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**HARMONY HOUSING™**  
AFFORDABLE DEVELOPMENT

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SC Housing  
Attn: Ms. Kim Wilbourne  
300-C Outlet Pointe Blvd.  
Columbia, SC 29210

May 15, 2026

RE: 2027 QAP Comments

Dear Ms. Wilbourne:

Below, please find our suggestions and comments to SC Housing's upcoming QAP. Thank you in advance for your time and consideration.

**Appendix E: Section VI. B.**

Does the Agency mean rent increases above 5% are considered, or is this restricting the maximum increase to no more than 5%? We suggest that rent increases in excess of 5% annually may be approved if adequate support is provided, evidencing an increase in operating expenses to justify the new proposed increased rents.

**Appendix C-1: Section III. A. 2**

We feel the current distance to public transportation of 0.3 is rather arbitrary and think this should be extended to 0.5 miles, as is common in other state's QAPs.

**Appendix C-2: Section II. B. 2**

We applaud the Agency's inclusion of this section, and would encourage the Agency to keep the "Portfolio Transaction" concept in future iterations of the QAP.

**QAP Section M. 1.a**

Consider allowing the number of 4-bedroom units be up to 10%, increasing from the current 5%. Specific bedroom types are often stacked on top of each other. Limiting it to 5% could create an unnecessary design challenge that in some instances could be solved by just adding an additional 4-bedroom unit, but is currently being prevented in situations where that would put the total slightly over 5%.

**QAP Section P. 9.**

We applaud the Agency's inclusion of this section, specifically the inclusion of Reinvestment Income, and providing the details necessary to have developers prove this is a viable source for their development.

Sincerely,

Harmony Housing Affordable Development Inc

*Michael Healy*

Michael Healy  
Senior Business Development Analyst