

AGENCY NAME:	South Carolina State Housing Finance and Development Authority		
AGENCY CODE:	L32	SECTION:	42

**Fiscal Year 2016-17
Accountability Report**

SUBMISSION FORM

AGENCY MISSION	The mission of SC Housing 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.
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AGENCY VISION	Our vision is that all South Carolinians have the opportunity to live in safe, decent, and affordable housing.
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Please state yes or no if the agency has any major or minor (internal or external) recommendations that would allow the agency to operate more effectively and efficiently.

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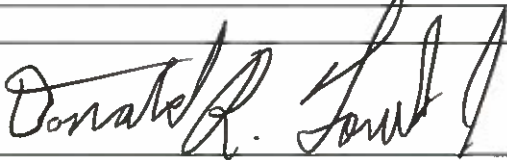
Please identify your agency's preferred contacts for this year's accountability report.

	<u>Name</u>	<u>Phone</u>	<u>Email</u>
PRIMARY CONTACT:	Clayton Ingram	803-896-9520	Clayton.ingram@schousing.com
SECONDARY CONTACT:	Renaye Long	803-896-9292	Renaye.long@schousing.com

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I have reviewed and approved the enclosed FY 2017-18 Accountability Report, which is complete and accurate to the extent of my knowledge.

AGENCY DIRECTOR (SIGN AND DATE):	
(TYPE/PRINT NAME):	Robert S. Wilson, Jr., Interim Executive Director

BOARD/CMSN CHAIR (SIGN AND DATE):	
(TYPE/PRINT NAME):	Donald R. Tomlin, Jr., Chairman

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AGENCY’S DISCUSSION AND ANALYSIS

The South Carolina State Housing Finance and Development Authority (hereafter referred to as SC Housing) is a self-sustaining agency and receives no funding from state tax assets or general fund proceeds.

For more than 46 years, SC Housing has been helping low- and low-to-moderate income families, older adults, persons with disabilities, and others who are frequently underserved with quality, safe and affordable housing. SC Housing is able to do this by using its proven financial strength to sell securities, which do not depend on the credit of the state of South Carolina, to investors all across the country. Additionally, SC Housing administers several federal and state programs providing affordable housing opportunities where they are needed most.

SC Housing takes pride in serving the state of South Carolina and knowing that its work helps the state’s local economy – as well as creates jobs in sectors such as construction, financial and real estate industries. An annual analysis of this impact is done by the University of South Carolina Moore School of Business, which reviews our data and applies formulae to determine our economic impact (multiplier).

For FY16, our “multiplier” was 1.72, meaning for every \$100 invested in our programs we return \$172 to the state’s economy. The broader impact and significance of the agency’s contribution to the state can also be expressed in the more than \$693 million in economic impact of the agency’s investments: 4,719 jobs created; \$46.3 million in revenue generation and \$402.5 million in direct investment across every portion of the state.

SC Housing is comprised of ten core programs, representing its core business functions ranging from rental assistance to homeownership. These programs have made the quality of life better for tens of thousands of South Carolinians. SC Housing enjoys significant partnerships with a wide spectrum of individuals, agencies, businesses and other affordable housing advocates – all working together to help fulfill a basic need for the citizens of South Carolina, safe, quality and affordable housing.

Single-Family Programs

Single-family activities include mortgages issued through our Homebuyer program, a Mortgage Credit Certificate (MCC) program, funding through the HOME program, rehabilitation and emergency repair funding offered through the South Carolina Housing Trust Fund (SCHTF) and National Housing Trust Fund (NHTF) programs, and the South Carolina Homeownership and Employment Lending Program (SC HELP) which provides assistance to responsible homeowners who may face foreclosure.

Multifamily Programs

Multifamily activities include properties developed through the Multifamily Tax Exempt Bond program, group homes for the disabled, transitional, supportive housing and other rental housing funded through the HTF, HOME and the Housing Tax Credit (LIHTC) programs.

Housing Assistance

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In addition to those programs specifically targeted to project funding and development, SC Housing administers housing assistance programs: Section 8 Housing Choice Voucher program and Project Based Contract Administration.

MAJOR ACHIEVEMENTS OF FY16-17

- SC Housing maintained its independent Aaa bond rating level with Moody’s.
- Nearly \$402.5 million in funding was invested into affordable housing initiatives that resulted in an economic impact of more than \$693 million and the creation of 4,719 jobs statewide.
- More than 25,000 families were helped to acquire quality, sustainable, affordable homes through a portfolio of programs that aid in the economic vitality of the state.
- SC Housing allocated \$10 million to the 2017 Palmetto Heroes Program. The Program was announced on April 18th and was fully subscribed as of July 5th with just over \$8.7 million in total reservations. This represents approximately 64 new homeowners. The interest rate was three and one half percent (3.5%). In 2017, Palmetto Heroes provided lower interest rates and down payment assistance to teachers, firefighters, correctional officers, law enforcement, nurses, certified nurse aides, veterans, SC National Guard members, EMS workers and paramedics.
- As of the end of FY17, 12,369 SC homeowners have received foreclosure assistance through SC HELP totaling \$202.7 million.
- The Procurement and Marketing Department built upon prior social media efforts to communicate with those in need by successfully enhancing SC Housing’s presence on Facebook and Twitter. Currently, SC Housing has more than 2,614 “Likes” and 2,553 “Followers” on Facebook and more than 11,925 followers on Twitter resulting in an increasing number of South Carolinians, as well as entities within the for profit and nonprofit organizations, that are aware of the affordable workforce housing opportunities available via SC Housing and its business partners.
- For the 22nd consecutive year, SC Housing and its partners held a successful Palmetto Affordable Housing Forum, the state’s largest and most comprehensive event dedicated to affordable housing. This year’s Forum brought nearly 500 attendees, numerous speakers, sponsors and exhibitors. Professional legal continuing education credits were offered as a part of the Forum curriculum.
- Sixteen pooled bond offering developments were submitted for review and funding. These properties were part of the USDA/RHS portfolio consisting of 762 units.
- The HOME Mortgage Revenue Bond MRB program awarded \$2,293,000 for down payment and closing costs assistance for 293 houses.
- A HOME Pilot Program with the Department of Mental Health for Tenant Based Rental Assistance (TBRA) has housed 45 individuals/families in 31 units.
- The Housing Trust Fund created a resolution with Habitat for Humanity providing \$250,000 in funding to rebuild flooded houses. This provides up to \$25,000 per house with ten houses to be built over three years and is working with Marion County Habitat on a rebuild for a family of three.
- The Housing Trust Fund entered into a resolution with SC Disaster Recovery Office to provide \$1 million in funding to match the Community Development Block Grant-R (CDBG-R) funds currently being allocated in 22 of the hardest hit counties.

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SC Housing has been measurably successful over its 46 year existence because its mission has been broad enough and flexible enough to change with the needs, opportunities, market conditions, organizational transitions and the ever-changing environment of the affordable housing industry and the priorities of legislative bodies. This flexibility ensures that SC Housing can react appropriately and effectively address situations that affect its business functions; originate programs and initiatives that are timely and relevant; and participate in opportunities that extend beyond the core components of its major programs.

Risk Assessment and Mitigation Strategies

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

This is a difficult task for our agency. First, we handle such a wide range of tasks, some of which are administrative, some are variations of financial services available in the open market. Few of our goals and objectives rely in any way on action of the General Assembly. For goals related to our **homeownership activity**, failure would result from an inability to sell the bonds that fund our agency. This has never happened, but if it did, and happened consistently, we would eventually deplete the funds we use to make loans. This would mean that our traditional borrowers would be driven to the commercial banking market, which may or may not provide a similar product. Failure to attain the goals for our **multifamily development** area would result from federal action withdrawing the tax credits that drive this program. We have seen a similar situation in the early days of the recession (2008-2013, roughly) in which tax credits were not marketable. The federal government stepped in with a short term alternative until the market corrected. Our **Voucher** activities are limited to a seven county area and in the event of our failure to execute these goals; they would revert to a federal agency. In any case, for the General Assembly to mitigate any of these failures, the legislature would have to develop an entirely new funding structure for an agency that is now self-funding for most of its budget, or performing administrative duties for the federal programs. The scope of such restructuring is beyond the range of this report.

Changes are Coming in Future Reports

The Accountability Report seems to presuppose continuity in Strategic Planning and in Metrics (Measurements) and to a great extent this is as it should be. Indeed, since the new form of the Report has been used, ours have been quite stable and measureable year over year. For our agency, however, FY 16-17 and FY 17-18 will see many changes in some of our Strategic Planning and the measurements of associated Goals, Strategies and Objectives. These have been footnoted in the document and the discussion, below, elaborates on this.

Internal Audit

Past Accountability Reports have had a large number of Goals, Strategies and Objectives related to our internal audit function and that office's program of "Control Self-Assessment." Following the resignation of the previous Internal Auditor, SC Housing was without an Internal Auditor from September 2016 through May 2017. This resulted in many of the associated metrics for the goals set by that office not being completed. In addition, the new Internal Auditor, in conjunction with the new Executive Director, will pursue a different course of risk assessment for the agency. As a result many of the Goals, Strategies and Objectives will change in the coming year.

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SC HELP winds down

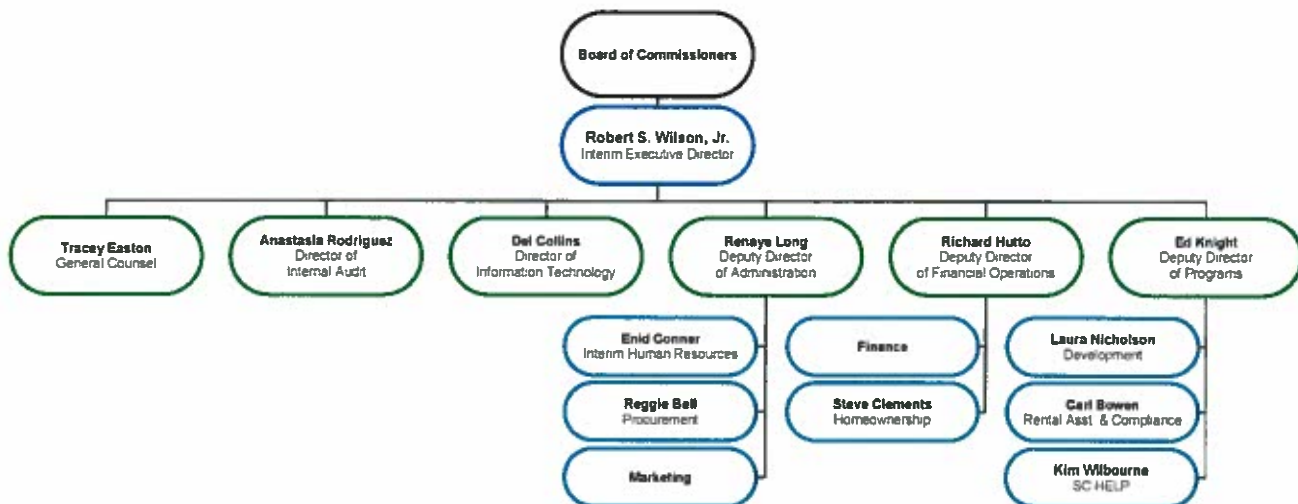
In 2017, SC HELP will begin to “wind-down” and end application intake. Funds were originally forecast to run out in late 2017 and, though there was marginal additional funding and a deadline extension for the overall program to 2020, (at the federal level) South Carolina funds will be exhausted toward the end of 2017. In addition, as we entered the wind-down phase, several major layoff events (the SCANA, SCE&G and Westinghouse nuclear construction shutdown, primarily) have unexpectedly increased the application volume and make it a certainty that funding will end at this time. The application portal is scheduled to close in late 2017. Though no new applications will be accepted after that time, SC HELP will process all submitted applications and all approved applicants will receive the maximum funding for which they are approved. For the purpose of this report, performance measurements related to this program will change substantially as we begin to close the program and funding goals and program related training goals are curtailed and switched toward goals aimed at bringing this six year, \$300 million program to a conclusion.

New Executive Director (August 2017)

In August 2017, SC Housing came under the direction of its first new Executive Director in a decade. Changes in agency leadership often result in changes in agency Goals, Strategies and Objectives. We anticipate changes in these in our next Accountability Report.

ORGANIZATIONAL CHART

SC Housing Organizational Chart



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Strategic Planning Template

Type	Goal	Item # Strat	Object	Associated Enterprise Objective	Description
G	1			Government and Citizens	Improve Affordable Housing Opportunities Statewide
		1.1		Government and Citizens	Increase outreach efforts with community and affinity groups with whom our housing mission aligns / overlaps
			1.1.1	Government and Citizens	Increase the number of community and affinity groups in our database that align with our Agency mission by 10% by June 30, 2018
			1.1.2	Government and Citizens	Differentiate our organization by disseminating targeted messages to external stakeholders (the public), via FaceBook and increase our audience by 10% by June 30, 2018
		1.2		Government and Citizens	Enhance Development Programs (e.g. HOME, Tax Credits, Housing Trust Fund) and Increase Development Program Outreach Efforts Statewide
			1.2.1	Government and Citizens	Conduct at least 3 workshops and trainings annually to promote the development of affordable housing programs statewide
			1.2.2	Government and Citizens	Maintain and enhance financial compliance monitoring reviews annually through utilization of control self-assessment processes to ensure participants' viability and adherence to program requirements
		1.3		Government and Citizens	Increase Understanding and Usage of SC Housing Homeownership Programs Statewide
			1.3.1	Government and Citizens	Increase SC Housing trained real estate professionals by providing local, regional and individual company training
			1.3.2	Public Infrastructure and Economic Development	Increase SC Housing trained lending partners by providing local, regional and individual company training to increase lender participation by 5% by June 30, 2018
G	2			Public Infrastructure and Economic Development	Efficiently and Effectively Manage and Support Agency Programs and Human Resource Capital
		2.1 ¹		Public Infrastructure and Economic Development	Utilize Enterprise Risk Management (ERM) to effectively manage the Agency's Risks which threaten the achievement of objectives
			2.1.1 ¹	Public Infrastructure and Economic Development	Conduct at least one annual control self-assessment
			2.1.2 ¹	Public Infrastructure and Economic Development	Provide at least three trainings to Divisions with first-year control self assessment
		2.2		Government and Citizens	Maintain Fiscal Compliance, Program Auditability and Quality Control
			2.2.1	Government and Citizens	Successfully complete periodic and annual independent compliance audits
			2.2.2 ²	Government and Citizens	Maintain and reinforce program guidelines for all SC HELP processing agencies and underwriting staff by conducting at least four training sessions for underwriting staff and completing at least 140 site visits by June 30, 2017

Performance Measurement Template

Item	Performance Measure	Last Value	Current Target Value	Current Value	Future Target Value	Time Applicable	Data Source and Availability	Calculation Method	Associated Objective(s)
1	The number of community and affinity groups in our database and time frame	127%	10%	10%	10%	July 1-June 30	Development of database	N/A	1.1.1
2	Increase of social media audiences	128%	10%	10%	10%	July 1-June 30	Internal application diagnostics	Divide the sum of Facebook "Likes" at 6/30/16 by the sum of Facebook "Likes" at 7/01/15. Express as a %.	1.1.2
3	Number of (Development) workshops and trainings conducted	7	5	9 ^a	5	July 1-June 30	Notices Published	Total number of workshops and trainings completed	1.2.1
4	Number of trainings (for Real Estate Professionals)	76	50	76	60	July 1-June 30	Database	Completed trainings	1.3.1
5	Number of persons (Real Estate Professionals) attending workshops and trainings	1000+	500	1270	750	July 1-June 30	Attendance records	Total number of persons attending workshops and trainings	1.3.1,1.3.2
6	Percentage (%) of SC Housing Approved Lenders participating in Mortgage Credit Certificate	80% (62 lenders w/5 non-participants)	90%	100%	95%	July 1-June 30	Single Family program data	Participating Lenders/Total Lenders	1.3.2

7	Number of initiated control self-assessments ¹	1	1	1	1	July 1-June 30	Division control self-assessments reports	Count	2.1.1
8	Control self-assessments Action Plan items completed on time and implementation verified by Internal Audit ¹	100%	100%	0%	0%	July 1-June 30	Internal Audit	Number of actions completed and verified divided by number of actions scheduled for completion	2.1.1
9	Number of facilitated Division subsequent year control self-assessments ¹	2	3	1	0	July 1-June 30	Control self-assessment tracking log	Count	2.1.2
10	Response to Audit Findings per Auditor's Due Date	100%	100%	0%	0%	July 1-June 30	Audit Files	Number of Responses Completed on Time divided by Total Number of Audit Findings	2.2.1
11	Training sessions for underwriting staff ²	4	4	2	0	July 1-June 30	Database	Completed training sessions	2.2.2
12	Onsite visits to processing agencies ²	73	40	27	0	July 1-June 30	Database	Completed site visits	2.2.2
13	Percentage (%) of reports issued within HUD prescribed timeframes	100%	100%	100%	100%	July 1-June 30	Quality control review database	Number of quality control reviews completed timely divided by total QC reviews	2.2.3
14	Percentage (%) increase of qualified applicants per posting and by job type ³	80%	90%	77%	0%	July 1-June 30	Human Resources files	Comparison of current fiscal year qualified applicants per posting and by job type to previous fiscal year	2.4.1

15	Percentage (%) of employees capable of assuming leadership duties in three years ³	20%	25%	10%	0%	July 1-June 30	Human Resources files	Number of identified employees divided by total population	2.4.2
16	Increase use of the MCC by 06-30-16	73/\$10.5M Program closed partial year 6/12 - mid. Nov.	115/\$17M	158/\$24.9	175/\$21M	July 1-June 30	Financial files	Current value divided by target value.	3.1.1 3.1.2
17	The issuance of a new bond and refunding	Completed-\$60M in total bond funding	To be completed by FY17 end. \$100M total bonding	\$97M in new funding Completed two issues of \$67M and \$50M, \$27M of the \$67M was refunding	To be completed by FY18 end. \$100M total bonding	July 1-June 30	Financial files	The date of the bond issue	3.1.2
18	The number of new first and second mortgages	577 first mortgages.	600	759 first mortgage loans, 755 2nd. mortgage loans	600	July 1-June 30	Financial files	Count of new first and second mortgages produced following completion of the bond sale	3.1.2
FOOTNOTES	<p>1-There was no Internal Auditor from 9/1/16 through 5/8/17. This resulted in many of the associated metrics for the goals set by that office not being completed. In addition, the new Internal Auditor, in conjunction with the new Executive Director, will pursue a different course of risk assessment for the agency. As a result many of the Goals, Strategies and Objectives will change in the coming year. 2-This is a function of SC HELP. In 2017, SC HELP will begin to “wind-down” and end application intake. For the purpose of this report, performance measurements related to this program will change substantially as we begin to close the program and funding goals and program related training goals are curtailed and switched toward goals aimed at bringing this six year, \$300 million program to a conclusion. 3- With a new HR Director and goals in place, these measurements will change in the next year.</p>		<p>a-this number was inflated due to additional flood related training sessions</p>						

Agency Name: South Carolina State Housing Finance and Development Authority

Accountability Report

Agency Code: L32 Section: 042

Legal Standards Template

Item #	Law Number	Jurisdiction	Type of Law	Statutory Requirement and/or Authority Granted	Associated Program(s)	Does this law specify who (customer) the agency must or may serve? (Y/N)	Does the law specify a deliverable (product or service) the agency must or may provide? (Y/N)
1	31-13-20	State	Statute	Creation of the Authority.	All	N	N
2	31-13-30	State	Statute	Authorizes the Governor to appoint commissioners to the Authority's Board and select the chairman; designates terms of commissioners; and designates Governor and State Commissioner of DHEC or their designees as ex official members.	All	N	N
3	31-13-40	State	Statute	Executive Director is appointed by the commissioners of the Board.	All	N	N
4	31-13-50	State	Statute	Gives the Authority and Commissioners the same powers, immunities, etc. as those given to city, county, or regional housing authorities and permits Authority to make home equity conversion mortgages to specified persons.	All	Y	Y
5	31-13-60	State	Statute	Grants the Authority the power to conduct operations statewide with specified limitations.	All	Y	Y
6	31-13-70	State	Statute	Allocates all of the State's ceiling pursuant to 26 U.S.C. Section 103A(g)(6)(A) to issue qualified mortgage bonds. (Federal citation no longer accurate.)	Single Family Bond & Multifamily Bond	N	Y
7	31-13-80	State	Statute	Permits Authority to provide advice or technical assistance related to stimulating the housing industry and to relieve unemployment.	All	Y	Y
8	31-13-90	State	Statute	Permits Authority to issue bonds for multi-family housing upon certain determinations by the Budget and Control Board.	Multifamily Bond	Y	Y
9	31-13-180	State	Statute	Authorizes the Authority to: provide construction and mortgage loans; purchase mortgage loans; provide for predevelopment costs, temporary financing and land development expenses; provide residential housing construction and rehabilitation by private enterprise and housing sponsors for sale or rental to persons and families of moderate to low income; provide mortgage financing; make loans to mortgage lenders under terms and conditions requiring that the proceeds thereof be used by the mortgage lenders for new residential mortgage loans; provide technical, consultative and project assistance services to housing sponsors; assist in coordinating federal, state, regional and local public and private efforts and resources; promote wise usage of land and other resources; make direct loans to qualified individuals through mortgage lenders; acquire title to real property and cause to be constructed thereon; sell and dispose of real property and residential housing; and acquire title to and sell real property where necessary. The Authority may also borrow, expend, advance, loan or grant monies for such activities.	All	Y	Y

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

27	31-13-445	State	Statute	Prohibits expending more than 20% of the HTF in a fiscal year in any one county.	HTF	N	N
28	31-13-450	State	Statute	Establishes the minimum guidelines for HTF awards.	HTF	Y	N
29	31-13-460	State	Statute	Permits units of state, regional and local governments to receive HTF funds.	HTF	Y	N
30	31-13-470	State	Statute	Permits Board to establish HTF funding cycles; establishes priority for applications.	HTF	Y	N
31	Reg 64-1	State	Regulation	Defines "Moderate-to-Low Income".	All	Y	N
32	Reg 64-2	State	Regulation	Establishes use of monies in the Program Fund for downpayment assistance.	All	Y	Y
33	Reg 64-2.1	State	Regulation	Establishes fiscal HTF expenditures.	HTF	N	N
34	Reg 64-3	State	Regulation	Permits the Authority to use Program Fund for special needs financing.	All	Y	Y
35	Proviso 42.1	State	Proviso	Permits the Authority to carry forward federal rental assistance administrative fees.	Rental Assistance	N	N
36	Proviso 42.2	State	Proviso	Permits the Authority to carry forward prior fiscal year monies withdrawn from certain bond indentures.	All	N	N
37	Proviso 42.3	State	Proviso	Permits mileage reimbursement for the HTF Advisory Committee.	HTF	N	N
38	Proviso 42.4	State	Proviso	Permits the Authority to retain recoveries in excess of SWCAP.	All	N	N
39	29-4-60	State	Statute	Requires the Authority to create a statement for reverse mortgages and refer customers to counseling services for reverse mortgages.	All	Y	Y
40	37-23-40	State	Statute	Requires the Authority to approve high-cost home loan counselors.	All	Y	Y
41	12-24-90	State	Statute	Establishes the fee calculation that goes into the Housing Trust Fund.	HTF	N	N
42	31-3-10, et seq.	State	Statute	Establishes the manner in which local, city, county and regional housing authorities operate. Per 31-13-15, the Authority receives all powers, immunities, rights, limitations, etc. conveyed hereunder and not in conflict with Chapter 13 of Title 31.	All	Y	Y
43	31-21-10, et seq.	State	Statute	Creates the State's Fair Housing Law which the Authority is required to comply with or monitor its projects for compliance.	All	N	N
44	27-40-10, et seq.	State	Statute	Creates the State's Residential Landlord and Tenant Act. The Authority does not regularly operate rental properties but must comply if operating rental properties.	All	N	N
45	37-23-10, et seq.	State	Statute	Creates the South Carolina High-cost and Consumer Home Loans Act. While the Authority does not currently originate consumer mortgages directly, it purchases such loans which must be in compliance.	All	N	N
46	29-4-10, et seq.	State	Statute	Creates the South Carolina Reverse Mortgage Act. While the Authority does not originate reverse mortgage, it has the authority to do so and such originations must comply with this section.	All	N	N
47	29-3-10, et seq.	State	Statute	Establishes requirements related to mortgages in South Carolina. The Authority regularly requires mortgages to secure funds it expends and must comply with this section.	Mortgage Production	N	N
48	42 U.S.C. 12701, et seq.	Federal	Statute	Creates the HOME Investment Partnerships Program which the Authority administers.	HOME	Y	Y
49	24 CFR Part 92	Federal	Regulation	Establishes the rules with the HOME Investment Partnerships Program which the Authority administers.	HOME	Y	Y

50	110 P.L. 289	Federal	Statute	Establishes the Housing and Economic Recovery Act of 2008. HERA includes housing finance reform, the S.A.F.E Mortgage Licensing Act, mortgage foreclosure protections for service members, the Neighborhood Stabilization Program (which the Authority administers), modifications to the Low Income Housing Tax Credit (which the Authority administers), and modifications to tax-exempt housing bond rules (which the Authority issues).	NSP, LIHTC, Multifamily TEB, Mortgage Servicing	Y	N
51	24 CFR Part 570	Federal	Regulation	Establishes rules with the Neighborhood Stabilization Program which the Authority administers.	NSP	Y	N
52	111 P.L. 5	Federal	Statute	Establishes the American Recovery and Reinvestment Act of 2009. ARRA modified the Neighborhood Stabilization Program and the Low Income Housing Tax Credit (both of which the Authority administers).	NSP, LIHTC	N	N
53	111 P.L. 203	Federal	Statute	Establishes the Dodd-Frank Wall Street Reform and Consumer Protection Act. Dodd-Frank modified the Neighborhood Stabilization Program (which the Authority administers) and provided certain consumer protections in the mortgage industry (which the Authority participates in) including creation of the Consumer Financial Protection Bureau which regulates the lending industry.	NSP, Mortgage Servicing	N	N
54	110 P.L. 343	Federal	Statute	Establishes the Emergency Economic Stabilization Act of 2008. EESA includes Trouble Assets Relief Program (TARP) which provides funding for the Neighborhood Initiative Program and the SC HELP programs.	Hardest Hit	Y	N
55	26 USCS §42	Federal	Statute	Establishes the federal low-income housing tax credit which the Authority administers.	LIHTC	N	N
56	42 U.S.C. §§ 3601, et seq.	Federal	Statute	Establishes the Fair Housing Act.	All	N	N
57	12 CFR Part 338	Federal	Regulation	Regulations regarding the Fair Housing Act.	All	N	N
58	26 CFR 1.42-1, et seq.	Federal	Regulation	Regulations concerning the federal low-income housing tax credit program.	LIHTC	N	Y
59	26 USCS §142	Federal	Regulation	Permits the use of tax-exempt bonds for qualified residential rental projects.	Multifamily Bond	Y	N
60	26 CFR 1-1.03-8	Federal	Regulation	Regulations related to qualified residential rental projects.	Multifamily Bond	N	N
61	26 CFR 1.103A-2	Federal	Regulation	Regulation requiring annual report on qualified mortgage bonds.	Mortgage Production	N	Y
62	108 P.L. 159	Federal	Statute	Established the Fair and Accurate Credit Transactions Act of 2003 (FACTA). FACTA requires the Authority's Red Flag Policy.	All	N	Y
63	75 P.L. 412	Federal	Statute	Established the Housing Act of 1937 which provides for subsidies to be paid by the US government to local public housing agencies for public housing.	Section 8, Contract Administration	Y	N
64	12 U.S.C. 1706	Federal	Statute	Creates Section 8 housing which the Authority administers in its Housing Choice Voucher Program and Contract Administration area.	Section 8, Contract Administration	Y	N
65	26 USCS §143	Federal	Statute	Permits the use of tax-exempt bonds for qualified mortgage bonds.	Single Family Bond & Multifamily Bond	Y	N
66	26 USCS §26	Federal	Statute	Permits the issuance of mortgage credit certificates.	Mortgage Production	Y	N
67	26 CFR 1.25-1T - 1.25-8T	Federal	Regulation	Regulations regarding mortgage credit certificates.	Mortgage Production	N	Y
68	111 P.L. 22, Div A, Title VII	Federal	Statute	Establishes the Protecting Tenants at Foreclosure Act. Law has currently sunsetted but there are efforts to re-establish.	Mortgage Servicing	N	N
69	37-5-101, et seq.	State	Statute	Consumer Protection Code's Remedies and Penalties.	All	N	N
70	15 USC 1691	Federal	Statute	Established the Equal Credit Opportunity Act (ECOA) which regulates the loan application process.	Mortgage Production	N	N
71	12 CFR Part 202	Federal	Regulation	Regulations for ECOA.	Mortgage Production	N	N
72	Title VI of the Civil Rights Act of 1964	Federal	Statute	Prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.	All	N	N
73	29 USC 794	Federal	Statute	Prohibits discrimination because of disability.	All	N	N

74	12 USC 2901	Federal	Statute	The Community Reinvestment Act (CRA) which protects low-income borrowers from discriminatory credit practices.	Mortgage Production	N	N
75	12 CFR Part 25	Federal	Regulation	Regulations regarding CRA.	Mortgage Production	N	N
76	12 CFR Part 228	Federal	Regulation	Regulations regarding CRA.	Mortgage Production	N	N
77	12 CFR Part 345	Federal	Regulation	Regulations regarding CRA.	Mortgage Production	N	N
78	12 CFR Part 563e	Federal	Regulation	Regulations regarding CRA.	Mortgage Production	N	N
79	12 USC 2801 - 2011	Federal	Statute	Established the Home Mortgage Disclosure Act (HMDA) which requires collection and reporting of certain information related to loan applications.	Mortgage Production	N	N
80	12 CFR Part 1003	Federal	Regulation	Regulations regarding HMDA.	Mortgage Production	N	N
81	15 USC 1601, et seq.	Federal	Statute	Truth in lending Act (TILA) which provides protections for consumer credit transactions.	All	N	N
82	12 CFR Part 1026	Federal	Regulation	Regulations regarding TILA.	All	N	N
83	Reg Z, Section 32	Federal	Regulation	Home Ownership and Equity Protection Act (HOEPA) which protects lenders against abusive lending practices.	Mortgage Production	N	N
84	12 USC 2601	Federal	Statute	Real Estate Settlement Procedures Act (RESPA) which requires a lender give a good faith estimate of costs and charges, prohibits abusive practices and requires certain disclosures.	All	N	N
85	24 CFR Part 3500 (Reg X)	Federal	Regulation	Regulations regarding RESPA.	Mortgage Production & Mortgage Servicing	N	N
86	15 USC 1681	Federal	Statute	Fair Credit Reporting Act (FCRA) as amended by the Fair and Accurate Credit Transactions Act (FACTA) which promotes accuracy and ensuring privacy of information in use on consumer credit reports. Requires lenders to have a red flag policy.	All	N	Y
87	12 CFR Part 1022 (Reg V)	Federal	Regulation	Regulations regarding FCRA/FACTA.	All	N	N
88	15 USC 6902	Federal	Statute	Gramm-Leach Bliley (GLB) Act (aka Financial Services Modernization Act) which protects against unauthorized access to customer information and prevents identity theft.	All	N	N
89	12 CFR Part 1016 (Reg P)	Federal	Regulation	Regulations regarding GLB.	All	N	N
90	15 USC 1692	Federal	Statute	Fair Debt Collection Practices Act (FDCPA) prohibits abusive practices of debt collectors. The Authority is currently not subject to this Act, however, the Authority attempts to keep its collection efforts in compliance.	Mortgage Servicing	N	N
91	50 USC 501-597b	Federal	Statute	Service members Civil Relief Act (SCRA) protects military personnel from civil liability, foreclosure or eviction while they are serving and caps the interest rate on debts.	Mortgage Servicing	N	N
92	12 USC 4901 -4910	Federal	Statute	Homeowners Protection Act of 1988 which is commonly known as the PMI Act and gives consumers the right to request cancellation of PMI (private mortgage insurance) when they pay down their mortgage to 80% or more of the home's value and requires cancellation at 78%.	Mortgage Servicing	N	N
93	42 USC 9601-9675	Federal	Statute	Comprehensive Environmental Response Compensation and Liability Act (CERCLA) imposes liability on owners of property for cleaning up hazardous waste. Lenders may be liable under CERCLA if they become the owner through foreclosure or otherwise.	All	N	N
94	37-22-100, et seq.	State	Statute	South Carolina Mortgage Lending Act requires licensure to act as a mortgage lender.	Mortgage Production	N	N
95	1-13-10, et seq.	State	Statute	SC Human Affairs Law prohibits discrimination against an individual because of race, religion, color, sex, age, national origin, or disability.	All	N	N
96	35-21-10, et seq.	State	Statute	South Carolina Fair Housing Law prohibits discrimination in any aspect of residential real estate transactions on the basis of race, color, religion, sex, handicap, familial status or national origin.	All	N	N

Agency Name: South Carolina State Housing Finance and Development Authority

Fiscal Year 2016-17
Accountability Report

Agency Code: L32 Section: 042

Program Template

Program/Title	Purpose	FY 2016-17 Expenditures (Actual)				FY 2017-18 Expenditures (Projected)				Associated Objective(s)
		General	Other	Federal	TOTAL	General	Other	Federal	TOTAL	
I.A. Administration	Administration includes Executive Administration, Legal, Human Resources and Internal Audit	\$0	\$ 2,474,809	\$0	\$ 2,474,809	\$0	\$ 8,149,166	\$0	\$ 8,149,166	All Objectives
I.B. Finance	Finance	\$0	\$ 956,890	\$0	\$ 956,890	\$0	\$ 1,276,054	\$0	\$ 1,276,054	2.2.1, 2.2.3, 2.3.1, 2.3.2, 3.1.1, 3.1.2
I.C. Support Services	Support Services covers Information Technology, Procurement and Marketing	\$0	\$ 2,082,959	\$0	\$ 2,082,959	\$0	\$ 2,482,207	\$0	\$ 2,482,207	1.1.1, 1.1.2, 1.2.1, 1.2.2, 2.3.1, 2.3.2, 2.4.1, 2.4.2
II.A. Contract Administration (CA) and Compliance Monitoring (CM)	CA monitors and disburses rental assistance under a contract with HUD. CM monitors other government assisted affordable housing.	\$0	\$ 1,655,884	\$ 127,168,613	\$ 128,824,497	\$0	\$ 2,667,574	\$ 129,100,000	\$ 131,767,574	1.1.1, 1.1.2, 2.2.1, 2.3.1, 2.3.2, 2.4.1, 2.4.2
II.B. Rental Assistance	The HUD Housing Choice Voucher Program provides rental assistance to very low-income families.	\$0	\$0	\$13,332,138	\$ 13,332,138	\$0	\$0	\$ 13,645,941	\$ 13,645,941	1.1.1, 1.2.1, 2.2.1, 2.3.1, 2.3.2, 2.4.1, 2.4.2
II.C. Housing Initiatives	The HUD HOME Program, the HUD Neighborhood Stabilization Program, Federal Housing Trust Fund, and the Housing Trust Fund promote public/private partnerships to support the development and maintenance of affordable housing.	\$0	\$ 1,436,401	\$ 4,426,226	\$ 5,862,627	\$0	\$ 6,450,467	\$ 16,067,173	\$ 22,517,640	1.1.1, 1.1.2, 1.2.1, 1.2.2, 2.1.1, 2.2.1, 2.2.3, 2.3.1, 2.3.2, 2.4.1, 2.4.2
II.D. Housing Tax Credits	Low Income Housing Tax Credit Program and Administration	\$0	\$ 659,871	\$0	\$ 659,871	\$0	\$ 911,153	\$0	\$ 911,153	1.1.1, 1.1.2, 1.2.1, 1.2.2, 2.1.1, 2.2.1, 2.3.1, 2.3.2, 2.4.1
III.A. Mortgage Production	The Homeownership Program provides below-market home mortgages to low-to-moderate income South Carolinians	\$0	\$ 887,252	\$0	\$ 887,252	\$0	\$ 2,174,243	\$0	\$ 2,174,243	1.1.1, 1.1.2, 1.2.1, 1.2.2, 1.3.1, 1.3.2, 2.1.1, 2.2.1, 2.3.1, 2.3.2, 2.4.1, 2.4.2, 3.1.1, 3.1.2
III.B. Mortgage Servicing	Mortgage Servicing includes Servicing and Investor Services	\$0	\$ 2,224,308	\$0	\$ 2,224,308	\$0	\$ 2,537,689	\$0	\$ 2,537,689	1.1.1, 1.1.2, 2.3.1, 2.3.2, 2.4.1, 2.4.2

Agency Name: South Carolina State Housing Finance and Development Authority

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Partners

Name of Partner Entity	Type of Partner Entity	Description of Partnership	Associated Objective(s)
Consumer Affairs	State Government	Annual Forum; various educational presentations	1.1.1; 1.1.2
Office of the Lt. Governor/Office on Aging	State Government	Funding to assist low income senior citizens to obtain rental residences	1.1.1
Department of Commerce	State Government	Coordinate activities related to assisting homeowners who were impacted by the October 2015 flood to make necessary repairs to their home through their administration of Community Development Block Grant Disaster Recovery Funds	1.1.1
LLR	State Government	Various licensing and oversight	1.1.1; 1.1.2
University of South Carolina/Moore School of Business	Higher Education Institute	Annual analysis of agency economic impact and contribution	All
Dept. of Employment and Workforce	State Government	Distribution and awareness of availability of assistance to homeowners experiencing temporary unemployment	1.1.1
SC Department of Administration	State Government	Various reporting involving bond issuance and authority. Financial oversight	All
Lending Partners	Private Business Organization	Banks and independent Mortgage Companies	1.1.1; 1.3.2

Realtors and Builders	Private Business Organization	Various Realtors and Builders	1.3.1
Affordable Housing Coalition of South Carolina	Professional Association	Annual Forum; various educational presentations	1.1.1; 1.1.2
USDA Rural Development	Federal Government	Annual Forum; various educational presentations	1.1.1; 1.1.2
HUD	Federal Government	Annual Forum; various educational presentations	1.1.1; 1.1.2; 2.2.3
U.S. Department of the Treasury	Federal Government	SC HELP	2.2.2
SC Disaster Recovery Office	State Government	Coordinate disaster recovery efforts	1.1.1
Federal Emergency Management Agency	Federal Government	Facilitate disaster recovery efforts	1.1.1
SC Voluntary Organizations Active in Disaster Recovery (SC VOAD)	Non-Governmental Organization	Assist in disaster rehabilitation efforts	1.1.1
Small Business Administration	Federal Government	Assist in disaster recovery	1.1.1
SC Emergency Management Division	State Government	Facilitate disaster recovery efforts	1.1.1
Veterans Administration	Federal Government	Provide services to veterans	1.1.1
Southern Baptist Convention	Non-Governmental Organization	Provide faith-based services to the community. Assisted in disaster recovery efforts	1.1.1
Salvation Army	Non-Governmental Organization	Provide community based services. Assisted in disaster recovery efforts	1.1.1
United Way of the Midlands	Non-Governmental Organization	Provide community based services. Assisted in disaster recovery efforts	1.1.1

Red Cross	Non-Governmental Organization	Provide community based services. Assisted in disaster recovery efforts	1.1.1
Presbyterian Disaster Assistance	Non-Governmental Organization	Provide community based services. Assisted in disaster recovery efforts	1.1.1
Manufactured Housing Institute	Non-Governmental Organization	Provide manufactured housing and advocacy for its members. Assisted in disaster recovery efforts.	1.1.1
SC Department of Insurance	State Government	Regulates insurance industry. Assisted in disaster recovery efforts	1.1.1
USC Career Center	Higher Education Institute	Interns	2.4.1
Columbia Urban League	Private Business Organization	Interns	2.4.1
DSHR	State Government	HR Advisory Group for all state HR matters & Edge 360 Assessments for STEPS	2.4.1
Learning Consortium	State Government	A group formed earlier this year to share training resources across state	2.4.1;2.4.2
ATD South Carolina- Midlands Chapter	Private Business Organization	Training & development group	2.4.1; 2.4.2
Midlands Technical College	Higher Education Institute	STEPS, Frontline Manager Training, Sr. Staff Training, Training Classes & Consult	2.4.2
Columbia Society of Human Resource Management (Professional Association	HR best practices sharing	2.4.1; 2.4.2
Strong Performance-Based Solutions, LLC	Private Business Organization	STEPS 360 Assessment analysis & review for participants	2.4.2

Agency Name: South Carolina State Housing Finance and Development Authority

Fiscal Year 2015-16
Accountability Report

Agency Code: L32 Section: 042

Report Template

Item	Report Name	Name of Entity Requesting the Report	Type of Entity	Reporting Frequency	Submission Date (MM/DD/YYYY)	Summary of Information Requested in the Report	Method to Access the Report
1	Accountability Report	Executive Budget Office	State	Annually	09/15/	Annual report of agency activity, outcomes and other agency related information	Executive Budget Office and SC Housing agency website or by request to the agency
2	Housing Trust Fund Annual Report	Executive Budget Office	State	Annually	09/15/	Yearly activity of awards made by the South Carolina Housing Trust Fund	Executive Budget Office and SC Housing agency website or by request to the agency
3	Voucher Program-Voucher Management System	HUD	Federal	Monthly	By the 22nd	Monthly HAP and administrative expense, number of vouchers and type assisted	FOIA HUD
4	Voucher Program-HUD 50058 Family Report	HUD	Federal	Monthly	Last working day	All family member characteristics, income, assets, expenses, unit and owner information	FOIA HUD
5	Voucher Program-Section Eight Management Assessment Program	HUD	Federal	Annually	By 8/29	Self-assessment of established performance indicators (subject to compliance review)	FOIA HUD
6	Unaudited Financial Report	HUD	Federal	Annually	By 8/29	Statement of operating receipts & expenditures and year-end settlement	FOIA HUD
7	Audited Financial Report	HUD	Federal	Annually	By 3/31 for previous FY	Statement of operating receipts & expenditures and year-end settlement	FOIA HUD
8	Project-Based Contract Administration-Contract Administration Activities	HUD	Federal	Monthly	By the 10th business day after end of month.	Certification and documentation of performance of specific Incentive-Based Performance Standards Tasks	FOIA HUD
9	HOME Section 3 Report	HUD	Federal	Annually	By April 30th	Reporting of contracts and job opportunities to Section 3 residents and business (low income individuals and companies)	FOIA HUD
10	NSP Section 3 Report	HUD	Federal	Annually	By January 30th	Reporting of contracts and job opportunities to Section 3 residents and business (low income individuals and companies)	FOIA HUD
11	Minority Women Owned Business Report	HUD	Federal	Annually	By October 31st	Number of contracts awarded to minority women owned businesses	FOIA HUD
12	SC HELP	Treasury	Federal	Monthly	By the 4th business day of each month	Activity progress report	SCHELP.GOV and the U.S. Department of the Treasury
13	Monthly NIP Report	Treasury	Federal	Monthly	By the 4th business day of each month	Activity progress report	FOIA Treasury
14	Quarterly NIP Report	Treasury	Federal	Quarterly	By the 45th day of the end of the quarter	Activity progress report	FOIA Treasury
15	NSP Quarterly Report	HUD	Federal	Quarterly	By the 30th day of the end of the quarter	Activity progress report	FOIA HUD
16	Davis Bacon Report	HUD	Federal	Bi-annually	September 30th and March 31st	Reporting the number of HOME funded construction contracts	FOIA HUD
17	HOME Caper	HUD	Federal	Annually	by April 30th	Annual accomplishments	FOIA HUD or request to the agency
18	HOME Action Plan	HUD	Federal	Annually	by April 30th	Annual goals	FOIA HUD or request to the agency

Agency Name: South Carolina State Housing Finance and Development Authority

Fiscal Year 2015-16
Accountability Report

Agency Code: L32 Section: 42

Customer Template

Divisions or Major Programs	Description	Service/Product Provided to Customers	Customer Segments	<i>Specify only for the following Segments:</i> (1) Industry; Name; (2) Professional Organization; Name; (3) Public; Demographics.
Generally	<p>SC Housing's key customer groups are primarily dependent on the program under which the customer is classified. For the Contract Administration, Multifamily Tax Exempt Bond Program, Low Income Housing Tax Credit and Housing Choice Voucher Programs, the primary customers are very low- and low-income families. For the HOME Investment Partnerships Program, South Carolina Housing Trust Fund Program and NSP, the primary customers are very low- and low-income tenants, homeowners and special needs populations. For the Mortgage Bond Program, the primary customers are low- to moderate-income homebuyers. SC HELP works with homeowners who are in danger of losing their homes due to temporary loss of income or other uncontrollable hardship. For The National Housing Trust Fund (new in 2017) the primary customers are extremely low income families. This information is detailed below.</p>		<p>SC Housing's key customer groups are primarily dependent on the program under which the customer is classified. For the Contract Administration, Multifamily Tax Exempt Bond Program, Low Income Housing Tax Credit and Housing Choice Voucher Programs, the primary customers are very low- and low-income families. For the HOME Investment Partnerships Program, South Carolina Housing Trust Fund Program and NSP, the primary customers are very low- and low-income tenants, homeowners and special needs populations. For the Mortgage Bond Program, the primary customers are low- to moderate-income homebuyers. SC HELP works with homeowners who are in danger of losing their homes due to temporary loss of income or other uncontrollable hardship. For The National Housing Trust Fund (new in 2017) the primary customers are extremely low income families. This information is detailed below.</p>	
Project-Based Contract Administration	Extremely- low and very-low income families	Administration of HUD subsidy contract for Project-Based rental properties.	Extremely- low and Very-low income families	Extremely- low and very-low income families
Multifamily Tax Exempt Bond Program	Very low- and low-income families	Mortgage Financing (multifamily)	Very low- and low-income families	Very low- and low-income families
Low Income Housing Tax Credit	Very low- and low-income families	Tax Credits; Mortgage Financing (multifamily)	Very low- and low-income families	Very low- and low-income families
Housing Choice Voucher Program	Extremely- low and very-low income families	Administration of HUD Rental Assistance Program.	Extremely- low and Very-low income families	Extremely- low and very-low income families
HOME Investment Partnerships Program	Very low- and low-income tenants, homeowners and special needs population	Mortgage Financing (single and multifamily)	Very low- and low-income tenants, homeowners and special needs population	Very low- and low-income tenants, homeowners and special needs population
South Carolina Housing Trust Fund Program	Very low- and low-income tenants, homeowners and special needs population	Program Administration	Very low- and low-income tenants, homeowners and special needs population	Very low- and low-income tenants, homeowners and special needs population
Neighborhood Stabilization Program (NSP)	Very low- and low-income tenants, homeowners and special needs population	Program Administration	Local Govts.	This program assists local governments with the reduction or elimination of blight

Agency Name:

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**Fiscal Year 2016-2017
Accountability Report****Agency Code:**

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Section:

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External Review Template

Item	Name of Entity Conducted External Review	Type of Entity	External Review Timeline (MM/DD/YYYY to MM/DD/YYYY)	Method to Access the External Review Report
Davis Bacon	HUD	Federal	8/3-8/4/15	Email Anastasia Rodriguez at anastasia.rodriguez@schousing.com
1602 Reports	U.S. Treasury	Federal	8/17/2015	Email Anastasia Rodriguez at anastasia.rodriguez@schousing.com
PBCA Limited Remote ACR	HUD	Federal	10/29/2015	Email Anastasia Rodriguez at anastasia.rodriguez@schousing.com
GAAP Financial Statements and Single Audit	Elliott Davis Decosimo	Outside Organization	6/19/15 - 9/7/15	Email Anastasia Rodriguez at anastasia.rodriguez@schousing.com
Peer Review of Internal Audit Function	SC State Internal Auditor's Assoc.	Outside Organization	8/25/2015	Email Anastasia Rodriguez at anastasia.rodriguez@schousing.com
HR Delegation Compliance Audit	Division of State Human Resources	State	12/2/2015	Email Anastasia Rodriguez at anastasia.rodriguez@schousing.com
Treasury Compliance Review NIP	U.S. Treasury	Federal	1/20-1/21/16	Email Anastasia Rodriguez at anastasia.rodriguez@schousing.com
Compliance Monitoring Review	HUD	Federal	2/19/2016	Email Anastasia Rodriguez at anastasia.rodriguez@schousing.com
Hardest Hit Fund ongoing oversight	SIGTARP	Federal	Ongoing	Email Anastasia Rodriguez at anastasia.rodriguez@schousing.com

