serve the same income group; are located in the same housing market; and are in standard condition. Additionally, there must be an assessment of the overall impact of HUD-assisted housing on the availability of housing choices for low-income minority families in and outside areas of minority concentration which must take into account the extent to which the following factors are present, along with other factors relevant to housing choice:
 - a significant number of assisted housing units are available outside areas of minority concentration;
 - significant integration of assisted housing projects constructed or rehabilitated in the past 10 years relative to the racial mix of the eligible population;
 - whether there are racially integrated neighborhoods in the locality;
 - programs are operated by the locality to assist minority families that wish to find housing outside areas of minority concentration;
 - minority families have benefited from local activities (e.g., acquisition and write-down of sites, tax relief programs for homeowners, acquisitions of units for use as assisted housing units) undertaken to expand choice for minority families outside of areas of minority concentration;
 - a significant proportion of minority households have been successful in finding units in non-minority areas under the tenant-based assistance

programs; and

- comparable housing opportunities have been made available outside areas of minority concentration through other programs.

Units produced under this exception should produce a reasonable distribution of assisted units each year that, over a period of several years, will approach an appropriate balance of housing choices within and outside areas of minority concentration. An appropriate balance must be determined in light of local conditions affecting the range of housing choices available for low-income minority families and in relation to the racial mix of the locality's population.

- iii. Should a proposal be located in an area of minority concentration but is eligible for an exception, the applicant must provide the Authority with an opinion letter that adequately addresses which exception applies and why. The Authority will allow information gained from discussions with city/county officials to be part of the letter if clearly relevant to one of the listed exceptions. Documentation should be attached in support of the letter. For example, if a development is located in a designated "Revitalization Area," documentation evidencing the designation must be included. **Exhibit 4** provides a sample letter for use by applicants.