



U. S. Department of Housing and Urban Development

South Carolina State Office
Strom Thurmond Federal Building
1835 Assembly Street
Columbia, South Carolina 29201-2480

July 24, 2015

Ms. Valerie Williams
Executive Director
SC State Housing Finance & Development Authority
300-C Outlet Pointe Boulevard
Columbia, SC 29210

Dear Ms. Williams:

SUBJECT: 5-Year and Annual Public Housing Agency Plan Approval

This letter is to inform you that the SC State Housing Finance & Development Authority Housing Authority's 5-Year and Annual Plan (PHA Plan) submission (SC911v02) that began July 1, 2015, is approved. Approval of this Plan does not constitute an endorsement of the strategies and policies outlined in the Plan.

In providing assistance to families under programs covered by this Plan, the GHA will comply with the rules, standards, and policies established in its approved Plan, as provided in 24 CFR Part 903 and other applicable regulations. Your approved Plan and all required attachments and documents must be made available for review and inspection at the principal office of SC State Housing Finance & Development Authority during normal business hours.

If you have any questions regarding your PHA Plan or the information in this letter, please contact Rose M. Pendelton, Public Housing Revitalization Specialist, at (803) 253-3550 or Rose_M._Pendelton @hud.gov.

Sincerely,

A handwritten signature in black ink, appearing to read "Eric Bickley".

Eric Bickley
Director

Public Housing Program Center

A RESOLUTION

ADOPTING THE PUBLIC HOUSING AGENCY PLAN AND ADMINISTRATIVE PLAN FOR USE BY THE AUTHORITY IN THE ADMINISTRATION OF THE SECTION 8 HOUSING CHOICE VOUCHER PROGRAM AND OTHER MATTERS RELATED THERETO.

WHEREAS, the Authority administers the Section 8 Housing Choice Voucher Program (the "Voucher Program") under an Annual Contributions Contract (ACC) with the United States Department of Housing and Urban Development (HUD) in seven counties (Clarendon, Colleton, Dorchester, Fairfield, Kershaw, Lee and Lexington) of the State of South Carolina; and

WHEREAS, HUD regulations require the Authority to develop a Public Housing Agency Plan ("PHA Plan") that describes the Authority's mission and long-range goals and objectives for achieving its mission over a five-year period as it relates to the Voucher Program, and its approach to managing and providing services within the program for the fiscal year beginning July 1, 2015; and

WHEREAS, HUD regulations also require the Authority to adopt a written Administrative Plan that establishes local policies for administration of the Voucher Program and to revise the plan, if needed, to comply with HUD requirements; and

WHEREAS, the staff of the Authority has, in the manner required by HUD, prepared its PHA 5-Year Plan and Annual Plan for the Voucher Program and has made said Plan available for comment by members of the public in a manner consistent with HUD Regulations; and

WHEREAS, the PHA Plan and Administrative Plan prepared by the staff of the Authority are attached to this Resolution; and

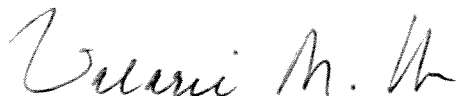
WHEREAS, HUD regulations require that the Authority's PHA Plan and Administrative Plan for the Voucher Program be adopted by the Authority's Board of Commissioners;

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE SOUTH CAROLINA STATE HOUSING FINANCE AND DEVELOPMENT AUTHORITY IN MEETING DULY ASSEMBLED: that the attached Public Housing Agency 5-Year Plan for Fiscal Years 2016-2020, Annual Plan for Fiscal Year 2016, and Administrative Plan are adopted for use by the Authority in the administration of the Section 8 Housing Choice Voucher Program.

**STATE OF SOUTH CAROLINA
COUNTY OF LEXINGTON**

I, the undersigned Secretary of the South Carolina State Housing Finance and Development Authority (the "Authority") **DO HEREBY CERTIFY** that the foregoing is a true, correct and verbatim copy of the Resolution duly adopted by the Authority at a duly called meeting held on March 18, 2015 at which meeting a quorum was present and acting throughout, which Resolution has been compared by me with the original thereof as recorded in the minute book of the Authority, and that said Resolution has not been modified, amended or repealed and is in full force and effect on the date hereof in the form attached hereto.

WITNESS MY HAND this 18th day of March, 2015.



Secretary, South Carolina State Housing
Finance and Development Authority

PHA 5-Year and Annual Plan

**U.S. Department of Housing and Urban Development
Office of Public and Indian Housing**

**OMB No. 2577-0226
Expires 8/30/2011**

1.0	PHA Information PHA Name: South Carolina State Housing Finance and Development Authority PHA Code: SC 911 PHA Type: <input type="checkbox"/> Small <input checked="" type="checkbox"/> High Performing <input type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): 07/2015				
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: _____ Number of HCV units: 2064				
3.0	Submission Type <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only				
4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)				
	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program
	PHA 1:				PH HCV
	PHA 2:				
	PHA 3:				
5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.				
5.1	Mission. State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years: The mission of South Carolina State Housing Finance and Development Authority is to create quality affordable housing opportunities for the citizens of South Carolina through a vision that all South Carolinians have the opportunity to live in safe, decent and affordable housing.				
5.2	Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. The goals established by the South Carolina State Housing Finance and Development Authority to support its mission, and the supporting objectives developed by the Housing Choice Voucher Program are as follows: <u>Goal:</u> Improve affordable housing opportunities statewide. <u>Objectives:</u> 1. Partner with other Divisions and agencies in exploring and exploiting viable alternatives to compliment additional housing initiatives, in an effort to make our mutual client base more self-sufficient. 2. Conduct ongoing public relations outreach with affordable housing advocates, social service agencies and landlords concerning program availability and participation requirements. 3. Develop initiatives and strategies to increase participation in the Housing Choice Voucher Homeownership Program. Increase program visibility to potential candidates. Coordinate with internal departments and external affordable housing partners to provide necessary homeownership and housing counseling. Coordinate with internal departments to identify and secure funds to assist with down-payment assistance and closing costs through their respective programs. 4. Aggressively pursue new targeted and untargeted Voucher funding, when made available by HUD, in order to assist additional families within the Authority's jurisdiction, thus expanding program opportunities to low-income, very low-income, extremely low-income and special needs populations. <u>Goal:</u> Efficiently and effectively manage and support agency programs and human resource capitol. <u>Objectives:</u> 1. Leverage technology and education to assure network and information security, to streamline and enhance internal operations, and to facilitate on-line customer access to affordable housing resources. 2. Ensure a commitment to customer service is at the forefront of all activities while enforcing established law, regulations, policies and procedures. Maintain a 90% or better participant and owner satisfaction rate. (Continued on next page)				

5.2	<p>Goals and Objectives (Continued).</p> <ol style="list-style-type: none"> 3. Improve quality control and data collection procedures that track performance and ensure accurate data submission to HUD and also promote the maximization of fees earned and the number of families assisted with available resources. Maintain a 95% or better family record (HUD-50058) submission rate to HUD. Achieve a Section Eight Management Assessment Program (SEMAP) score of 90% or better thereby being recognized by HUD as a "High Performer". 4. Successfully complete periodic and annual independent compliance audits. 5. Hire and retain professional, innovative staff to achieve agency goals. 6. Enhance the organization's human capital and leadership development plan. <p>The South Carolina State Housing Finance and Development Authority has made the following progress in meeting and exceeding the goals and objectives described in the previous Five-Year Plan as follows:</p> <ol style="list-style-type: none"> 1. Expanded the supply of assisted housing and increased assisted housing choices through increased community outreach efforts and the continued availability of an Authority sponsored free affordable housing search database (SCHousingSearch.com) that allows landlords interested in participating in the Housing Choice Voucher Program to list their properties, and program applicants/participants to locate affordable housing that meets their needs. Also continued a program that provides security deposit assistance to new program participants. 2. Improved the quality of assisted housing through numerous intense quality control initiatives as evidenced by the achievement of a HUD Section Eight Management Assessment Program (SEMAP) score of 100% for the seventh consecutive year and a "High Performer" rating for the fourteenth consecutive year. 3. Increased customer satisfaction by exceeding the Authority's goal of 90% landlord and participant satisfaction for the eleventh consecutive year with an average combined rating of 98.5%. 4. Promoted self-sufficiency through the Homeownership Voucher Program and increasing participation to thirty-seven participants with the assistance of an internally designed program specifically tailored to assist families in overcoming the unique challenges facing low-income families in attaining homeownership. 5. Implemented a paperless document management file storage system which provides management and caseworkers immediate access to applicant and participant files and reduces the administrative requirements associated with filing and retention requirements. 6. Partnered with the South Carolina Department of Mental Health through a Memorandum of Understanding to assist with the implementation and administration of a rental subsidy program, which includes case management services, to assist those families that might not otherwise be capable of living independently. Also negotiated with the South Carolina Department of Health and Human Services to assist with the implementation and administration of a rental subsidy program under the Home Again Program to re-integrate families transitioning out of institutions back into the community.
6.0	<p>PHA Plan Update</p> <p>(a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission:</p> <p>No PHA Plan elements have been revised by the PHA since its last Annual Plan submission.</p> <p>(b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions.</p> <p>The public may review or obtain copies of the Five-Year and Annual PHA Plan and a complete list of PHA Plan Elements (supporting documents) at:</p> <p>South Carolina State Housing Finance and Development Authority, 300-C Outlet Pointe Boulevard, Columbia, South Carolina 29210 and the Authority's website at www.SCHousing.com.</p>
7.0	<p>Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable.</i></p> <p><u>Homeownership</u> – The SC State Housing Finance and Development Authority has operated a first-time homebuyer program for over 30 years, funded with Mortgage Revenue Bonds. It has also developed a highly successful Homeownership Voucher Loan Purchase Program through its Homeownership Division, to facilitate the origination and purchase of loans made to borrowers receiving rental assistance through the Section 8 Housing Choice Voucher Program. Although the Authority administers the Voucher Program in seven counties, the Homeownership Voucher Loan Program has been made available to all Public Housing Agencies throughout the State of South Carolina.</p> <p><u>Project-Based Vouchers</u> – In order to better serve the elderly, persons with disabilities and other special needs populations, the Authority will continue to research the feasibility and viability of "project-basing" tenant-based Section 8 Vouchers. This option will be utilized when it allows access to areas outside of high concentrations of poverty and minority populations, or there is a low utilization rate for Vouchers due to a lack of suitable quality, affordable rental housing and limited to housing that meets the proposal guidelines of 24 CFR 983.51(b)(2).</p>
8.0	<p>Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable.</p> <p>N/A</p>

8.1	<p>Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i>, form HUD-50075.1, for each current and open CFP grant and CFFP financing.</p> <p>N/A</p>
8.2	<p>Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i>, form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.</p> <p>N/A</p>
8.3	<p>Capital Fund Financing Program (CFFP).</p> <p><input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.</p> <p>N/A</p>
9.0	<p>Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.</p> <p>The Consolidated Plan jurisdiction is the State of South Carolina. The SC State Housing Finance and Development Authority (“the Authority”) is one of the four administering state agencies of HUD Programs. The Authority is a major contributor in providing, to the SC Department of Commerce, lead entity responsible for overseeing the development of the Consolidated Plan, various housing and programmatic statistics as well as other housing-related trends and issues.</p> <p>The housing needs of the low-income, very low-income and extremely low-income families are constantly reviewed with regard to those current and potential participants of the Section 8 Housing Choice Voucher Program. Affordability is reviewed annually when determining whether to increase or decrease payment standards. In addition, the Authority ensures that a family pays no more than 40% of their monthly adjusted income towards rent and utilities at initial occupancy, thereby allowing families to have a more viable and stable economic and living environment.</p> <p>The Authority monitors the special needs categories of those utilizing the program as well as those families selected from the waiting list. In addition to being ranked by date and time of waiting list application, selection from the waiting lists is determined by the Authority’s established preferences of a disabled member in the household or veteran/surviving spouse of a veteran. Whenever the Authority issues a voucher to a family that includes a person with disabilities, the Authority provides a current listing of available accessible units known to the PHA and, if necessary, otherwise assists the family in locating an available accessible dwelling unit. The Authority will continue to target extremely low-income families.</p> <p>The Authority annually analyzes population and household income data available through the Census Bureau’s American Community Survey 5-Year Estimates to reasonably ensure a fair and equitable distribution of vouchers that is consistent with the population percentage of very-low and extremely-low households in each of the Authority’s seven county jurisdictions.</p> <p>The supply of safe, decent, affordable housing has consistently been a barrier within the housing industry. However, the Authority secured the services of SocialServe.com for the development and implementation of a website which is now the Authority’s primary listing and searching tool for affordable housing. This website, www.SCHousingSearch.com has been made available for owners, landlords and managing agents to list their various properties throughout the State of South Carolina. Also, both private sector renters and those searching for affordable housing units under the Section 8 Housing Choice Voucher Program are able to obtain the most complete and updated listing, not only within the Voucher Program’s seven county jurisdiction, but within all other counties in the state. This information enables families to become more educated, make better informed housing decisions and be able to move out of the areas of high concentrations of poverty and minority populations.</p> <p>The staff of the Authority are continually improving customer service to both internal and external customers and are able to direct families to other agencies/organizations or websites in an effort to assist them with their housing needs.</p>
9.1	<p>Strategy for Addressing Housing Needs. Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</p> <p>The Authority will continue to consult the Consolidated Plan in an effort to further address the needs of the low income, very low income and extremely low income populations. The Voucher Program will accomplish this by careful review of payment standards within our seven county jurisdiction, maximizing the number of affordable units available within its current resources, and applying for additional funding, when available. We will maintain or increase Section 8 lease-up rates by continuing to market the program to landlords, particularly those outside areas of high concentrations of poverty and minority populations. It is important to continue effectively screening applicants to increase owner acceptance of the program, continue providing security deposit assistance for new program participants, and further develop mutually supportive relationships that expand our ability to provide affordable housing while enhancing the value of investment. We will continue to conduct ongoing public relations and outreach with affordable housing advocates, social service agencies and landlords concerning program availability, thereby enhancing program visibility.</p> <p>(Continued on next page)</p>

9.1	<p>The Authority recognizes that communities and families can be strengthened through Homeownership and we will continue to provide low interest rates and down payment assistance and solicit continued support from Federal funding sources to answer the demand for affordable housing. Repair, rehabilitation and new construction create additional safe, decent and affordable units. Rehabilitation has a direct effect on persons who are elderly and disabled by adapting units to accommodate disabilities. Creating new initiatives that will increase community sustainability through affordable housing options can be achieved by coordination, working and/or partnering with other agencies and organizations in providing new and improved accessibility to housing and supportive services for low-income, very low-income, and extremely low-income families.</p> <p>Educating the public about the importance of safe, decent, affordable housing will remain a priority. Communities will become more viable and strengthened through economic development and improved infrastructure and services. This creates a safe and suitable living environment through accessibility to various facilities and services and other critical community needs for the low-income, very low-income, and extremely low-income families.</p>
10.0	<p>Additional Information. Describe the following, as well as any additional information HUD has requested.</p> <p>(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA’s progress in meeting the mission and goals described in the 5-Year Plan.</p> <p>During the past five years the Authority has worked diligently to provide a quality Voucher Program that exceeded the expectations of our participants and HUD. The Authority has been a consistent “High Performer” in the Section Eight Management Assessment Program (SEMAP) rating system. The Authority has increased participation in its Homeownership Voucher Program, revised the Participant Handbook and the Housing Choice Voucher Program Administrative Plan to incorporate changes to the Violence Against Women Act (VAWA), subsidy standards and the implementation of biennial Housing Quality Standards (HQS) to off-set reduced funding. It also addressed Limited English Proficiency (LEP) to include the hiring of additional bilingual staff. In addition, the Voucher Program has sought and obtained funds to provide security deposit assistance to new program participants.</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification”</p> <p>It is the intent of the South Carolina State Housing Finance and Development Authority to adhere to the mission, goals and objectives outlined in the Five-Year Plan. The Plan, however, will be modified and re-submitted to HUD should a substantial deviation from program goals and objectives occur. The Authority defines substantial deviation/modification as:</p> <p>Any change in the planned or actual use of federal funds for activities that would prohibit or redirect the Authority’s mission, goals and objectives.</p> <p>A need to respond immediately to Acts of God beyond the control of the Authority, such as earthquakes, civil unrest, or other unforeseen significant events.</p> <p>A mandate from State government officials; specifically the governing board of the Authority, to modify, revise, or delete the long-range goals and objectives of the program.</p> <p>A substantial deviation does not include any changes in HUD rules and regulations, which require or prohibit changes to activities listed herein.</p> <p>A Significant Amendment or Modification to the Five-Year and Annual Plans is defined as:</p> <p>Changes of a significant nature to the rent or admissions policies, or the organization of the waiting list, not required by federal regulatory requirements as to effect a change in the Section 8 Housing Choice Voucher Program Administrative Plan.</p>
11.0	<p>Required Submission for HUD Field Office Review. In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. Note: Faxed copies of these documents will not be accepted by the Field Office.</p> <p>(a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights)</p> <p>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</p> <p>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</p> <p>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</p> <p>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</p> <p>(f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.</p> <p>(g) Challenged Elements</p> <p>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</p> <p>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p>

South Carolina State Housing Finance and Development Authority (SC911)

Public Housing Agency (PHA) Five Year Plan for Fiscal Years 2016-2020 and Annual Plan for Fiscal Year 2016

Violence Against Women Reauthorization Act of 2013 (VAWA) (Public Law 113-4)

The South Carolina State Housing Finance and Development Authority (Authority) administers the Section 8 Housing Choice Voucher Program under an Annual Contributions Contract (ACC) with the United States Department of Housing and Urban Development (HUD) assisting approximately 2,000 families in seven counties (Clarendon, Colleton, Dorchester, Fairfield, Kershaw, Lee and Lexington) of the State of South Carolina.

The Authority supports and complies with all requirements associated with the Violence Against Women Reauthorization Act as it relates to the administration of the Housing Choice Voucher Program, fully implementing and vigorously enforcing the protections provided since inception.

The Authority works with participant victims to ensure they are aware of and afforded all of the applicable protections under VAWA. When the Authority is advised or becomes aware of incidences of domestic violence, dating violence, sexual assault or stalking, participant victims are advised to inform law enforcement personnel in order to ensure for their safety, obtain assistance in addressing their mental and physical needs, and to document incidents as they relate to the application of VAWA. The Authority then continues to work with participant victims to assist with their housing needs and to ensure they have the opportunity to take full advantage of the protections afforded by VAWA while continuing to receive assistance through the Housing Choice Voucher Program. VAWA notices are also provided on all correspondence concerning the termination or denial of assistance.

All program participants and property owners/landlords were initially notified of the VAWA provisions through a mass mailing on August 16, 2006 with the implementation the Violence Against Women and Department of Justice Reauthorization Act of 2005. Since the law was self-implementing, the Authority was proactive in incorporating information concerning the protections provided into its Participant Handbook and Administrative Plan, pending HUD guidance, and immediately began briefing property owners and participants on the program's applicability. A link was also created on the Authority's website home page, www.SCHousing.com, to provide information and additional resources. Also, VAWA information and posters were developed in-house and placed in various locations within the Authority, to include the main lobby. In July 2009, a VAWA brochure was developed in-house for future briefings and mail-outs.

New applicants, participants and property owners/landlords continue to be briefed upon entering the program and are provided an updated VAWA notice which was developed from information prepared by the National Housing Law Project, pending further HUD guidance, which incorporates the changes resulting from the VAWA Reauthorization Act of 2013. These changes were also incorporated into the Authority's Administrative Plan.

Additionally, the Authority's Director of Rental Assistance and Compliance, who oversees the Housing Choice Voucher Program, currently serves on the South Carolina Governor's Domestic Violence Task Force as a member of the Victims and Offender Services Subcommittee.

**PHA Certifications of Compliance
with PHA Plans and Related
R e g u l a t i o n s**

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB No. 2577-0226
Expires 08/30/2011

**PHA Certifications of Compliance with the PHA Plans and Related Regulations:
Board Resolution to Accompany the PHA 5-Year and Annual PHA Plan**

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioners, I approve the submission of the X 5-Year and/or X Annual PHA Plan for the PHA fiscal year beginning 7/2015, hereinafter referred to as "the Plan", of which this document is a part and make the following certifications and agreements with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

1. The Plan is consistent with the applicable comprehensive housing affordability strategy (or any plan incorporating such strategy) for the jurisdiction in which the PHA is located.
2. The Plan contains a certification by the appropriate State or local officials that the Plan is consistent with the applicable Consolidated Plan, which includes a certification that requires the preparation of an Analysis of Impediments to Fair Housing Choice, for the PHA's jurisdiction and a description of the manner in which the PHA Plan is consistent with the applicable Consolidated Plan.
3. The PHA certifies that there has been no change, significant or otherwise, to the Capital Fund Program (and Capital Fund Program/Replacement Housing Factor) Annual Statement(s), since submission of its last approved Annual Plan. The Capital Fund Program Annual Statement/Annual Statement/Performance and Evaluation Report must be submitted annually even if there is no change.
4. The PHA has established a Resident Advisory Board or Boards, the membership of which represents the residents assisted by the PHA, consulted with this Board or Boards in developing the Plan, and considered the recommendations of the Board or Boards (24 CFR 903.13). The PHA has included in the Plan submission a copy of the recommendations made by the Resident Advisory Board or Boards and a description of the manner in which the Plan addresses these recommendations.
5. The PHA made the proposed Plan and all information relevant to the public hearing available for public inspection at least 45 days before the hearing, published a notice that a hearing would be held and conducted a hearing to discuss the Plan and invited public comment.
6. The PHA certifies that it will carry out the Plan in conformity with Title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990.
7. The PHA will affirmatively further fair housing by examining their programs or proposed programs, identify any impediments to fair housing choice within those programs, address those impediments in a reasonable fashion in view of the resources available and work with local jurisdictions to implement any of the jurisdiction's initiatives to affirmatively further fair housing that require the PHA's involvement and maintain records reflecting these analyses and actions.
8. For PHA Plan that includes a policy for site based waiting lists:
 - The PHA regularly submits required data to HUD's 50058 PIC/IMS Module in an accurate, complete and timely manner (as specified in PIH Notice 2006-24);
 - The system of site-based waiting lists provides for full disclosure to each applicant in the selection of the development in which to reside, including basic information about available sites; and an estimate of the period of time the applicant would likely have to wait to be admitted to units of different sizes and types at each site;
 - Adoption of site-based waiting list would not violate any court order or settlement agreement or be inconsistent with a pending complaint brought by HUD;
 - The PHA shall take reasonable measures to assure that such waiting list is consistent with affirmatively furthering fair housing;
 - The PHA provides for review of its site-based waiting list policy to determine if it is consistent with civil rights laws and certifications, as specified in 24 CFR part 903.7(c)(1).
9. The PHA will comply with the prohibitions against discrimination on the basis of age pursuant to the Age Discrimination Act of 1975.
10. The PHA will comply with the Architectural Barriers Act of 1968 and 24 CFR Part 41, Policies and Procedures for the Enforcement of Standards and Requirements for Accessibility by the Physically Handicapped.
11. The PHA will comply with the requirements of section 3 of the Housing and Urban Development Act of 1968, Employment Opportunities for Low-or Very-Low Income Persons, and with its implementing regulation at 24 CFR Part 135.
12. The PHA will comply with acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 and implementing regulations at 49 CFR Part 24 as applicable.

13. The PHA will take appropriate affirmative action to award contracts to minority and women's business enterprises under 24 CFR 5.105(a).
14. The PHA will provide the responsible entity or HUD any documentation that the responsible entity or HUD needs to carry out its review under the National Environmental Policy Act and other related authorities in accordance with 24 CFR Part 58 or Part 50, respectively.
15. With respect to public housing the PHA will comply with Davis-Bacon or HUD determined wage rate requirements under Section 12 of the United States Housing Act of 1937 and the Contract Work Hours and Safety Standards Act.
16. The PHA will keep records in accordance with 24 CFR 85.20 and facilitate an effective audit to determine compliance with program requirements.
17. The PHA will comply with the Lead-Based Paint Poisoning Prevention Act, the Residential Lead-Based Paint Hazard Reduction Act of 1992, and 24 CFR Part 35.
18. The PHA will comply with the policies, guidelines, and requirements of OMB Circular No. A-87 (Cost Principles for State, Local and Indian Tribal Governments), 2 CFR Part 225, and 24 CFR Part 85 (Administrative Requirements for Grants and Cooperative Agreements to State, Local and Federally Recognized Indian Tribal Governments).
19. The PHA will undertake only activities and programs covered by the Plan in a manner consistent with its Plan and will utilize covered grant funds only for activities that are approvable under the regulations and included in its Plan.
20. All attachments to the Plan have been and will continue to be available at all times and all locations that the PHA Plan is available for public inspection. All required supporting documents have been made available for public inspection along with the Plan and additional requirements at the primary business office of the PHA and at all other times and locations identified by the PHA in its PHA Plan and will continue to be made available at least at the primary business office of the PHA.
21. The PHA provides assurance as part of this certification that:
 - (i) The Resident Advisory Board had an opportunity to review and comment on the changes to the policies and programs before implementation by the PHA;
 - (ii) The changes were duly approved by the PHA Board of Directors (or similar governing body); and
 - (iii) The revised policies and programs are available for review and inspection, at the principal office of the PHA during normal business hours.
22. The PHA certifies that it is in compliance with all applicable Federal statutory and regulatory requirements.


SC State Housing Finance and Development Authority
 PHA Name

SC 911
 PHA Number/HA Code

5-Year PHA Plan for Fiscal Years 2016 - 2020

Annual PHA Plan for Fiscal Year 2016

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. **Warning:** HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official Christopher N. Union	Title Chairman, Board of Commissioners
Signature 	Date March 18, 2015

Civil Rights Certification

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
Expires 08/30/2011

Civil Rights Certification

Annual Certification and Board Resolution

Acting on behalf of the Board of Commissioners of the Public Housing Agency (PHA) listed below, as its Chairman or other authorized PHA official if there is no Board of Commissioner, I approve the submission of the Plan for the PHA of which this document is a part and make the following certification and agreement with the Department of Housing and Urban Development (HUD) in connection with the submission of the Plan and implementation thereof:

The PHA certifies that it will carry out the public housing program of the agency in conformity with title VI of the Civil Rights Act of 1964, the Fair Housing Act, section 504 of the Rehabilitation Act of 1973, and title II of the Americans with Disabilities Act of 1990, and will affirmatively further fair housing.

SC State Housing Finance & Development Authority
PHA Name

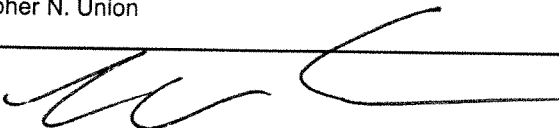
SC 911
PHA Number/HA Code

I hereby certify that all the information stated herein, as well as any information provided in the accompaniment herewith, is true and accurate. Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Name of Authorized Official
Christopher N. Union

Title
Chairman, Board of Commissioners

Signature



Date

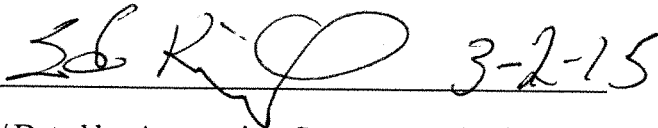
March 18, 2015

Certification by State or Local
Official of PHA Plans Consistency
with the Consolidated Plan

U.S. Department of Housing and Urban Development
Office of Public and Indian Housing
OMB# 2577-0226
Expires 08/30/2011

**Certification by State or Local Official of PHA Plans Consistency with the
Consolidated Plan**

I, Edwin R. Knight, the Authorized Signatory, certify that the Public Housing Agency Five Year (FY 2016 – FY 2020) and Annual (FY 2016) Plan of the South Carolina State Housing Finance and Development Authority is consistent with the Consolidated Plan of State of South Carolina prepared pursuant to 24 CFR Part 91.

Handwritten signature of Edwin R. Knight and the date 3-2-15.

Signed / Dated by Appropriate State or Local Official