



SC HOUSING

SC HOUSING STRATEGIC PLAN

JULY 2026 - JULY 2029

“Hope is our business”

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ABOUT SC HOUSING

The South Carolina State Housing Finance and Development Authority (SC Housing) is a self-sustaining agency committed to ensuring that South Carolinians have the opportunity to live in safe, decent and affordable housing. SC Housing operations are supported by a funding base that includes fees and other revenue earned through the administration of agency programs.

MISSION

Create quality, affordable housing opportunities for the citizens of South Carolina.

VISION

That all South Carolinians have the opportunity to live in safe, decent and affordable housing.

OUR VALUES



COMMUNITY

We help make big cities and small towns across the Palmetto State better places to live.



INTEGRITY

We act ethically in everything that we do and treat our partners and customers with respect.



INNOVATION

We are deeply motivated to pursue new and better ways to serve the people of our state.



PROFESSIONALISM

We perform our tasks effectively and efficiently and steward resources responsibly.



EXPERTISE

We are capable, resourceful and deeply informed about housing issues in South Carolina.

ABOUT THE PLAN

South Carolina's housing landscape continues to evolve, requiring SC Housing to regularly evaluate and align its resources, programs and strategies to address changing needs across the state. Our planning is informed by current housing trends, market conditions, demographic shifts and the need to effectively leverage available public and private resources. We recognize that sustainable and impactful housing solutions require collaboration among a broad network of partners, including developers, lenders, local governments, nonprofit organizations, community advocates, private industry and sister state agencies.

This plan serves as a roadmap for advancing affordable housing opportunities throughout South Carolina. It establishes strategic priorities while providing the flexibility necessary to respond to changing economic conditions, emerging housing challenges and new opportunities. The plan is intended to guide action while allowing for periodic reassessment and adjustment as circumstances evolve.

SC Housing remains committed to maintaining open communication with our partners, customers, policymakers and stakeholders. Meaningful engagement helps ensure that proposed actions are informed by diverse perspectives and grounded in practical experience. For this reason, the plan identifies broad strategic goals and priorities while allowing specific initiatives to be developed through ongoing collaboration and program planning efforts.

We are committed to ensuring that partners, customers, advocates and other stakeholders have opportunities to contribute their expertise and perspectives throughout the implementation process. Public engagement and stakeholder input remain important components of successful planning and program delivery. Updates on major initiatives and progress toward goals will continue to be shared through the [SC Housing website](#) and other communication channels.

While the plan is designed to remain flexible and responsive, implementation will occur within a framework of accountability and performance measurement that provides transparency regarding the outcomes achieved through agency programs and investments.

To support that commitment, SC Housing has implemented an [Economic Impact Interactive Tool](#) that allows the public to view the impact of agency programs by county, SC House District, SC Senate District and U.S. Congressional District. Updated annually, the tool provides insight into the economic and community benefits generated through investments in the core areas outlined in this plan: Programs, Organizational Services, Finance and Information Technology.

SC Housing also remains committed to innovation and continuous improvement. Recent efforts have included the launch of the "Made It Home!" initiative, expanded outreach and public engagement activities, development of new partnerships, strategic leadership of the housing disaster recovery support function, the reestablishment of a statewide Affordable Housing Summit and increased engagement with state and federal policymakers about South Carolina's affordable housing challenges and needs. These efforts strengthen our ability to identify emerging needs, develop innovative solutions and advance our mission of creating quality, affordable housing opportunities for South Carolinians.

STRATEGIC CONTEXT

Affordable housing affects virtually every sector of South Carolina’s economy and quality of life. Employers depend on a workforce that can afford to live within reasonable proximity to jobs. Families depend on stable and affordable housing to achieve financial security and upward mobility. Communities depend on a sufficient supply of housing to support economic development, attract investment and sustain growth.

South Carolina’s continued population growth presents both opportunities and challenges. While the state’s strong economy, favorable business climate and quality of life have helped insulate it from some economic pressures experienced elsewhere, sustained growth has intensified demand for housing across many regions. Ensuring that housing supply keeps pace with demand while preserving affordability remains one of the state’s most pressing challenges.

At the same time, South Carolina faces risks associated with natural disasters and other disruptive events, including hurricanes, flooding, severe storms and other emergencies that can affect housing availability, affordability and community resilience. Building and preserving a housing stock capable of withstanding these challenges is an increasingly important component of long-term housing planning.

Findings from the [2023 Palmetto State Housing Study](#) continue to provide valuable insight into housing conditions and trends across South Carolina. The study identified a significant population increase beginning in 2010, driven largely by in-migration from other states.

Because of these factors, our state finds itself at the crossroads of promising opportunities contrasted with a growing affordability gap impacting middle-income households. However, our commitment to creating affordable housing opportunities for all South Carolinians continues. We are reminded every day that hope is our business and work towards creating sustainable affordable housing solutions that meet the varying needs of our local communities.



CURRENT HOUSING TRENDS AND NEEDS

While population growth contributes to economic vitality, it also increases pressure on the housing market. Rising demand has contributed to escalating home prices, rental costs and affordability challenges, particularly for low- and moderate-income households.

The Palmetto State Housing Study also found that approximately half of renter households and one-quarter of households with mortgages are housing cost burdened, spending more than 30 percent of their income on housing. Moderate-income single-parent households continue to experience particularly high rates of housing cost burden.

South Carolina is also experiencing a significant demographic shift as the state's population ages. The growing number of older adults creates increased demand for housing options that support aging in place, accessibility, affordability and supportive services. Addressing these needs while preserving housing opportunities for existing residents will be an important priority in the years ahead.

Census data show in-migration patterns continuing in 2025 with SC being the fastest growing state for people moving in. This is placing further strain on the housing market and challenging affordability.

The South Carolina Revenue and Fiscal Affairs Office projects that the state will have 6.2 million residents – about 600,000 more than we have right now – by 2035. Population changes places additional demand for housing, schools and infrastructure on local governments who are now advocating for impact fees to off-set costs, regulatory requirements and/or concurrency legislation that will allow them to weigh in on development decisions and negotiate costs upfront with builders.

Population growth has been concentrated primarily in the Coastal, Upstate and Midlands regions, while many rural communities face different housing challenges. Urban and high-growth areas generally require additional housing production to meet demand, while many rural communities place greater emphasis on preserving existing housing stock, rehabilitation and home repair programs.

We are seeing increased interest and activity in metropolitan areas like Charleston, Greenville and Columbia as these local economies form partnerships to address both housing and workforce challenges.

But local governments are not the only ones concerned about housing affordability or attainability. According to the 2025 Housing Attainability Study commissioned by the Home Builders Association of SC, families are being “priced out” of homeownership for each additional \$1,000 of added costs related to building a new home – costs that the report states are escalating due to “barriers, labor shortages and supply chain challenges.”

It goes on to cite “rising home prices combined with stagnant wage growth” as creating “significant barriers to homeownership for the majority of working families.” The situation is even more acute for “low- and middle-income households, who often struggle to afford basic necessities because housing costs consume more than 30% of their monthly income.”

The study found that 56% of South Carolina families do not have income sufficient to qualify for a mortgage. According to their South Carolina Home Attainability Index, there are significant variations in high-cost areas like Charleston and Beaufort where more than 75% of families are priced out of homeownership because they do not have the needed income to qualify – \$170,000 and \$149,000 respectively. They also found that the median home price in the state was \$239,186. This mirrors findings from the Palmetto

CURRENT HOUSING TRENDS AND NEEDS

State Housing study, which found that entry-level homeownership has become increasingly difficult as the supply of lower-priced homes has diminished and the cost of financing has increased.

Lastly, The 2025 Housing Attainability Study found that the primary median income earners who are priced out are teachers (\$53,000), firefighters (\$45,000), nurses (\$68,000) and Police Officers (\$47,000)—the same community workers that we focus on in our Palmetto Heroes homebuyer program.

The regional differences in Area Median Income (AMI) are also reflected in the HUD income limits that govern our SC Housing Programs.

BAMBERG COUNTY

Median Family Income	\$63,200				
FY 2026 Income Limit Category	1-Person	2-Person	3-Person	4-Person	5-Person
Very Low (50%) Income Limits (\$)	26,150	29,850	33,600	37,300	40,300
Extremely Low Income Limits (\$)*	15,960	21,640	27,320	33,000	38,680
Low (80%) Income Limits (\$)	41,800	47,800	53,750	59,700	64,500

CHARLESTON-NORTH CHARLESTON, SC MSA

Median Family Income	\$117,500				
FY 2026 Income Limit Category	1-Person	2-Person	3-Person	4-Person	5-Person
Very Low (50%) Income Limits (\$)	\$41,150	\$47,000	\$52,900	\$58,750	\$63,450
Extremely Low Income Limits (\$)*	\$24,700	\$28,200	\$31,750	\$35,250	\$38,680
Low (80%) Income Limits (\$)	\$65,800	\$75,200	\$84,600	\$94,000	\$101,550

GREENWOOD COUNTY

Median Family Income	\$74,600				
FY 2026 Income Limit Category	1-Person	2-Person	3-Person	4-Person	5-Person
Very Low (50%) Income Limits (\$)	26,150	29,850	33,600	37,300	40,300
Extremely Low Income Limits (\$)*	15,960	21,640	27,320	33,000	38,680
Low (80%) Income Limits (\$)	41,800	47,800	53,750	59,700	64,500

Source Credit: [2026 Income Limits Dataset | Summary](#)

* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low income limits may equal the very low (50%) income limits.

From a housing policy perspective, we are looking at an increasing proportion of our state's population who meet the 80% AMI and below requirement for our affordable housing programs:

The Palmetto State Housing Study further identified a persistent shortage of affordable housing supply resulting from years of underbuilding that have not kept pace with population growth. Inventory constraints, rising land and construction costs, increasing insurance expenses and higher interest rates continue to impact both housing production and affordability.

Although multifamily housing development remains an important component of South Carolina's housing strategy, developers continue to face challenges associated with construction costs, financing, insurance expenses and market uncertainty.

These conditions underscore the importance of innovative public-private partnerships, strategic investments and policy solutions that expand housing opportunities while maintaining long-term affordability.



One factor that is having a significant impact on multifamily development is the Build America, Buy America Act (BABA) requirement that became law on November 15, 2021 and was implemented by HUD for the HOME and National Housing Trust Fund Programs in August of 2024.

BABA requires that ALL (1) iron and steel, (2) manufactured products and (3) construction materials used for federally funded infrastructure projects are produced in the United States, unless otherwise exempt or subject to an approved waiver.

This requirement is known as the "Buy America Preference (BAP)". BAP prohibits funding projects with HOME and/or NHTF unless ALL of the iron, steel, manufactured products and construction materials used in the project are produced in the United States." BABA P.L. 117-58, Secs 70911 - 70917).

If one dollar of a project is subject to BABA, basically the entire project is subject to the provision, regardless of funding source.

While many of these factors are outside the direct control of SC Housing and its partners, they reinforce the importance of identifying areas where targeted investments, innovation, collaboration and effective policy can make a meaningful difference. The agency remains committed to developing practical solutions that respond to emerging needs while advancing housing opportunities for current and future generations of South Carolinians.

HOMEOWNERSHIP

The Homeownership Program provides funding to participating private mortgage lenders to help low- and moderate-income individuals and families achieve homeownership, often for the first time. The program offers 30-year fixed-rate mortgages with competitive interest rates and down payment assistance, reducing the upfront savings needed to purchase a home. Eligible properties include site-built single-family homes, off-frame modular homes, patio homes, townhomes and approved condominiums.

To further expand access to affordable homeownership, the program provides down payment assistance in designated underserved rural counties through the County First Community Lending Initiative Program. The agency also administers the seasonal Palmetto Heroes program, which supports teachers, first responders, nurses, medical professionals, veterans and other community service professionals by helping make homeownership more attainable.

The Homeownership Department has developed mortgage products that address the diverse needs of prospective homebuyers. One example is the Palmetto Home Advantage (PHA) program, which provides alternative financing options for mortgage loan purchases. Funded through mortgage-backed securities transactions, the program offers greater flexibility than traditional lending products available through SC Housing. Through PHA, eligible homebuyers may finance up to 97 percent of a home's value and, for conventional loans, may eliminate private mortgage insurance once they achieve 20 percent equity in the home. The program also provides financing for manufactured homes, offering an additional option to help meet the state's growing housing needs.

In response to rising interest rates and increasing home prices, the agency launched the No Down Payment Assistance option. Available for eligible FHA, VA and USDA first mortgage loans, this option allows qualified borrowers to secure a lower interest rate where they provide funds for the down payment. The program is designed to help first-time homebuyers enter the housing market with more affordable monthly payments and is especially beneficial for veterans utilizing VA loans, who may purchase a home with no down payment while also receiving a reduced interest rate.

GOAL STATEMENT

Strengthen the agency's operational capacity by modernizing loan tracking and purchase systems, enhancing data quality controls and expanding staff capabilities to ensure accurate, timely and compliant loan processing as program volume and complexity grow. This goal supports the agency's ability to meet investor requirements, maintain lender confidence and successfully implement new programs and policy mandates.

STRATEGY 1: Modernize and Scale the Agency's Single-Family Loan Production and Servicing Infrastructure

Enhance and replace outdated or inflexible technology platforms to improve the reliability, accuracy and accessibility of loan data throughout the entire loan lifecycle. This strategy will strengthen operational resilience, streamline processes and support scalable staffing models capable of accommodating increased loan volume and future growth.

Modernizing the agency's production and servicing infrastructure will also strengthen regulatory and investor compliance by promoting consistent adherence to federal and insurer/guarantor requirements, including those established by Federal Housing Administration, U.S. Department of Veterans Affairs and United States Department of Agriculture.

STRATEGY 2: Operational Training

SC Housing will continue to strengthen relationships with participating partners by improving program education, communication and access to operational resources. Through the development of a centralized, knowledge-based HUB, the agency will expand its ability to deliver standardized training modules, instructional videos, digitized forms and enhanced e-signature capabilities. In addition, the agency will pursue implementation of an annual partner certification process to ensure participating lenders and stakeholders remain knowledgeable and compliant with underwriting, submission, compliance and system-use requirements. These efforts will promote consistency, improve operational efficiency and enhance the overall borrower and partner experience.

STRATEGY 3: Partnerships and Community Engagement

As a shared goal across Homeownership and SC Housing, the organization can continue to strengthen and expand partnerships through active engagement in the communities it serves. Key initiatives include hosting homebuyer awareness and education sessions in collaboration with lenders and housing counselors; participating in more than 15 community outreach events annually through mobile outreach and expanding lender partnerships by recruiting at least 15 new participating lenders, with an emphasis on CDFIs, minority-owned lenders and credit unions. Additional efforts include partnering with municipalities and local housing agencies to promote affordable housing opportunities and enhancing outreach to the citizens of South Carolina.



MORTGAGE SERVICING

GOAL STATEMENT

Strengthen the agency's operational capacity by modernizing loan tracking and purchase systems, enhancing data quality controls and expanding staff capabilities to ensure accurate, timely and compliant loan processing as program volume and complexity grow.

This goal supports the agency's ability to meet investor requirements, maintain lender confidence and successfully implement new programs and policy mandates. Modernization and scaling of the Loan Servicing infrastructure is also necessary to maintain/improve the customer service experience for our mortgagors as the loan portfolio continues to grow.

STRATEGY 1: Deliver efficient, compliant, customer-centered mortgage servicing that maximizes technology in order to strengthen the borrower's service experience through process modernization.

Ensure our servicing platform is cloud based whether through an enhancement to our current servicing system or a new servicing platform.

Enhance payment options for borrowers by implementing online debit card payment functionality for greater flexibility and convenience. Provide customers with the ability to access mortgage statements and year-end statements online. This provides borrowers with real-time mortgage information and, in turn, reduces staff time spent facilitating transactions and responding to inquiries.

Gradual phase out of bank lockbox processing for borrower check payments. Moving forward, all check payments will be mailed directly to and processed at SC Housing.

The increased adoption of alternative payment methods over the past several years has significantly reduced the volume of paper checks received by mail.

As a result, maintaining a separate lockbox processing site is no longer operationally necessary. Transitioning payment processing to SC Housing will help streamline operations and reduce the delays and inconveniences often associated with routing payments through an alternate processing location.

STRATEGY 2: Effectively and proactively service all mortgage loans to ensure superior customer service in an effort to assist with homeowner retention.

Continue to stay abreast of all insurer policy updates as they address the ongoing need for loss mitigation. This ensures Mortgage Servicing is offering all available resources to assist borrowers with retaining their homes when facing imminent default. This will also reduce the volume of loans referred for foreclosure.

DEVELOPMENT

Development oversees a number of programs that support the construction, financing, rehabilitation and repair of housing for low-income households across South Carolina. These programs generally serve families whose household income is at or below 80 percent of the area median income (AMI), depending upon each program's specific income requirements.

The Low-income Housing Tax Credit (LIHTC) Program is a federal program that helps build or preserve thousands of units in South Carolina every year. Credits are made available in two ways: the "9 percent" credit, which is awarded on a competitive basis once per year and is designed to cover about 70 percent of project costs and the "4 percent" credit, which is designed to cover 30 percent of project costs and is paired with Tax Exempt Bonds to cover the remainder. Real estate developers submit applications to SC Housing to apply for LIHTC and are approved for a tax credit award based upon selection criteria outlined in the state's Qualified Allocation Plan (QAP).

The South Carolina State Housing Tax Credit for affordable housing development was created by the Workforce and Senior Affordable Housing Act, which was signed by the Governor on May 14, 2020, as Act 137; and was subsequently revised by Act 202 on May 31, 2022 and Act 88 on May 19, 2023. Developers who receive federal housing tax credits through the LIHTC program can also request state tax credits to support their eligible projects.

The South Carolina Housing Trust Fund is funded by a portion of the documentary stamp tax on real estate transactions. Its purpose is to assist low-income households throughout the state by providing financial assistance for the development, rehabilitation and preservation of safe, decent, sanitary and affordable housing, leveraging outside dollars to support these efforts. SCHTF is administered through a network of non-profit, for profit and municipal entities that provide assistance to eligible low-income households for critical home repairs. The Supportive Housing Program also funds new construction, acquisition and acquisition/rehabilitation of rental housing that provide access to supportive services for special needs populations, such as people with disabilities and people experiencing homelessness. In addition, SCHTF provides down payment assistance to low-income first time homebuyers through SC Housing's homebuyer programs.

The Small Rental Development Program (SRDP) allows the agency to fund a broader range of rental housing by combining state and federal funding sources to provide a flexible source of financing for smaller rental properties. The funding programs that support SRDP include the South Carolina Housing Trust Fund (SCHTF), the National Housing Trust Fund (NHTF) and the HOME Investment Partnerships program (HOME). Both NHTF and HOME are administered by the U.S. Department of Housing and Urban Development (HUD).

HOME Investment Partnerships Program provides formula grants to states, counties and cities for expanding the supply of affordable housing for low-income households. Funds can be used to address a broad range of activities including rental housing development.

The National Housing Trust Fund is a federal resource that provides financing for rental housing serving extremely low-income households (no more than 30 percent of AMI).

The HOME-ARP is a federal resource that provides homelessness assistance and supportive services for families that are homeless, at risk of homelessness or are part of other vulnerable populations.

GOAL STATEMENT

To improve housing affordability and availability statewide through partnerships with public and private entities that promote production and preservation of affordable housing stock that meets industry standards for safety and quality.

STRATEGY 1: Utilize data from the Palmetto State Housing Study and other relevant sources to design programs and direct resources to develop affordable housing where it is most needed and efficiently utilized.

Use quantitative resources to ensure that program funds are allocated to communities throughout the state in most need of affordable housing. Continually reevaluate data-driven strategies for cost containment while maintaining the financial stability and physical condition of low-income housing.

STRATEGY 2: Strengthen partnerships with internal stakeholders, affordable housing developers, other state agencies, advocacy groups, local governments, etc. to ensure programmatic effectiveness.

Implement a request for qualifications process to identify high-capacity nonprofits and contractors to participate in programs administered by the division. Continually increase awareness of programs and their requirements by utilizing technology to develop easily accessible technical assistance opportunities through the use of online platforms, conducting events throughout the year. Incentivize leveraging of non-SC Housing funding sources, including gap funding, to increase the supply of affordable housing units.

STRATEGY 3: Support the growth and health of the State Tax Credit Program.

Maintain the State Tax Credit Program to leverage LIHTC and tax-exempt bonds to maximize allocation of available bond cap proceeds. Develop and implement a gap financing program to assist with the rising cost of building affordable single and multi-family homes. Work with external stakeholders in state government and the private sector for improvements to vetting, awarding and constructing multifamily projects statewide.

STRATEGY 4: Continue to research ways to further expand development for housing projects that target the state's most vulnerable populations through flexible program design.

Partner with sister agencies, local governments, non-profits and private business in creative and innovative ways to utilize SC Housing resources in ways that meet the needs of different regions of the state and for differing needs of individuals who are housing cost burdened or housing unstable. Leverage existing technology resources to implement an efficient online application submission for multifamily rental development activities. Develop a Multifamily Preservation Strategy, including the types of housing to be prioritized and potential fund sources, along with an outreach and communication plan.

RENTAL ASSISTANCE AND COMPLIANCE

Rental Assistance and Compliance administers programs that ensure properties funded and/or monitored by SC Housing are properly maintained and comply with applicable federal and state health, safety and quality standards, ensuring that tenants can stay safely in their homes. We also ensure that rent amounts remain affordable based upon HUD requirements and administer rental subsidies on behalf of these residents. The program maintains a statewide hotline for resolution of tenant complaints in partnership with the appropriate regulatory agents. The following three programs are administered through this area:

SC Housing oversees the **Housing Choice Voucher Program (HCVP)** in the seven counties that do not have a local participating public housing authority: Clarendon, Colleton, Dorchester, Fairfield, Kershaw, Lee and Lexington. This is a federal program operated by HUD that provides rental assistance to eligible households to cover the gap between the rent charged and 30 percent of their income; ensuring the tenant does not experience housing cost burden. These families and individuals live in privately-owned properties, both single-family homes and apartment buildings.

SC Housing monitors a portfolio of approximately 270 Section 8 rental properties across the state on behalf of HUD through the **Project-Based Contract Administration (PBCA) Program**. HUD provides SC Housing with funds to review and approve monthly housing assistance payments, conduct Management and Occupancy Reviews to ensure compliance with federal law, serve as an ombudsman for tenant concerns, oversee subsidy contracts with property owners and support the Project-Based Section 8 program as a whole in South Carolina.

Program Compliance ensures that properties receiving funding from SC Housing's Development Division meet state and federal laws, regulations and requirements. These duties consist of on-site inspections to ensure the properties meet the health and safety standards; a thorough review of property managers' files to validate that the right affordable rents have been charged and that tenants are income-eligible to live in their homes; and follow-up on tenant concerns and other regulatory requirements.

Compliance Monitoring has updated policies and procedures to be in line with the new HOME requirements and aligned all policies and procedures across all programs which ensures our compliance process is enforced consistently and noncompliance is resolved quickly. Compliance Monitoring offers training for management staff for properties that are in the 50%-75% development phase to provide specific information on SC Housing Compliance Monitoring policies and procedures, which ensures a smooth transition during their initial lease-up stage. As the number of properties in our Compliance Monitoring portfolio increases, we will need to ensure that there is sufficient staffing to address this workload.

GOAL STATEMENT

Our goal is to continue to ensure that affordable housing communities consistently meet all regulatory and program requirements while supporting residents with safe, fair and stable living environments. Through proactive monitoring, clear communication with owners/management agents and collaborative problem-solving within our team, we aim to identify issues early, maintain compliance with confidence and foster trust among residents, property staff and stakeholders.

Support affordable housing initiatives throughout South Carolina while ensuring compliance with state and federal regulations for the benefit of both our housing partners and their residents.

STRATEGY 1: Continue to enhance efforts to expand the inventory of affordable rental housing stock.

Foster and strengthen program participation among rental property owners through proactive relationship building, outreach and training initiatives designed to increase owner confidence, improve understanding of program requirements and encourage long-term participation in the HCVP program.

STRATEGY 2: Maximize tenant safety, affordability and quality of life by consistently enforcing federal and state requirements of rental development programs by leveraging all vested authority to remedy chronic or severe noncompliance.

Maintain a system for reporting and escalating unresolved chronic or severe noncompliance for additional enforcement actions. Provide targeted incentives for owner/agents to secure compliance with minimum property standard requirements.

STRATEGY 3: Implement a “report card” scoring system incentive for management agents to self-assess and identify their strengths, weaknesses and training needs. Compliance Monitoring can focus on these areas for training.

Additional training opportunities for owners/management agents for specific SC Housing Compliance Monitoring requirements include webinars and/or in-person training.



ORGANIZATIONAL SERVICES

HUMAN RESOURCES

Human Resources serves as a strategic partner that supports and advances the organization's mission, goals and long-term objectives by aligning workforce planning, talent initiatives, employee development and performance management systems with operational priorities.

By ensuring HR strategies mirror organizational priorities, the agency can effectively focus resources where they create the greatest value while fostering a high-performing, engaged and sustainable workforce.

Through targeted efforts to strengthen talent acquisition, employee engagement, proactive retention, professional development and succession planning supported by data driven decision making, Human Resources plays a critical role in strengthening organizational effectiveness, stabilizing the workforce and driving long term success.

GOAL STATEMENT

Attract, hire and retain talented and engaged employees, fulfilling the staffing needs of the agency without interruption.

STRATEGY 1: Strengthen Talent Acquisition, Employee Engagement, Proactive Retention and Employee Training

Develop and implement innovative recruitment and retention initiatives designed to attract, engage, develop and retain a highly qualified workforce. Focus on enhancing the employee experience through competitive hiring practices, onboarding improvements, employee training and professional development opportunities, recognition programs, employee feedback initiatives and programs that promote a positive and inclusive workplace culture. Proactively identify retention risks and implement targeted strategies that support employee growth, increase job satisfaction, strengthen morale and encourage long-term organizational commitment.

STRATEGY 2: Expand Growth, Development and Succession Planning Opportunities

Promote continuous professional growth by providing employees with access to training, leadership development, mentoring, cross-functional learning opportunities and career advancement pathways. Implement a comprehensive succession planning strategy to identify and prepare high-potential employees for future leadership and critical organizational roles, ensuring continuity of operations and long-term organizational stability. Foster a culture of learning, accountability and professional excellence that supports both individual and organizational success.

STRATEGY 3: Leverage Data Analytics to Drive Strategic HR Decisions

Utilize HR metrics, workforce analytics and performance data to support informed decision-making and strategic workforce planning. Analyze trends related to recruitment, retention, turnover, employee engagement, performance and staffing needs to identify opportunities for operational improvement and organizational effectiveness. Implement data-driven solutions that enhance efficiency, support accountability and align human resources initiatives with organizational goals.



PUBLIC ENGAGEMENT AND OUTREACH

The Communications and Outreach Department is committed to educating the public about our programs and services through various communication channels, such as our [SC Housing website](#), social media sites, printed and digital marketing materials and outreach at in-person events in the community. Our goal is to inform and engage a broad range of housing partners and constituents in interactive discussions about affordable housing issues, needs and resources unique to their community and/or life situation. This feedback enables us to examine the connection between housing and other vital factors such as healthcare, childcare, food and workforce participation. As we learn from these various vantage points, we are able to create shared housing agendas and facilitate cross-sector planning and address multiple needs for local communities across the state. Through intentional messaging, marketing and outreach to various audiences, we are able to bring visibility to various housing needs and align our efforts with partners to foster viable affordable housing solutions.

An important part of this work is gathering and analyzing both quantitative and qualitative information about housing needs through collaboration with partners on statewide housing needs assessments, economic impact analysis, listening sessions, town halls, podcasts and other roundtable discussions. As the housing landscape is evolving, it is critical that we keep pace with these changes with updated data and metrics to inform our planning. Understanding housing policy, market trends and consumer impact is vital to these discussions. Therefore, it is also important to participate in federal, state and local forums where affordable housing issues are being explored by partners.

GOAL STATEMENT

Promote public awareness and understanding of affordable housing issues and the role of SC Housing programs in collaborating with a broad range of partners to provide local and statewide housing solutions.

STRATEGY 1: Promote public awareness and understanding of SC Housing program services through education and proactive outreach via various communications channels, ensuring that the delivery of information is easy to find, easy to access and easy to understand based upon the following guiding principles:

EASY TO FIND

- We meet people where they are in their home communities and places that they frequent.

- We use multiple communication channels to share program information.

- We are careful to address technical and other resource barriers.

EASY TO ACCESS

- We create user-friendly platforms for accessing information.

- We build in customer care supports to make it easy to connect with us.

- We connect online and in-person.

- We utilize translation and interpreter services as needed.

EASY TO UNDERSTAND

- We use lay terms so that families do not have to decode “program speak” to find help.

- We try to keep our messages simple, clear and concise.

- We prepare infographics so that you can “picture read” material.

- We use multiple methods of communication to reinforce learning.

Adopt and implement an agency voice and tone manual that applies [Plain Language](#) principles to digital and print content delivered through all communication channels. We will do this by promoting people-first language and adopting a strength-based approach in our messaging. This also includes meeting communities and individuals where they are through in-person outreach events in their communities, delivered in ways and at times that best meets their needs. For example, a Saturday or evening community event hosted by a local group.

The agency recently redesigned its website to streamline the presentation of information to the general public and facilitate the delivery through a more user-friendly layout. The website was also transitioned to the stated SC.Gov platform to make it easier for the public to navigate and access information. We also provide increased transparency by ensuring that program workshops are recorded and posted to the website as well. Affordable housing news is also easily accessible on the home page. Maps, videos, tiles and other tools are used to segment information into digestible components for various audiences. The website also includes a [Recite Me Web Accessibility Toolbar](#) to help individuals with disabilities better engage with our information.

STRATEGY 2: Convene and host an annual SC Affordable Housing Summit to strengthen affordable housing partnerships and better coordinate resources to support a range of housing initiatives in the state.



The Summit is a one-and-a-half-day event convening of approximately 500 affordable housing professionals, nonprofit leaders, developers, public officials and advocates from across South Carolina. The event provides a platform for networking, training and collaborative problem-solving around affordable housing challenges.

STRATEGY 3: Collaborate with housing partners to secure funding for an updated Palmetto State Housing Study to understand current housing trends and needs in the state.

In June 2022, the SC Legislature passed a budget proviso that provided funding for the University of South Carolina (USC) Darla Moore School of Business, in partnership with SC Housing, to conduct a statewide housing needs assessment. The study examined a broad range of factors affecting housing supply and demand in the state and the resulting impact on our citizens in terms of housing cost burden, housing affordability and availability. The study also explored geographic variations of housing needs and provided forecasts of housing needs based upon how the state was trending at that time. Much has changed in the housing landscape since the report was released in June 2023.

There have also been impactful events like Hurricane Helene which has proven to be one of the more costly and far-reaching natural events affecting the state. In order to draw down federal resources for housing disaster recovery from natural events, the state needs to have a baseline reading of housing needs in order to better quantify the severity of the impact. The SC Emergency Management Division (SCEMD) looks to SC Housing and other partners for this data. Although there have been a number of local housing studies that have examined the housing needs of a specific geographic area, a more comprehensive look at the state as a whole is still needed.

FINANCE

GOAL STATEMENT

Provide accurate and timely financial and operational reporting to allow management to make informed business decisions, while ensuring compliance with a variety of external reporting requirements.

STRATEGY 1: Identify and evaluate modernization opportunities aimed at mitigating manual business processes, in order to strengthen collaboration, increase efficiency, enhance communication, encourage innovation and advance the state's affordable housing initiatives.

STRATEGY 2: Develop and publish a quarterly operating report for agency leadership, focusing on actionable insights, data visualization and narratives that are both intuitive and understandable.

STRATEGY 3: Explore partnerships to identify alternative funding sources to grow the Agency's balance sheet, preserve liquidity and fund operating and financial risk reserves.

INFORMATION TECHNOLOGY

GOAL STATEMENT

Establish a secure, integrated and well-governed IT environment that modernizes agency systems, enhances data accessibility and collaboration and ensures transparent, strategic investment in scalable, cloud-first solutions or shared services solutions to effectively support agency operations and service delivery.

STRATEGY 1: Operate with an agency-wide vision by standardizing data sharing, expanding collaboration platforms and delivering intuitive tools that simplify data entry, reporting and communication.

STRATEGY 2: Establish a structured and secure IT management framework by implementing governance policies, formalizing risk and security practices and ensuring ongoing protection, monitoring and resilience of critical systems.

STRATEGY 3: Drive transparent, priority-aligned IT investments by implementing structured decision-making, aligning budgets to strategic needs and measuring performance to ensure accountability and value delivery.

STRATEGY 4: Modernize and optimize agency technology by evaluating current systems, prioritizing cloud and shared service solutions and advancing scalable, user-focused platforms that improve service delivery.

INTERNAL AUDIT AND QUALITY CONTROL

The Internal Audit and Quality Control (QC) function serves as an independent accountability system for the agency to ensure that programs are compliant with applicable laws, regulations, policies and other governing authorities. The goal is to mitigate potential risks related to the operation of our programs, as well as the agency as a whole. By taking an independent look at our operations, the agency is able to self-identify and implement actions that improve our performance and benefit the citizens that we serve. This is a collaborative process between QC and the business (program area).

The agency has expanded the quality control (QC) function to include the Housing Choice Voucher Program (Section 8) with a focus on the Voucher Specialist area. A robust QC Plan and Procedures was designed and implemented along with an automated QC testing tool enabling a full review of sampled voucher file cases. Testing methodologies and reporting formats are mutually agreed to by the business (program) area and QC Team. Since inception in May 2025, there have been hundreds of QC reviews under this process. Findings and corrective actions are presented and followed up on monthly, to include trend analysis reports to help track progress. Training events are also held with the business area along with an employee survey.

In addition, the agency engages numerous internal and external audit partnerships whose scope is both agency-wide and/or specific to a business function or area.

GOAL STATEMENT

To provide independent, objective assurance and consulting activity designed to add value and improve operations at SC Housing. To help the Agency accomplish its objectives by bringing a systematic, disciplined approach to evaluating and improving the effectiveness of risk management, control and governance processes.

STRATEGY 1: Implement an updated Risk Management program for the agency that provides a stable framework to identify, assess, evaluate, mitigate and control and monitor internal and external risks.

STRATEGY 2: Expand the usage of quality control reviews within the agency, providing compliance testing to Federal and State Program Regulations. Collaborate within business areas to recommend corrective actions and mitigation options to improve compliance while reducing risk.

STRATEGY 3: Provide consultative service to business areas by conducting independent and objective reviews to support compliance with applicable laws, regulations and policies. Serve as liaison with all external review and audit servicers. Establish professional rapport and support teamwork throughout the engagement.

STRATEGY 4: Prioritize audit services to rated high risk areas within the audit plan, while being flexible to new emerging concerns within the risk environment. Continue to administer the agency's anonymous hotline, conflict of interest program and lead in any fraud investigations.