

Horry County HOME Consortium 2025-2026 Annual Action Plan DRAFT

Horry County

Community Development & Grants 100 Elm Street Conway, SC 29526

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

The Horry County HOME Consortium is comprised of three counties located in eastern South Carolina. In addition to Horry County, Georgetown County, and Williamsburg County, the Consortium's jurisdiction includes 12 municipalities. This jurisdiction includes the majority of the Myrtle Beach Metropolitan Statistical Area (MSA), the fourth largest MSA in the state and the second fastest growing MSA in the country. This Annual Action Plan covers a one year time span, from July 1, 2025 to June 30, 2026.

The Horry County HOME Consortium (HCHC) was created in 2018 as a regional collaborative to better assist local jurisdictions within the region with addressing local and regional housing needs. The Consortium Annual Action Plan is a single year comprehensive planning document which outlines the goals and strategies to address housing and community development issues and articulates how federal funds will be used to contribute to these goals.

The Annual Action Plan is required by the United States Department of Housing and Urban Development (HUD) from all jurisdictions receiving annual federal assistance each year. The Horry County HOME Consortium 2025-2026 Annual Action Plan combines the planning and application processes for the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant Program (ESG). The Consortium utilizes HOME funds to assist with these goals. CDBG and ESG funds are also included, but are only available for use in Horry County.

Horry County's Community Development Department is the primary agency responsible for submission, implementation, and administration of the Annual Action Plan. Submission of the Annual Action Plan is how the Consortium:

- Will apply for the federal assistance programs listed above;
- Establishes the goals, objectives, and projects it will pursue through its federal grant programs;
- Commits to spend its federal funds to benefit very low, low, and moderate-income residents and communities

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

This Annual Action Plan utilizes four priority needs identified in the 2023-2027 Horry County HOME Consortium Consolidated Plan with associated objectives and outcomes that align with the objectives of

the funding program associated with them. The objectives are often broad in nature and capture a range of community needs.

Priority Need #1 – Affordable Housing Preservation and Development

- Goal 1A: Increase Homeownership Opportunities
- Goal 1B: Increase Affordable Rental Housing Opportunities
- Goal 1C: Provide for Owner Occupied Housing Rehabilitation
- Goal 1D: Reduce Slum and Blight in Residential Areas

Priority Need #2 – Improvements to Public Facilities and Infrastructure

- Goal 2A: Expand and Improve Public Infrastructure and Capacity
- Goal 2B: Improve Access to Public Facilities

Priority Need #3: Expansion of Available Public Services

Goal 3A: Provide Vital Public Services

Priority Need #4: Addressing Homelessness

- Goal 4A: Provide for Rapid Rehousing Programs
- Goal 4B: Increase & Improve Homeless Prevention Services
- Goal 4C: Increase Availability of Overnight Shelter Beds
- Goal 4D: Improve Street Outreach & Supportive Services

Priority Need #5: Planning & Disaster Preparedness

Goal 5A: Develop Disaster Readiness & Response Programs

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The Consortium made significant contributions during the program year to provide safe, decent, and affordable housing to region. Approximately 25 single family residences have been rehabilitated or are currently undergoing rehabilitation through Horry County's CDBG owner occupied housing rehabilitation program. In 2024-2025, USDA grant funds were coupled with CDBG funds to assist 20 low-income homeowners in rural areas of Horry County. The County recognizes the importance and effectiveness of leveraging supplementary funds and will continue to apply for USDA funding when possible. Additionally, the County continues to refer applicants for owner-occupied housing rehabilitation who

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have experienced disaster-related storm damage to the South Carolina Disaster Recovery Office in order to expedite assistance to applicants and to maximize the use of CDBG funding for households that were not impacted by storm-related damage.

In 2024-2025, Horry County began its seventh year of operations as Participating Jurisdiction for the Horry County HOME Consortium. The Consortium currently has ten (10) under construction. Of note, Habitat for Humanity of Georgetown County has two (2) homeownership units under construction. Additionally, Habitat for Humanity of Horry County has eight (8) homeownership units in progress.

Progress was made during the program year to address homelessness and at-risk populations. To date, 21 homeless persons were moved into permanent housing solutions, 4 persons received homelessness prevention services, and 7 people received overnight shelter assistance through the use of ESG funds.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Citizen participation and consultation is key to the success of the Consortium's public programs. The jurisdiction continues to work with key non-profit organizations in encouraging the participation of the citizens they serve, including many low and moderate-income residents who are the primary targets of HUD-funded programs.

The citizen participation process is designed to encourage all citizens, including persons of lower income, persons of color, non-English speaking residents, and those with mobility, visual, and hearing impairments or other disabilities to participate in determining housing and community development needs in the community.

Three community needs assessments were held to give the public an opportunity to provide input on the housing and community development needs of the region. The meetings were held:

- February 11, 2025 at 3:00 PM at Horry County Community Development & Grants office -Auditorium, 100 Elm Street, Conway, SC 29526
- February 12, 2025 at 11:00 AM at Waccamaw Regional Council of Governments, 1230
 Highmarket Street, Georgetown, SC 29440
- February 12, 2025 at 1:00 PM at Hemingway Town Hall, 110 South Main Street, Hemingway, SC 29554

No comments were submitted by the public during the needs assessment process.

The Horry County HOME Consortium will hold a 30-day public comment period to give the public an opportunity to make comments on the Annual Action Plan draft, which will be made available for download on the County's website from March 14 to April 14, 2025. Public hearings will also be held to

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give the public an opportunity to make comments on the Annual Action Plan draft. Meetings will be held at:

- March 24, 2025 at 3:00 PM at Horry County Community Development Auditorium, 100 Elm Street, Conway, SC 29526
- March 25, 2025 at 11:00 AM at Waccamaw Regional Council of Governments, 1230 Highmarket Street, Georgetown, SC 29440
- March 25, 2025 at 1:00 PM at Hemingway Public Library, 306 North Main Street, Hemingway, SC 29554

The Annual Action Plan is scheduled to be presented to the Horry County Council Administration Committee on April 29, 2025. As allocation award amounts have not yet been announced, a date has not yet been set for review and approval of the Annual Action Plan by Horry County Council. This date will be determined after allocation award amounts are released by HUD. All constituents of the Horry County HOME Consortium are invited to participate in the meetings.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Annual Action Plan.

Below is a summary of public comments made for the community needs assessments. Comments from the public hearings and public comment periods are summarized below.

Needs Assessment 1 - 2/11/2025 – Public Hearing at Horry County Community Development & Grants at 3PM: There were no comments from the public.

Needs Assessment 2 - 2/12/2025 — Public Hearing at Waccamaw Regional Council of Governments at 11AM: There were no comments from the public.

Needs Assessment 3 - 2/12/2025 - Public Hearing at Hemingway Public Library at 1PM: There were no comments from the public.

<u>30-day Public Comment period from March 14 to April 14, 2025:</u> Comments will be summarized at the conclusion of the comment period.

<u>Public Hearing 1 - 3/24/2025 at 3 PM – Horry County Community Development - Auditorium, 100 Elm Street, Conway:</u> Comments will be summarized at the conclusion of the comment period.

<u>Public Hearing 2 - 3/25/2025 at 11 AM – WRCOG, 1230 Highmarket Street, Georgetown:</u> Comments will be summarized at the conclusion of the comment period.

<u>Public Hearing 3 - 3/25/2025 at 1 PM - Hemingway Public Library, 306 N Main St, Hemingway:</u> Comments will be summarized at the conclusion of the comment period.

<u>County Council Administration Committee Meeting - 4/29/2025 at 1 PM:</u> Comments will be summarized at the conclusion of the meeting.

6. Summary of comments or views not accepted and the reasons for not accepting them

Comments will be summarized at the completion of the comment period.

7. Summary

N/A.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	HORRY COUNTY	Community Development
HOME Administrator	HORRY COUNTY	Community Development
ESG Administrator	HORRY COUNTY	Community Development

Table 1 – Responsible Agencies

Narrative

N/A.

Consolidated Plan Public Contact Information

Elizabeth Tranter
Community Development Director
Community Development & Grants
100 Elm Street
Conway, SC 29526

Phone: (843) 915-7033

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The Horry County HOME Consortium is the lead agency responsible for HUD's HOME program within the three counties in the state of South Carolina. In addition to the counties of Williamsburg, Georgetown, and Horry, the Consortium's jurisdiction includes 12 municipalities. The Consortium engages in an ongoing effort to coordinate among its local network of public, private, and nonprofit organizations that deliver housing and public services to ensure the needs of the community are met. Moreover, Horry County is solely responsible for administering the CDBG and ESG programs in Horry County.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The Horry County HOME Consortium works closely with the four Public Housing Authorities (PHA) that operate within the three counties of the region. The PHAs are: The Housing Authority of Conway (HAC), The Housing Authority of Myrtle Beach (HAMB), The Georgetown Housing Authority (GHA) and the Kingstree Housing Authority (KHA). HAC and HAMB operate public housing programs in Horry County, while GHA operates in Georgetown County and KHA operates in Williamsburg County. Through ongoing communication with the PHAs, the Consortium can better address individuals and families that are in need of affordable housing.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Horry County regularly coordinates with the CoC on homelessness issues in the region. The County, with the help of CoC, is responsible for the homeless programming efforts, HMIS, and the Coordinated Assessment System (CAS) programs in Horry County. CAS programs include a centralized point of entry, a coordinated assessment, prioritized wait list for housing and networked referral system.

In 2010, Horry County partially funded and took part in a 10-Year Homelessness Plan. The purpose of the Plan is to increase cooperation between non-profits and local governments. This collaboration will increase the efficiency and effectiveness of programs that assist the current homeless population and those at risk of becoming homeless. The County is currently working with the CoC to implement this plan.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

One of the primary strategies for the Continuum in ending homelessness is collaboration. The CoC administrator works with Horry County to ensure consistency and coordination between the CoC and ESG funding. Through the ongoing meetings and consultation with the Continuum, the County will implement its ESG programs, which includes developing policies, procedures, and a plan to evaluate outcomes as well as administration of HMIS.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	ЕСНО
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	ECHO manages the County's ESG allocation and is consulted regularly.
2	Agency/Group/Organization	City of Myrtle Beach
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Myrtle Beach is a subrecipient of CDBG funding and has an intergovernmental agreement with Horry County.

3	Agency/Group/Organization	Housing Authority of Myrtle Beach		
	Agency/Group/Organization Type	Housing		
		PHA		
		Services - Housing		
		Services-homeless		
		Service-Fair Housing		
	What section of the Plan was addressed by Consultation?	Housing Need Assessment		
		Public Housing Needs		
		Homelessness Needs - Veterans		
		Homelessness Strategy		
		Anti-poverty Strategy		
	Briefly describe how the Agency/Group/Organization was consulted. What	Agency provides Section 8 and VASH vouchers in the		
	are the anticipated outcomes of the consultation or areas for improved coordination?	City of Myrtle Beach.		

Identify any Agency Types not consulted and provide rationale for not consulting

There were no agencies intentionally left out of the consultation process in the development of the Annual Action Plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
6 11 6	Total Care for the	The CoC is made up of organizations and agencies that provide a vast array
Continuum of	Homeless	of services to individuals and families that are homeless, or at imminent
Care	Coalition	risk of becoming homeless.
		In 2017, the Horry County HOME Consortium completed an AFH, the
2017	Horry County	Consortium's primary tool for identifying contributing factors for fair
Assessment of	HOME	housing issues in the region. The AFH provides goals, each with strategies
Fair Housing	Consortium	and a timeline of measurement for each goal to address these issues and
		affirmatively further fair housing in the region.
2019 Resiliency		In 2018, FEMA awarded a grant to Horry County to develop a resiliency and
Plan	Horry County	mitigation plan to address repetitive flooding in unincorporated areas of
Fiaii		the County.
		Horry County Government's Comprehensive Plan, Imagine 2040, provides
		practical implementation strategies to help the County reach its future
Imagine 2040	Horry County	goals. The long range planning document guides decision making to ensure
		that planning and community development initiatives align to achieve
		guided growth and desired outcomes.

Table 3 – Other local / regional / federal planning efforts

Narrative

N/A.

AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

In an effort to allow citizens in the region to participate in the Annual Action Plan, the Consortium solicits comments and feedback from the public to help guide the planning of entitlement programs in the region. The Consortium adheres closely to HUD's citizen participation guidelines. Below is a summary of the citizen participation efforts taken:

Three community needs assessments were held to give the public an opportunity to provide input on the housing and community development needs of the region. The meetings were held:

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Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non- targeted/broad community	A community needs assessments meeting was held on February 11, 2025 at 3:00 PM at the Horry County Community Development & Grants Office - Auditorium, 100 Elm Street, Conway, SC 29526.	All comments were accepted.	All comments were accepted.	
2	Public Meeting	Non- targeted/broad community	A community needs assessments meeting was held on February 12, 2025 at 11:00 AM at the Waccamaw Regional Council of Governments, 1230 Highmarket St, Georgetown, SC 29440.	All comments were accepted.	All comments were accepted.	
3	Public Meeting	Non- targeted/broad community	A community needs assessments meeting held on February 12, 2024 at 1:00 PM at the Hemingway Town Hall, 110 S Main St, Hemingway, SC 29554.	All comments were accepted.	All comments were accepted.	
4	Public Comment Period	Non- targeted/broad community	The Horry County HOME Consortium will hold a 30-day public comment period to give the public an opportunity to make comments on the Annual Action Plan draft, which will be made available from March 14 to April 14, 2025.	Comments will be summarized at the conclusion of the comment period.	Comments will be summarized at the conclusion of the comment period.	
5	Public Hearing	Non- targeted/broad community	A Public hearing will be held to give the public an opportunity to make comments on the Annual Action Plan draft. The hearing will be held March 24, 2025 at 3:00 PM at the Horry County Community Development office - Auditorium, 100 Elm St, Conway, SC 29526.	Comments will be summarized at the conclusion of the comment period.	Comments will be summarized at the conclusion of the comment period.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Hearing	Non- targeted/broad community	A Public hearing will be held to give the public an opportunity to make comments on the Annual Action Plan draft. The hearing will be held March 25, 2025 at 11:00 AM at the Waccamaw Regional Council of Governments, 1230 Highmarket St, Georgetown, SC 29440.	Comments will be summarized at the conclusion of the comment period.	Comments will be summarized at the conclusion of the comment period.	
7	Public Hearing	Non- targeted/broad community	A Public hearing will be held to give the public an opportunity to make comments on the Annual Action Plan draft. The hearing will be held March 25, 2025 at 1:00 PM at the Hemingway Public Library, 306 N Main St, Hemingway, SC 29554.	Comments will be summarized at the conclusion of the comment period.	Comments will be summarized at the conclusion of the comment period.	
8	Public Hearing	Non- targeted/broad community	The Annual Action Plan will be presented to the Administration Committee of Horry County Council on April 29, 2025.	Comments will be summarized at the conclusion of the comment period.	Comments will be summarized at the conclusion of the comment period.	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

In PY 2025, the Horry County HOME Consortium estimates that it will receive \$959,294.97 in HOME funds to use toward HOME program needs of the Consortium's service areas: Georgetown, Horry, and Williamsburg Counties. Horry County also administers Community Development Block Grant (CDBG) and Emergency Solutions Grant (ESG) program funding. Horry County receives CDBG and ESG funding directly from HUD as an entitlement grantee. In PY 2025, Horry County estimates that it will receive \$1,912,865 towards CDBG programming in Horry County. For the ESG program, Horry County estimates that it will receive \$171,970 towards emergency solutions in the county. To date, award allocation amounts have not been announced by HUD. Estimated funding amounts in this Annual Action Plan will be adjusted as indicated to align with actual funding award amounts, once received from HUD.

Anticipated Resources

CDBG	of Funds public - federal	Acquisition	Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available	
CDBG	•	Acquicition			Resources: \$		Remainder of ConPlan \$	
		Admin and Planning Economic Development Housing Public Improvements Public Services	1,912,865	0	0	1,912,865	4,000,938	PY 2025 is the third year of the ConPlan. The expected amount available for the remainder of the ConPlan is 2x more years of the annual allocation.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA		0	0			PY 2025 is the third year of the ConPlan. The expected amount available for the remainder of the ConPlan is 2x more years of the annual allocation.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	959,294.97	0	0	959,294.97	3,039,530.06	PY 2025 is the third year of the ConPlan. The expected amount available for the remainder of the ConPlan is 2x more years of the annual allocation.

Table 2 - Expected Resources - Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Horry County will utilize a combination of public and private funding to carry out affordable housing, housing rehabilitation, infrastructure, public facility, public services, and homelessness activities during the period covered by this Consolidated Plan. The County encourages and will use federal funds to leverage other state, local and private funds. For example, federal CDBG funds will make up a portion of funded public service activities, allowing for providers to use these funds to seek additional funds to improve access or expand their programs.

HOME funding requires a 25% non-federal match. Each recipient of Consortium HOME funds will match their allocation with 25% funding from non-federal sources. These contributions to the project must be permanent. Any match provided in excess of the 25% requirement will be retained by the Consortium and banked for use with future HOME projects. Evidence of match must be submitted with all applications. In the event an applicant cannot provide the required match, they may request a waiver, which may or may not be granted by the Consortium depending on if sufficient match funds are available to cover the deficit. The HOME match is documented each year in the Consolidated Annual Performance and Evaluation Report (CAPER).

ESG funding requires 100% match. Each recipient of ESG funds will match their allocation with funding in compliance with 24 CFR 576.207. Program match sources must be provided as a part of the application budget. A match audit is conducted at the 50% funding point and again prior to the final payment request of the agency awarded ESG funds. Match sources are also reviewed again as a part of the annual monitoring process. The ESG match is documented in the annual ESG Sage Report at the end of the program year.

The Consortium actively participates in the Total Care for the Homeless Coalition, which assists in coordinating Continuum of Care funding. Other resources at the state and federal level (such as the McKinney-Vento Homeless Assistance Act funds) are expected to be available through competitively awarded processes. These resources complement the resources available through the Consortium and further help to meet the affordable housing and homeless needs within the region.

Another source of funding for the region is Section 8 rental assistance, which is utilized by the Public Housing Authorities of Conway, Georgetown, and Myrtle Beach to assist families on their waiting lists. The Kingstree Housing Authority does not receive Section 8 rental assistance.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Horry County will target CDBG funds towards public facility and infrastructure improvements located within low/mod areas in the County and the City of Myrtle Beach. For example, planned public improvements in the City of Myrtle Beach include drainage and other infrastructure upgrades in LMI areas.

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort	Goal Name	Start	End	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year					
1	1A. Increase	2025	2026	Affordable Housing	City of Myrtle Beach - Central	Affordable Housing	HOME:	Homeowner Housing Added: 2 Household
	Homeownership				City Revitalization Area -	Preservation &	\$516,852.97	Housing Unit
	Opportunities				Horry County	Development		
					City of Conway - Rebuild			
					Conway Revitalization Area -			
					Horry County			
					Racepath - Horry County			
					Freemont - Horry County			
					Bucksport - Horry County			
					Cedar Branch - Horry County			
					Goretown - Horry County			
					Brooksville - Horry County			
					City of Myrtle Beach - Horry			
					County			
					City of Conway - Horry			
					County			
					Horry County			
					Bennett Loop - Horry County			
					City of Georgetown - West			
					End Neighborhood -			
					Georgetown County			
					Town of Andrews -			
					Georgetown County			
					Town of Kingstree -			
					Williamsburg County			
					Town of Greeleyville -			
					Williamsburg County			
					Socastee - Horry County			
					Georgetown County			
					Williamsburg County			

Sort	Goal Name	Start	End	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year					
2	1B. Increase Affordable	2025	2026	Affordable Housing	City of Myrtle Beach - Central	Affordable Housing	HOME: \$242,442	Rental units constructed: 2 Household
	Rental Hsg Opportunities				City Revitalization Area -	Preservation &		Housing Unit
					Horry County	Development		Tenant-based rental assistance / Rapid
					City of Conway - Rebuild			Rehousing: 15 Households Assisted
					Conway Revitalization Area -			
					Horry County			
					Racepath - Horry County			
					Freemont - Horry County			
					Bucksport - Horry County			1
					Cedar Branch - Horry County			
				Goretown - Horry County				
					Brooksville - Horry County			
					City of Myrtle Beach - Horry			
					County			
					City of Conway - Horry			
					County			
						Horry County		
				Bennett Loop - Horry County				
					City of Georgetown - West			
					End Neighborhood -			
					Georgetown County			
					Town of Andrews -			
					Georgetown County			
					Town of Kingstree -			
				Williamsburg County				
		Town o William Socaste			Town of Greeleyville -			
					Williamsburg County			
			Socastee - Horry County					
				Georgetown County				
					Williamsburg County			

Sort	Goal Name	Start	End	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year					
3	1C. Provide for Owner	2025	2026	Affordable Housing	City of Myrtle Beach - Central	Affordable Housing	CDBG: \$915,146	Homeowner Housing Rehabilitated: 25
	Occupied Hsg				City Revitalization Area -	Preservation &	HOME: \$200,000	Household Housing Unit
	Rehabilitation				Horry County	Development		
					City of Conway - Rebuild			
					Conway Revitalization Area -			
					Horry County			
					Racepath - Horry County			
					Freemont - Horry County			
					Bucksport - Horry County			
					Cedar Branch - Horry County			
					Goretown - Horry County			
					Brooksville - Horry County			
					City of Myrtle Beach - Horry			
					County			
					City of Conway - Horry			
					County			
					Horry County			
					Bennett Loop - Horry County			
					City of Georgetown - West			
					End Neighborhood -			
					Georgetown County			
					Town of Andrews -			
					Georgetown County			
					Town of Kingstree -			
					Williamsburg County			
					Town of Greeleyville -			
					Williamsburg County			
					Socastee - Horry County			
					Georgetown County			
					Williamsburg County			

Sort	Goal Name	Start	End	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year					
4	1D. Reduce Slum & Blight	2025	2026	Non-Housing	City of Myrtle Beach - Central	Affordable Housing	CDBG: \$45,000	Buildings Demolished: 2 Buildings
	in Residential Areas			Community	City Revitalization Area -	Preservation &		
				Development	Horry County	Development		
					City of Conway - Rebuild			
					Conway Revitalization Area -			
					Horry County			
					Racepath - Horry County			
					Freemont - Horry County			
					Bucksport - Horry County			
					Cedar Branch - Horry County			
					Goretown - Horry County			
					Brooksville - Horry County			
					City of Myrtle Beach - Horry			
					County			
					City of Conway - Horry			
					County			
					Horry County			
					Bennett Loop - Horry County			
					Socastee - Horry County			
5	2A. Expand & Improve	2025	2026	Non-Housing	City of Myrtle Beach - Central	Improvements to Public	CDBG: \$502,719	Public Facility or Infrastructure Activities
	Public Infrastructure			Community	City Revitalization Area -	Facilities &		other than Low/Moderate Income
				Development	Horry County	Infrastructure		Housing Benefit: 1000 Persons Assisted
					Racepath - Horry County			
					Freemont - Horry County			
					Bucksport - Horry County			
					Cedar Branch - Horry County			
					Goretown - Horry County			
					Brooksville - Horry County			
					City of Myrtle Beach - Horry			
					County			
					Horry County			
					Bennett Loop - Horry County			
					Socastee - Horry County			

Sort	Goal Name	Start	End	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year					
6	2B. Improve Access to	2025	2026	Non-Housing	City of Myrtle Beach - Central	Improvements to Public	CDBG: \$250,000	Public Facility or Infrastructure Activities
	Public Facilities			Community	City Revitalization Area -	Facilities &		other than Low/Moderate Income
				Development	Horry County	Infrastructure		Housing Benefit: 1000 Persons Assisted
					Racepath - Horry County			
					Freemont - Horry County			
					Bucksport - Horry County			
					Cedar Branch - Horry County			
					Goretown - Horry County			
					Brooksville - Horry County			
					City of Myrtle Beach - Horry			
					County			
					Horry County			
					Bennett Loop - Horry County			
					Socastee - Horry County			
7	3A. Provide Vital Public	2025	2026	Non-Homeless	City of Myrtle Beach - Central	Public Services	CDBG: \$200,000	Public service activities other than
	Services			Special Needs	City Revitalization Area -			Low/Moderate Income Housing Benefit:
					Horry County			355 Persons Assisted
					Racepath - Horry County			
					Freemont - Horry County			
					Bucksport - Horry County			
					Cedar Branch - Horry County			
					Goretown - Horry County			
					Brooksville - Horry County			
					City of Myrtle Beach - Horry			
					County			
					Horry County			
					Bennett Loop - Horry County			
					Socastee - Horry County			

Sort	Goal Name	Start	End	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year				_	
8	4A. Provide for Rapid Re-	2025	2026	Homeless	City of Myrtle Beach - Central	Addressing	ESG: \$108,573	Tenant-based rental assistance / Rapid
	housing Programs				City Revitalization Area -	Homelessness		Rehousing: 80 Households Assisted
					Horry County			
					Racepath - Horry County			
					Freemont - Horry County			
					Bucksport - Horry County			
					Cedar Branch - Horry County			
					Goretown - Horry County			
					Brooksville - Horry County			
					City of Myrtle Beach - Horry			
					County			
					Horry County			
					Bennett Loop - Horry County			
					Socastee - Horry County			
9	4B. Increase & Improve	2025	2026	Homeless	City of Myrtle Beach - Central	Addressing	ESG: \$58,397	Homelessness Prevention: 30 Persons
	Homeless Prevention				City Revitalization Area -	Homelessness		Assisted
	Service				Horry County			
					Racepath - Horry County			
					Freemont - Horry County			
					Bucksport - Horry County			
					Cedar Branch - Horry County			
					Goretown - Horry County			
					Brooksville - Horry County			
					City of Myrtle Beach - Horry			
					County			
					Horry County			
					Bennett Loop - Horry County			
					Socastee - Horry County			

Sort	Goal Name	Start	End	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Order		Year	Year					
10	4C. Increase Availability of	2025	2026	Homeless	City of Myrtle Beach - Central	Addressing	ESG: \$5,000	Homeless Person Overnight Shelter: 10
	Overnight Shelter Bed				City Revitalization Area -	Homelessness		Persons Assisted
					Horry County			
					Racepath - Horry County			
					Freemont - Horry County			
					Bucksport - Horry County			
					Cedar Branch - Horry County			
					Goretown - Horry County			
					Brooksville - Horry County			
					City of Myrtle Beach - Horry			
					County			
					Horry County			
					Bennett Loop - Horry County			
					Socastee - Horry County			

Table 3 – Goals Summary

Goal Descriptions

1	Goal Name	1A. Increase Homeownership Opportunities
	Goal Description	The HOME Consortium will increase homeownership opportunities in the region through adding homeowner housing and through direct financial assistance to low- and moderate-income households; Expand and improve access to funding sources in the region for owner-occupied housing through partnering with local lending institutions to leverage public and private funding; Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.
2	Goal Name	1B. Increase Affordable Rental Hsg Opportunities
	Goal Description	The HOME Consortium will increase affordable rental housing opportunities in the region through new rental units constructed, rehabilitation of rental units which will address the need for safe, decent and sanitary conditions. Tenant-based rental assistance (TBRA) will also be provided for eligible LMI households; Expand and improve access to funding sources in the region for renter-occupied housing through partnering with local lending institutions to leverage public and private funding; Increase affordable housing development in high opportunity areas through partnering with private developers to create mixed income developments; Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.
3	Goal Name	1C. Provide for Owner Occupied Hsg Rehabilitation
	Goal Description	Horry County and the HOME Consortium will provide for owner occupied housing rehabilitation in low- and moderate-income areas and households with help from its local housing partner, the City of Myrtle Beach. Rehabilitation addresses the needs for decent, safe, and sanitary owner-occupied housing, providing households in the area with emergency, essential, and substantial repair projects. Housing rehabilitations will also provide more access and accommodations to the elderly and disabled. All pre-1978 owner-occupied units in the rehabilitation program are tested and mitigated for lead-based paint, if necessary, and will follow the lead-based paint hazard removal process outlined in this Plan. Other goals are to expand and improve access to funding sources in the region through partnering with local lending institutions to leverage public and private funding; Reduce substandard housing by expanding homeowner occupied rehabilitation opportunities with focus on target areas; Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.

4	Goal Name	1D. Reduce Slum & Blight in Residential Areas
	Goal Description	Horry County has the goal for the development of safer, more suitable living environments by eliminating blight, dilapidated structures, and substandard vacant buildings from low to moderate income areas. Reducing slum and blight in the region will happen through dilapidated and substandard and unsuitable for rehabilitation buildings being demolished and work with Housing Code Enforcement/Foreclosed Property Care. The County will increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.
5	Goal Name	2A. Expand & Improve Public Infrastructure
	Goal Description	Expanding and improving public infrastructure addresses the need for the creation of a safer, more suitable living environment in low to moderate income areas. Infrastructure provides the foundation of neighborhood revitalization efforts, affordable housing improvements, and spurs economic development.
		The County will also expand and improve access to funding sources in the region through partnering with local lending institutions to leverage public and private funding; Expand and improve transportation infrastructure, including bike and pedestrian pathways, with a focus on linkages to schools, parks, and employment centers; and Increase economic development activities and investments by exploring opportunities and financing for expansion of public infrastructure including rail lines and major roadways as well as industrial parks.
6	Goal Name	2B. Improve Access to Public Facilities
	Goal Description	Improve access to public facilities that benefit low- and moderate-income areas and households through improvements to public facilities. As well as improved access through accommodations for elderly and disabled residents as needed. In addition, public facilities in low income areas provide centers for the delivery of public services, workforce development training, childcare, services for the elderly, and community policing programs. Expand and improve access to funding sources in the area through partnering with local lending institutions to leverage public and private funding. Increase funding for recreational facilities by increasing recreational facilities and programmatic opportunities in targeted LMI areas, RECAPs and Focus Areas, and construct new facilities and/or complete the rehabilitation & improvement of existing public facilities.

7	Goal Name	3A. Provide Vital Public Services
	Goal Description	Horry County will provide vital public services for low and moderate-income households. The County will work with its local community partners to find and provide adequate vital public services that meet the needs of the residents, which also include the elderly and disabled population. The County will fund supportive services that serve special needs populations in the area. The special needs population has been identified as the elderly, persons with a disability, persons and households with alcohol and/or drug addiction, and persons living with HIV/AIDS.
		The County will also expand and improve access to funding sources in the area through partnering with local lending institutions to leverage public and private funding; Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible; Support educational enrichment opportunities and programs through opportunities for after school programs, youth mentoring and tutoring programs, summer camps, reading programs, etc.; and Increase employment training and small business development opportunities by coordinating with regional workforce and educational agencies to expand workforce training opportunities and small business development opportunities.
8	Goal Name	4A. Provide for Rapid Re-housing Programs
	Goal Description	Horry County will provide for Rapid Re-housing Programs through use of Tenant-based rental assistance (TBRA), rapid-rehousing, and housing added for homeless persons. Rapid re-housing programs for the prevention of homelessness are coordinated by the Consortium and members of the CoC. Eastern Carolina Housing Organization also runs several programs designed to help assists homeless individuals and families to secure housing.
		Horry County will also expand and improve access to funding sources in the region through partnering with local lending institutions to leverage public and private funding as well as Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.

9	Goal Name	4B. Increase & Improve Homeless Prevention Service
	Goal Description	Horry County will increase and improve homeless prevention services in the region through coordination with the CoC and local service providers of the homeless population in Horry County. The Homeless Management Information System (HMIS), a local information system used to collect data on the homeless population will also be used to help with the prevention of homelessness in the county by identifying persons who are at-risk of becoming homeless. Both Eastern Carolina Housing Organization and the Housing Authority of Myrtle Beach run several programs designed to help assists homeless families and veterans.
		Horry County will expand and improve access to funding sources in the region through partnering with local lending institutions to leverage public and private funding as well as Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.
10	Goal Name	4C. Increase Availability of Overnight Shelter Bed
	Goal Description	Horry County will increase availability of overnight shelter beds, emergency shelter and transitional housing beds in Horry County with members of the CoC and local shelters such as New Directions which has an emergency shelter and transitional housing. Eastern Carolina Housing Organization also runs several programs designed to help assists homeless families and veterans.
		Horry County will expand and improve access to funding sources in the region through partnering with local lending institutions to leverage public and private funding as well as Increase fair housing enforcement by mapping opportunity areas and encourage development of affordable housing in areas when possible.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The projects were developed based on needs and recommendations made by the community, partner agencies, members of the CoC, partner PHAs and the members of the Consortium. This guidance helped in the development of the Consolidated Plan's priority needs and goals reflected in this Annual Action Plan. All the projects have the purpose to assist LMI neighborhoods and/or LMI households within the jurisdiction. The Horry County HOME Consortium is the lead agency responsible to administer the HOME program within all three counties and the 12-member municipalities in its jurisdiction. Horry County Community Development is the lead agency responsible for administering the CDBG and ESG program within Horry County.

#	Project Name
1	CDBG: Administration (2025)
2	CDBG: Horry County - Public Services (2025)
3	CDBG: Horry County - Homeowner Rehabilitation (2025)
4	CDBG: Horry County - Acquisition (2025)
5	CDBG: Horry County - Demolition (2025)
6	CDBG: Horry County - Neighborhood Cleanups (2025)
7	CDBG: Horry County - Infrastructure Improvements (2025)
8	CDBG: Horry County - Public Facility Improvements (2025)
9	CDBG: Myrtle Beach - Infrastructure Improvements (2025)
10	CDBG: Myrtle Beach – Homeowner Rehabilitation (2025)
11	ESG: ESG Projects (2025)
12	HOME: Administration (2025)
13	HOME: Rental Housing Development (2025)
14	HOME: Homeowner Housing Development (2025)
15	HOME: Owner Occupied Rehabilitation (2025)
16	HOME: TBRA (2025)
17	HOME: CHDO Operating Funds (2025)
18	HOME: CHDO Set-Aside Activities (2025)

Table 2 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The Horry County HOME Consortium is the lead agency responsible that will administer the HOME program within all three counties and the 12-member municipalities in its jurisdiction. Horry County Community Development is the lead agency responsible for administering the CDBG and ESG program within Horry County.

The preservation of existing affordable housing units as well as the development of additional affordable housing, for both rental and homeownership opportunities, is a high priority and will targeted across all three Counties of the HOME Consortium. Activities include rental assistance, rental housing construction, owner and rental rehab, homeownership opportunities, and affordable housing development through local CHDOs.

In Horry County, there is a need for improvements and expansion to public facilities and infrastructure in in the City of Myrtle Beach and across the County, specifically in low- and moderate-income areas. Public improvements are addressed through CDBG funds and will only target low/mod areas as identified by HUD LMISD data.

Public service programs are a high priority as they will help with vital services that improve living situations and the quality of life for LMI and special need households in Horry County. There is a 15% grant cap allocation for public services.

Addressing homelessness is a high priority and this need is addressed through the ESG program. Horry County will fund programs that help with homeless prevention, rapid rehousing activities to help families avoid homelessness and emergency shelter services. Other activities may include data collection (HMIS) and admin of the program.

Additional considerations are made due to grant specific guidelines and the County IGA with the City of Myrtle Beach. CDBG has a grant allocation cap of 20% for admin costs and 15% grant cap for all combined public services. The IGA between the County and the City of Myrtle Beach is that the CDBG fund will be allocated 75% to the County and 25% to the City of Myrtle Beach, which act as a subrecipient. HOME funds have a 10% admin cap and at least 15% must be allocated to CHDO housing activities.

AP-38 Project Summary

Project Summary Information

Project Name	CDBG: Administration (2025)
Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
Goals Supported	1A. Increase Homeownership Opportunities 1C. Provide for Owner Occupied Hsg Rehabilitation 1D. Reduce Slum & Blight in Residential Areas 2A. Expand & Improve Public Infrastructure 2B. Improve Access to Public Facilities 3A. Provide Vital Public Services
Needs Addressed	Affordable Housing Preservation & Development Improvements to Public Facilities & Infrastructure Public Services Planning & Disaster Preparedness
Funding	CDBG: \$382,573
Description	Administration of the Horry County CDBG Program for the 2025 program year.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	N/A
Location Description	Horry County & the City of Myrtle Beach, South Carolina
Planned Activities	Administration of the Horry County CDBG program for the 2025 program year. HUD Matrix Code (21A).

2	Project Name	CDBG: Horry County - Public Services (2025)
	Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
	Goals Supported	3A. Provide Vital Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$200,000
	Description	This project includes all public service activities including those with household and individual beneficiaries. Overall funding for CDBG public services will not exceed 15% of the grant.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The County anticipates that approximately 500 low to moderate income households will benefit from CDBG-funded public service activities.
	Location Description	Horry County, South Carolina
	Planned Activities	This project consists of jurisdiction-wide public service activities. Specific activities are under consideration and will be determined at a later date.
3	Project Name	CDBG: Horry County - Homeowner Rehabilitation (2025)
	Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
	Goals Supported	1C. Provide for Owner Occupied Hsg Rehabilitation

Needs Addressed Affordable Housing Preservation & Development Funding CDBG: \$500,000 Description This project consists of owner-occupied housing rehabilitation in Horry County.
Description This project consists of owner-occupied housing rehabilitation in Horry County.
Target Date 6/30/2026
Estimate the number and type of families in Horry County. that will benefit from the proposed activities Owner-occupied housing rehabilitation activities will benefit low and moderate-income families in Horry County. Homeowner Housing Rehabilitated: 20 Household Housing Unit
Location Description Horry County, South Carolina
Planned Activities Owner-occupied housing and resiliency rehabilitation throughout unincorporated Horry County. HUD Matrix Code (14A)
4 Project Name CDBG: Horry County - Acquisition (2025)
Target Area City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
Goals Supported 1A. Increase Homeownership Opportunities 2B. Improve Access to Public Facilities
Needs Addressed Affordable Housing Preservation & Development Improvements to Public Facilities & Infrastructure
Funding CDBG: \$100,000
Description This project consists of acquisition of a minimum of one parcel of land for redevelopment.
Target Date 6/30/2026
Estimate the number and type of families Homeowner Housing Added: 1 Household It is estimated that a minimum of one family will benefit from the acquisition of
that will benefit from property.

	Planned Activities	Acquisition of land in Horry County for redevelopment
		HUD Matrix Code (01)
5	Project Name	CDBG: Horry County - Demolition (2025)
	Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
	Goals Supported	1D. Reduce Slum & Blight in Residential Areas
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	CDBG: \$30,000
	Description	This project consists of the demolition of unfit dwellings.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Properties will receive demolition services in Horry County. Buildings Demolished: 2 Buildings
	Location Description	Horry County, South Carolina
	Planned Activities	This project consists of demolition of unfit dwellings in Horry County. HUD Matrix Code (04)
6	Project Name	CDBG: Horry County - Neighborhood Cleanups (2025)
	Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County

Goals Supported	1D. Reduce Slum & Blight in Residential Areas 3A. Provide Vital Public Services
Needs Addressed	Affordable Housing Preservation & Development Public Services
Funding	CDBG: \$15,000
Description	Horry County will seek to reduce slum and blight in the form of interim assistance through one time garbage and debris removal/neighborhood cleanup campaigns in eligible blighted and LMI areas.
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	Approximately 2 eligible LMI or blighted neighborhoods will receive interim assistance in the form of one-time neighborhood cleanup/garbage and debris removal campaigns in eligible areas of Horry County.
Location Description	Horry County, South Carolina
Planned Activities	Horry County will seek to reduce slum and blight in the form of interim assistance through one time garbage and debris removal/neighborhood cleanup campaigns in eligible blighted and LMI areas.
	HUD Matrix Code (05V)
Project Name	CDBG: Horry County - Infrastructure Improvements (2025)
Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
Goals Supported	2A. Expand & Improve Public Infrastructure
Needs Addressed	Improvements to Public Facilities & Infrastructure
Funding	CDBG: \$202,719
Description	Infrastructure improvements in Racepath, Socastee, and LMI areas of Horry County. Specific activities are under consideration and will be identified at a later point in time. Upon release of the annual allocation, adjustments will be made to this project to account for any shortfall or excess funds.
Target Date	6/30/2026

		,
	Estimate the number and type of families	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
	that will benefit from the proposed activities	This project consists of infrastructure improvements that will benefit residents located within LMI areas in Horry County.
	Location Description	LMI areas of Horry County.
	Planned Activities	Infrastructure improvements in LMI areas.
		HUD Matrix Code (03J, 03K, 03L)
8	Project Name	CDBG: Horry County - Public Facility Improvements (2025)
	Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
	Goals Supported	2B. Improve Access to Public Facilities
	Needs Addressed	Improvements to Public Facilities & Infrastructure
	Funding	CDBG: \$100,000
	Description	This project consists of public facility improvements that will benefit residents located within LMI areas of Horry County. Specific activities are under consideration and will be identified at a later point in time.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted This project consists of public facility improvements that will benefit residents located within LMI areas of Horry County. Specific activities are under consideration and will be identified at a later point in time.
	Location Description	Horry County, South Carolina
	Planned Activities	This project consists of public facility improvements that will benefit residents located within LMI areas of Horry County. Specific activities are under consideration and will be identified at a later point in time. HUD Matrix Code (03E, 03F)

9	Project Name	CDBG: Myrtle Beach - Infrastructure Improvements (2025)
	Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Myrtle Beach - Horry County
	Goals Supported	2A. Expand & Improve Public Infrastructure
	Needs Addressed	Improvements to Public Facilities & Infrastructure
	Funding	CDBG: \$300,000
	Description	Infrastructure improvements may include, but not be limited to, water and sewer system improvements, storm-water and detention area upgrades, curb and gutter, road paving, sidewalks, and other pedestrian safety measures.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This project will primarily benefit residents in eligible low to moderate income areas.
	Location Description	Myrtle Beach, South Carolina. Infrastructure Projects in Census Tracts 506, 507, & 509
	Planned Activities	Planned activities for infrastructure improvements in Myrtle Beach include improvement of drainage retention, water line, sidewalk and street improvements in LMI areas of Myrtle Beach. Anticipated activities include infrastructure improvements along Acline Avenue and White Street. HUD Matrix Code (03J, 03K, 03L)
10	Project Name	CDBG: Myrtle Beach – Homeowner Rehabilitation (2025)
	Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Myrtle Beach - Horry County
	Goals Supported	1C. Provide for Owner Occupied Hsg Rehabilitation
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	CDBG: \$82,573
	Description	This project will fund homeowner housing rehab activities that will benefit LMI residents located within Myrtle Beach. Upon release of the annual allocation, adjustments will be made to this project to account for any shortfall or excess funds.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Rehabilitated: 1 Household Housing Unit
	Location Description	Myrtle Beach, South Carolina

	Planned Activities	Owner Occupied Housing Rehabilitation
		HUD Matrix Code (14A)
11	Project Name	ESG: ESG Projects (2025)
	Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County Racepath - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County Horry County Bennett Loop - Horry County Socastee - Horry County
	Goals Supported	4A. Provide for Rapid Re-housing Programs 4B. Increase & Improve Homeless Prevention Service 4C. Increase Availability of Overnight Shelter Bed
	Needs Addressed	Addressing Homelessness
	Funding	ESG: \$171,970
	Description	ESG projects for the 2025 program year include County administration, rapid rehousing rental assistance, homelessness prevention activities, emergency shelter operations, HMIS, and subrecipient administration. Upon release of the annual allocation, adjustments will be made to the rapid rehousing activity to account for any shortfall or excess funds.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance / Rapid Rehousing: 80 Households Assisted Homelessness Prevention: 30 Persons Assisted Homeless Person Overnight Shelter: 10 Persons Assisted
	Location Description	The Horry County ESG service area

	Planned Activities	ESG Program Administration (County) - \$6,772
		Rapid Rehousing - \$108,573
		Homeless Prevention - \$41,000
		Emergency Shelter - \$5,000
		HMIS - \$4,500
		Subrecipient Administration - \$6,125
		ESG Match: ESG funding requires 100% match. Each recipient of ESG funds will match their allocation with approved funding sources as indicated in 24 CFR 576.207. A plan for the subrecipient's program match must be provided as a part of the application budget. A match audit is conducted at the 50% funding point and again prior to the final payment request of the agency awarded ESG funds. Match sources are also reviewed again as a part of the annual monitoring process. The ESG match is documented each year in the Consolidated Annual Performance and Evaluation Report (CAPER).
12	Project Name	HOME: Administration (2025)
	Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County
	Goals Supported	1A. Increase Homeownership Opportunities 1B. Increase Affordable Rental Hsg Opportunities
		1C. Provide for Owner Occupied Hsg Rehabilitation
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	HOME: \$95,929
	•	

	Description	Administration of the Heavy County HOME Company in the 2025
	Description	Administration of the Horry County HOME Consortium during the 2025 program year. HOME Admin will not exceed more than 10% of the grant allocation.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	The Horry County HOME Consortium serves the following counties within South Carolina: Horry County, Georgetown County, and Williamsburg County.
	Planned Activities	HOME Program administration during the 2025 program year.
13	Project Name	HOME: Rental Housing Development (2025)
	Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Williamsburg County
	Goals Supported	1B. Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	HOME: \$92,442
	Description	HOME-funded rental housing development
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Rental units constructed: 2 Household Housing Unit
	Location Description	Jurisdiction wide based on beneficiary eligibility.

	Planned Activities	New construction and rehabilitation of rental housing units.
14	Project Name	HOME: Homeowner Housing Development (2025)
	Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County
	Goals Supported	1A. Increase Homeownership Opportunities
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	HOME: \$229,064.97
	Description	New construction of homeownership housing units in the HOME Consortium region. Upon release of the annual allocation, adjustments will be made to this project to account for any shortfall or excess funds.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Added: 4 Household Housing Unit
	Location Description	Jurisdiction wide based on beneficiary eligibility.
	Planned Activities	New construction of single family housing. Upon release of the annual allocation, adjustments will be made to this project to account for any shortfall or excess funds.

15	Project Name	HOME: Owner Occupied Rehabilitation (2025)
	Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County
		City of Conway - Rebuild Conway Revitalization Area - Horry County
		Racepath - Horry County
		Freemont - Horry County
		Bucksport - Horry County
		Cedar Branch - Horry County
		Goretown - Horry County
		Brooksville - Horry County
		City of Myrtle Beach - Horry County
		City of Conway - Horry County
		Horry County
		Bennett Loop - Horry County
		City of Georgetown - West End Neighborhood - Georgetown County
		Town of Andrews - Georgetown County
		Town of Kingstree - Williamsburg County
		Town of Greeleyville - Williamsburg County
		Socastee - Horry County
		Georgetown County
		Williamsburg County
	Goals Supported	1C. Provide for Owner Occupied Hsg Rehabilitation
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	HOME: \$200,000
	Description	The HOME Consortium will provide owner-occupied housing rehabilitation for LMI
		households throughout the three-county region.
	Target Date	6/30/2026
	Estimate the number	Approximately five low to moderate income households will benefit from this
	and type of families	project.
	that will benefit from	
	the proposed activities	Homeowner Housing Rehabilitated: 4 Household Housing Unit
	Location Description	Jurisdiction wide based on beneficiary eligibility.
	<u> </u>	,

	Planned Activities	Owner-occupied housing rehabilitation.
16	Project Name	HOME: TBRA (2025)
	Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County
	Goals Supported	1B. Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	HOME: \$150,000
	Description	Tenant Based Rental Assistance (TBRA) will be provided for LMI households in need of rental assistance throughout the Consortium region.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance: 15 Households Assisted

	Location Description	Jurisdiction wide based on beneficiary eligibility.
	Planned Activities	Tenant Based Rental Assistance during the 2025 program year.
17	Project Name	HOME: CHDO Operating Funds (2025)
	Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County Williamsburg County
	Goals Supported	1A. Increase Homeownership Opportunities 1B. Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	HOME: \$47,964
I.	Description	A HOME Consortium certified CHDO will be provided up to \$47,964 in HOME funding to support its CHDO operations throughout the three counties of the HOME Consortium.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	CHDO operations throughout the Horry County HOME Consortium.
	Planned Activities	Operating support for a HOME Consortium certified CHDO during the 2025 program year.
18	Project Name	HOME: CHDO Set-Aside Activities (2025)
	Target Area	City of Myrtle Beach - Central City Revitalization Area - Horry County City of Conway - Rebuild Conway Revitalization Area - Horry County Racepath - Horry County Freemont - Horry County Bucksport - Horry County Cedar Branch - Horry County Goretown - Horry County Brooksville - Horry County City of Myrtle Beach - Horry County City of Conway - Horry County Horry County Bennett Loop - Horry County City of Georgetown - West End Neighborhood - Georgetown County Town of Andrews - Georgetown County Town of Kingstree - Williamsburg County Town of Greeleyville - Williamsburg County Socastee - Horry County Georgetown County Williamsburg County
	Goals Supported	1A. Increase Homeownership Opportunities 1B. Increase Affordable Rental Hsg Opportunities
	Needs Addressed	Affordable Housing Preservation & Development
	Funding	HOME: \$143,895
	Description	The HOME Program requires that no less than 15% of the annual allocation be set aside for eligible projects to be completed by Community Housing Development Organizations, or CHDOs.
	Target Date	6/30/2026

Estimate the number and type of families that will benefit from the proposed activities	At least one eligible household will be assisted through CHDO-eligible activities. Homeowner Housing Added /or Rental Unit Constructed: 1 Household Housing Unit
Location Description	Jurisdiction wide eligible CHDO activities.
Planned Activities	The CHDO set-aside may be allocated for new construction or acquisition/rehabilitation for affordable rental and/or ownership housing opportunities.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The Horry County HOME Consortium is the lead agency for the HOME program in the region. HOME funding is made available Consortium-wide (Horry County, Georgetown County and Williamsburg County as well as the 12-member municipalities). Activities with HOME in these areas through the plan will focus on affordable housing preservation and development activities.

CDBG funds are administered by the Horry County Community Development Department and only allocated in Horry County. CDBG programming is in coordination with local and state agencies, as well as private groups and organizations. Other governmental entities involved in the implementation of this plan included: the four public housing authorities and the City of Myrtle Beach.

For CDBG, an Intergovernmental Agreement between Horry County and the City of Myrtle Beach was executed on October 1, 2022 to maximize the amount of countywide Community Development Block Grant funding and to proportionately allocate benefits. Under this agreement, Horry County receives 20% of the grant for administration as the lead entity. The remaining 80% is split between the two jurisdictions. For this portion, Horry County's percentage of allocation is 75% and the City of Myrtle Beach's allocation is 25%. The City of Myrtle Beach is considered a sub-recipient of the CDBG Entitlement Grant. See further below on how CDBG funds are allocated.

ESG funds are administered by the Horry County Community Development Department and only allocated in Horry County. ESG funds program services and activities that primarily serve the homeless such as homeless prevention, rapid rehousing rental assistance and emergency shelter operations.

Geographic Distribution

Target Area	Percentage of Funds
City of Myrtle Beach - Central City Revitalization Area - Horry County	
City of Conway - Rebuild Conway Revitalization Area - Horry County	
Racepath - Horry County	
Freemont - Horry County	
Bucksport - Horry County	
Cedar Branch - Horry County	
Goretown - Horry County	
Brooksville - Horry County	
City of Myrtle Beach - Horry County	
City of Conway - Horry County	
Horry County	

Target Area	Percentage of Funds
Bennett Loop - Horry County	
City of Georgetown - West End Neighborhood - Georgetown County	
Town of Andrews - Georgetown County	
Town of Kingstree - Williamsburg County	
Town of Greeleyville - Williamsburg County	
Socastee - Horry County	
Georgetown County	
Williamsburg County	

Table 3 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

A percentage was not assigned specifically for each geographic target location; however, all the target locations are areas with a large LMI population and allocations will primarily go towards serving LMI individuals and households. Horry County is the lead agency for the Horry County HOME Consortium and will coordinate with local and state agencies, as well as public and private organizations and non-profits, to implement these activities in these areas. HOME funds are intended for LMI households, and will target all three counties in the Consortium region.

For CDBG, while these funds are only targeted within Horry County, the County does not allocate funding based solely on geographic requirements. When the project or planned activities are intended to serve individuals or households directly, those individuals or households must meet income qualifications, as well as residency requirements, in order to receive assistance from the program. In these instances, County staff and/or one of its partner agencies shall complete an in-take and eligibility status review of the applicant individual, or household, before the project/activity is initiated.

Public infrastructure and public facility improvement activities do not target individual beneficiaries, but target low/mod areas. These activities are said to have an "area-wide" benefit. Per HUD requirements, these areas must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low to moderate-income (or 51%).

To determine these tracts, the County will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has redefined the eligible tracts within the jurisdiction. The identified census block group tracts within the jurisdiction that are considered low-moderate income can be found on the HUD Exchange website at: https://www.hudexchange.info/programs/acslow-mod-summary-data/

Discussion

N/A

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Introduction

The affordable housing activities undertaken will address the needs of the homeless and non-homeless. Horry County will provide homeless households with RRH/TBRA rental assistance and owner-occupied rehabilitation of housing units for LMI households. The HOME Consortium will work towards affordable housing goals with the creation of new affordable homeowner and rental housing units, rental assistance and rehabilitated housing units. The goals for affordable housing are provided below.

One Year Goals for the Number of Households to be Supported	
Homeless	97
Non-Homeless	29
Special-Needs	0
Total	126

Table 6 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	97
The Production of New Units	4
Rehab of Existing Units	25
Acquisition of Existing Units	0
Total	126

Table 7 - One Year Goals for Affordable Housing by Support Type

Discussion

- Homeowner Housing Added: 2 LMI Household Housing Units
- Homeowner Housing Rehabilitated: 25 LMI Household Housing Unit
- Rental Housing Added: 2 LMI Household Housing Unit
- HOME TBRA: 15 LMI Households Assisted
- ESG: Rapid Re-housing/TBRA: 82 Homeless Households Assisted

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

The Horry County HOME Consortium will continue to work closely with the four Public Housing Authorities (PHAs) serving low-income households throughout the jurisdiction. The PHAs within the Consortium are:

- The Housing Authority of Myrtle Beach: Provides Section 8 Housing Choice Vouchers
- The Housing Authority of Conway: Provides Section 8 Housing Choice Vouchers and public housing units
- Georgetown Housing Authority: Provides Section 8 Housing Choice Vouchers and public housing units
- Kingstree Housing Authority: Provides public housing units

Actions planned during the next year to address the needs to public housing

The Consortium, with each of the four public housing authorities will work diligently to expand affordable housing opportunities within their jurisdictions and expand services for their residents as well as the communities they serve.

The Consortium will also work with the PHAs to reduce public barriers to affordable housing development in the region. Various contributing factors such as land use and zoning laws, admissions and occupancy policies and procedures including preferences in publicly supported housing have contributed to a lack of access to publicly supported housing in the region.

The Housing Authority of Conway strives to maintain diverse communities throughout their jurisdiction. The HAC provides for a variety of supportive services including educational enrichment activities at all of its housing developments.

In order to address a severe shortage in affordable rental units and rapid increase in rents, the Housing Authority of Myrtle Beach (HAMB) instituted Small Area Fair Market Rents, which both increased availability of units and encouraged vouchers to be used outside of higher poverty areas. HAMB is actively searching for property to construction additional HOME-funded units and will continue to administer vouchers, with plans to project-base HCV, VASH, and Mainstream vouchers to help sustain successful voucher programs. The HAMB will continue to update its HCV waiting list, which has been changed to a lottery system with some preference given for households that include a family member with a disability.

The Georgetown Housing Authority will continue to serve its residents by offering a variety of supportive service activities including after-school youth centers, early childhood education programing, adult education and literacy programming, job training, healthy living programs, financial literary and

homeownership programs. In addition to these supportive service programs, the GHA will continue to provide for community betterment programs such as tree planting, recycling and neighborhood cleanups.

The Kingstree Housing Authority runs multiple supportive programs for residents, including two youth programs, career planning, and a homebuyer program. The KHA also has plans to build additional affordable units on a local site in the coming years.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

HAMB runs a Family Self-Sufficiency Program (FSS) which is designed to help HCV families become economically independent. HAMB also provides the HCV Homeownership Program which provides vouchers to first-time homeowners if they meet income and other eligibility requirements such as employment requirements and homeownership counseling among a few others.

The HAC, KHA, and GHA all offer financial literacy training programs as well as home stewardship classes which are aimed at assisting residents to become ready for homeownership opportunities.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

None of the four housing authorities in the region are considered troubled.

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i) Introduction

Horry County continues to focus on efforts to address the root causes of homelessness and chronic homelessness.

While it is difficult to accurately measure the number of individuals and families at risk of becoming homeless, the Consortium remains committed to a "Housing First" philosophy by funding and coordinating programs that identify those "at-risk," attempt to intervene prior to homelessness occurring to re-house those that do experience homelessness as soon as possible, and provide key supportive services.

Horry County, in partnership with its local Continuum of Care (COC), Eastern Carolina Homelessness Organization (ECHO), is working to strategically align the County's ESG programming with COC priorities. This includes coordinating application funding reviews between the two organizations. For example, applications for CDBG public service funding submitted via the NOFA process will receive bonus points if they strategically align with the COC and ESG programs. Eastern Carolina Housing Organization (ECHO) is the lead agency for the CoC that makes up Chesterfield, Clarendon, Darlington, Dillon, Florence, Georgetown, Horry, Kershaw, Lee, Marion, Marlboro, Sumter and Williamsburg counties.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Consortium works with area homeless service providers to collaboratively provide a wide range of expertise in housing, and social and supportive services, within each component of the Continuum of Care (CoC).

ECHO's headquarters is located in the City of Myrtle Beach, which provides strategic placement within the Consortium and allows the CoC to work closely with the Consortium. The CoC has been able to partner with strong advocates in the area, who contribute highly trained and experienced staff, best practices and resources, and fresh insight into the fight against homelessness. In collaboration with the COC, long-standing providers, municipalities, community leaders, and other stakeholders, a high priority has been placed on development and support of homelessness services, from direct outreach to emergency sheltering and case management, to the provision of crisis hospitalizations for homeless who need mental health care. The CoC has also emphasized homeless data collection and review via HMIS by initiating a regular HMIS data analysis meeting so that key areas of service are identified. All participating partners have contributed to renewed efforts to reach out to our homeless community, and to assess and serve its needs.

CoC staff conduct outreach to veterans and residents that are homeless or at risk of homelessness on a regular basis. Individuals are then connected to the Coordinated Entry System (CES) through an Access Point, where they are matched with available and appropriate resources to meet their needs. There are five CES Access Points throughout the CoC.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Consortium continues to place high priority on emergency shelter services, transitional housing, services for the homeless, and homelessness prevention. From year-to-year, its Annual Action Plans reflect this high priority. Horry County and the COC supports transitional housing via assistance with rent and utility deposits so that they might sustain housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The Consortium works closely with other municipalities, community leaders, and stakeholders to address homelessness, including assistance for those transitioning into permanent, independent housing. CoC members, Horry County, the Horry County HOME Consortium, and the four Public Housing Authorities (PHAs) collaborate to provide chronically homeless individuals and families, veterans, and unaccompanied youth, with pathways to housing and independence across Horry County. Their efforts include rent and utility assistance, Rapid Rehousing, supportive services, and other best practices for helping residents remain stably housed. All programs are funded either via CDBG or ESG, in addition to COC funding and other leveraged public and private financial sources accessed by our many partners.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Horry County and its sub-recipients support, encourage, and facilitate programs and strategies that help prevent homelessness, particularly in times of transition, such as:

Providing extremely-low income persons with outpatient services and crisis hospitalizations, in an effort to address fundamental mental health issues that lead to chronic homelessness. In addition to treating mental health issues that can contribute to homelessness, these efforts
 Annual Action Plan
 53

- enable individuals to receive treatment in their community. The goal of this is to increase participation from at-risk individuals who shirk from the possibility of receiving hospitalization or care away from the support of their community and families.
- Providing creative, community-based housing opportunities for disabled young adults and adults, in an effort to prevent homelessness in this population. The County, the COC, and its many service provider partners collaborate to integrate clients and families into the continuum, and leverage or seek funds to move developmentally and intellectually disabled out of their family homes, group homes and other facilities into transitional and supportive housing.
- Finally, in an effort to serve the needs of homeless individuals and families, Horry County is committed to working with the COC to determine the need for an additional emergency homeless shelter in Horry County.
- The County works to encourage and facilitate efforts and strategies that align with the strategic efforts of the COC and the ESG program, including the service areas listed above. Applications from potential CDBG subrecipient public service providers are prioritized by way of bonus points if their proposed program(s) align with the COC's efforts and the ESG program.

The County works to encourage and facilitate efforts and strategies that align with the strategic efforts of the COC and the ESG program, such as the service areas listed above. Applications from potential subrecipient public service providers are prioritized by way of bonus points if their proposed program(s) align with the COC's efforts and the ESG program.

Discussion

As shown, the Consortium remains committed to homelessness prevention, and to serving the needs of the homeless in collaboration with the COC, its sub-recipients, partners and stakeholders.

AP-75 Barriers to affordable housing -91.420, 91.220(j) Introduction

Horry County's Comprehensive Plan's Housing Element comprises community and housing development goals and policy directives. The plan aims to accommodate projected population growth and the needs of the changing community and to identify trends in the market and anticipate future residential growth. The Housing Element addresses the need for safe and affordable housing, along with barriers to fair housing. Because a large portion of the future population growth can be accommodated within already approved residential areas, additional rezoning for major subdivisions should be evaluated to ensure that an adequate balance of housing types, densities, and community design are available for permanent residents and vacationers. Beyond the availability of housing, the County also monitors housing conditions, including conversion of single-family homes into duplexes and vacation rentals, mobile home age and durability, and dilapidated housing.

Market conditions continue to be a primary driver behind housing that is not affordable for households across all income levels, low-come households being the most severely impacted by these conditions. Renters are particularly impacted, as increases in the value of a home have led to higher rents. Because Horry County has a high number of seasonal rental units, this factor can drive up the cost of year-round rentals especially in proximity to the job centers at the beach. Conversely, off season housing near the beach can be more affordable, but is not a viable long-term housing solution.

There remains a lack of affordable, integrated housing for individuals who need supportive services and a lack of sufficient public investments in low-income neighborhoods. Although tourism and service sector jobs in Horry County reduce unemployment rates during part of the year, these seasonal features can impede the economic viability necessary for many to participate in the housing market. In addition, the lack of a variety of affordable housing options with convenient access to job centers, schools, public transportation, and services also creates a barrier to affordable, fair housing. Public housing complexes are no longer an effective way to provide affordable housing in one's community as they often perpetuate the cycle of poverty and are stigmatized.

Intro Continued in Discussion

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Horry County plans to address the issue of affordability by continuing to provide funding for affordable multifamily developments throughout the county. The County, as with the City of Myrtle Beach, also oversee fair housing programs including monitoring, referrals, education, distribution of materials and

coordination with community groups. The county works with community groups – local faith-based organizations, higher education institutions, Head Start programs, and other available forums – to identify and obtain additional resources to expand consumer credit counseling, education, and awareness opportunities among low income and minority residents. The County monitors Home Mortgage Disclosure Act (HMDA) data to identify changes or patterns in lending practices that impact low income, minority, and special needs populations. During the course of the year, the county is examining ways to encourage the development of strategies for affordable housing in Horry County. Beyond the availability of housing, the County also monitors housing conditions, including conversion of single-family homes into duplexes and vacation rentals, mobile home age and durability, and dilapidated housing. Finally, the planned activities over the Consolidated Plan period will address homeowner and rental housing development, homeowner housing rehab, rental assistance and funding for CHDOs that will work to add to the affordable housing stock in the region.

Discussion

Intro Continued

Community wide revitalization requires an integrated approach among various partners and County departments to effectively result in change. Horry County's Community Development Department facilitates most revitalization efforts occurring both in the County and in area municipalities, as they allocate funding for housing assistance, new construction, and infrastructure improvements. There are many challenges that successfully revitalize a community. Zoning and non-conforming uses can impede the ability to provide transitional housing, public housing, or even repair or rehabilitate one's home. The State of South Carolina granted local governments the authority to establish priority investment zones for the establishment of market-based incentives and alleviation of zoning regulations that hinder revitalization. While repairs and new residential construction can help stabilize a community, Horry County is limited in its authority to provide services to areas within the City of Myrtle Beach. Without annexing into the adjoining municipality, revitalization efforts can be stymied. State law also inhibits revitalization efforts in unincorporated areas, as the state has not granted counties the authority to remove dilapidated commercial buildings. This is often a critical component to trigger revitalization and redevelopment. The state also has not granted local governments the authority to place liens on properties for cleaning up overgrown brush or junk, only allowing liens to be placed on a property for the removal of a structure. These are just a few challenges to overcome blight and open up land and space for affordable housing development.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

In addition to the proposed actions outlined in the Annual Action Plan, the Consortium will also work towards the actions listed below. These actions are planned to:

- Address obstacles to meeting underserved needs.
- Foster and maintain affordable housing.
- Reduce lead-based paint hazards.
- Reduce the number of poverty-level families.
- Develop institutional structure.
- Enhance coordination between public and private housing and social service agencies.

To work towards these other actions, the Consortium will work with its partner organizations and other local and regional service providers.

Actions planned to address obstacles to meeting underserved needs

The Consortium recognizes the need to support educational enrichment opportunities and programs for the underserved LMI households of the region. Some of the actions planned are to provide opportunities for after school programs, youth mentoring and tutoring programs, summer camps, reading programs, etc. These will also be offered through programs funded by CDBG in Horry County.

Actions planned to foster and maintain affordable housing

The Horry County HOME Consortium will use HOME funds and HOME match funds for affordable housing projects in the region. Qualified projects will be based on location and need.

Horry County has a list of nearly 200 low-income families that need home repairs that include HVAC systems, roofs, windows, plumbing, electrical, and ADA accommodations. Any pre-1978 unit in our housing rehabilitation program has a lead inspection/risk assessment before work begins. Horry County anticipates repairs to 15-20 homes per year. Demolition of existing units will be overseen by the County, of which it anticipates an average of 2-3 per year.

The City of Myrtle Beach will work with local nonprofit housing agencies to acquire and rehabilitate properties for construction of affordable housing opportunities for low income residents.

Actions planned to reduce lead-based paint hazards

The greatest potential for lead-based paint and other environmental and safety hazards is in homes built before 1980. Within the three counties there are over 31,000 housing units built before 1980. During

the next year, the Consortium will work to reduce the number of housing units with lead-based paint hazards in units assisted with HOME funds to prevent lead poisoning. This will be accomplished through the evaluation and disclosure of housing that may contain lead-based paint and properly abating and encapsulating lead contamination.

For CDBG, Horry County's Building Department will assist the South Carolina Department of Health and Environmental Control (DHEC) during any construction inspection process; however, this is limited to childhood lead poisoning prevention and detection activities. All pre-1978 housing units undergoing emergency repairs or rehabilitation will have a lead inspection/risk assessment before any physical work begins on the unit. If lead is present, the owner/tenant will be relocated. Also, information is distributed regarding lead-based paint to all residents that participate in any housing program. The County will continue to support programs available through SC DHEC and will develop a lead hazard control program to eliminate lead hazards in housing when a unit undergoes rehabilitation through the CDBG Program.

To the extent that lead-based paint hazards are addressed through rehabilitation, the process the county follows includes:

- Contracting certified lead-based paint inspectors and risk assessors;
- Distributing information on lead-based paint hazards to all households that participate in any housing programs that purchase or rehabilitate homes built before 1978;
- Conducting lead-based paint inspections and assessments as necessary; and
- Implementing environmental control or abatement measures (lead-based paint and asbestos) as required by all federally funded projects.

Actions planned to reduce the number of poverty-level families

The Horry County HOME Consortium has targeted significant resources within the low-income areas described in the plan. It is intended that resources will spur redevelopment efforts within the targeted areas, effectively increasing capital investments, services, quantity and quality of affordable residences, and re-envisioning of communities through the reduction of blight and improved access to neighborhood amenities and opportunities.

The Consortium will also coordinate with the regional workforce and educational agencies to expand workforce training opportunities and small business development opportunities. These partners include Horry-Georgetown Technical College, Coastal Carolina University, and the regional Waccamaw Workforce Development Board. The Consortium plans to increase employment training and small business development opportunities over the course of the consolidated planning period.

Horry County will allocate resources to assist in increasing worker skills and education. This has been identified as an essential action to undertake to stimulate economic development and increase worker wages. Since median earnings are generally tied to educational attainment and workforce training, the development of programs to assist workers in expanding or improving their skills and education will be pursued to assist increasing worker wages.

The tourism industry is vital to bringing in jobs to the region, however low-wage service industry jobs can contribute to the prevalence of poverty, especially if they are seasonal. The Consortium will work with local economic development agencies to pursue and attract industries that will provide higher paying jobs and year-round employment.

Actions planned to develop institutional structure

The Consortium will continue to have formal and informal working relationships with the four Public Housing Authorities, Community Housing Development Organizations (CHDOs), and other non-profit housing developers and local jurisdictions. The Consortium will also provide workshops and training initiatives to improve the capacity and compliance of regional partners and programs. Finally, the Consortium will strive to encourage partners to leverage federal, state and private funds to benefit affordable housing opportunities with the region.

Actions planned to enhance coordination between public and private housing and social service agencies

The Horry County HOME Consortium receives its funding directly from HUD and will coordinate affordable housing development with developers throughout the region. For CDBG, Horry County will work in the county to administer these funds towards partners and programs that help serve LMI areas and LMI households. The county will partner with other public and private housing and social service agencies to frequently coordinate on projects in this plan. The county will also host meetings between local governments, housing providers, social service agencies, and the PHAs to discuss emerging issues in housing, homelessness, and community development. For ESG, Horry County will continue participating in the COC. The COC, with its plan to end chronic homelessness in 10 years, provides a guide for the county and its partners to coordinate a system of affordable housing and supportive services for the prevention, reduction, and eventual end of homelessness.

Discussion

N/A

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The CDBG and ESG programs are administered by Horry County within the county, with CDBG for the purpose of assisting LMI areas and households and ESG for the purpose of providing services for the homeless. An estimated 80% of CDBG funds will be allocated towards LMI persons or areas and 1% will be towards slum and blight. The HOME program is administered by the HOME Consortium and funds are targeted towards eligible LMI households across the three-county region.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next	
program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to	ı
address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not	t
been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0
Other CDBG Requirements	
1. The amount of urgent need activities	0
1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit	
persons of low and moderate income. Overall Benefit - A consecutive period of one,	
two or three years may be used to determine that a minimum overall benefit of 70%	
of CDBG funds is used to benefit persons of low and moderate income. Specify the	
years covered that include this Annual Action Plan.	80.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Each recipient of Consortium HOME funds will be required to match their allocation with 25% funding from non-federal sources. These contributions to the project must be permanent. Any match provided in excess of the 25% requirement will be retained by the Consortium and banked for use with future HOME projects. Evidence of match must be submitted with all applications. In the event an applicant cannot provide the required match, they may request a waiver and it may or may not be granted by the Consortium depending on if there are sufficient match funds available to cover the deficit.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

All properties receiving financial assistance from the Consortium for homeownership and homebuyer activities must ensure that the housing remains affordable to families with incomes of 80 percent or less of the area median for at least the minimum affordability period based on the initial amount of assistance provided. This action plan year funds new construction homebuyer projects where the HOME funds will be provided as a direct subsidy to the homebuyer and will therefore utilize the recapture provision to ensure compliance with the HOME affordability period requirements. Homeownership projects funded during the 2025 program year will have affordability periods between five (5) and twenty (20) years based on the amount of the direct subsidy provided to the homeowner. The affordability requirements will be enforced with restrictive covenants (or liens) and a promissory note that will be recorded with appropriate County Register of Deeds for either Horry County, Georgetown County, or Williamsburg County - based on the location of the property.

In the event of a voluntary or involuntary sale, the Consortium will recapture the HOME investment before the homebuyer receives a return. The recapture amount is limited to the net proceeds available from the sale. The Consortium shall reduce the HOME investment amount to be recaptured on a pro rata basis for the time the homeowner has owned and occupied the housing measured against the required affordability period. For example, a property with a 15-year affordability period will require that the pro-rata share, subject to recapture, will reduce by 1/15th annually on the anniversary date of the initial purchase closing.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

All properties receiving financial assistance from the Consortium for acquisition of existing housing

units must ensure that the housing remains affordable to families with incomes of 80 percent or less of the area median for at least the minimum affordability period based on the initial amount of assistance provided. This action plan year funds activities that will acquire existing housing units for affordable rental housing opportunities, and will utilize the recapture provision to ensure compliance with the HOME affordability period requirements. Rental housing projects funded during the 2025 program year will have affordability periods between five (5) and twenty (20) years based on the amount of the subsidy provided to the developer/owner.

The affordability requirements will be enforced with restrictive covenants (or liens) and a promissory note that will be recorded with appropriate County Register of Deeds for either Horry County, Georgetown County, or Williamsburg County - based on the location of the property.

In the event of a voluntary or involuntary sale, the Consortium will recapture the HOME investment before the owner receives a return. The recapture amount is limited to the net proceeds available from the sale. The Consortium shall reduce the HOME investment amount to be recaptured on a pro rata basis for the time the owner has owned the property and made it available for affordable rental housing to an income eligible tenant. For example, a property with a 15-year affordability period will require that the pro-rata share, subject to recapture, will reduce by 1/15th annually on the anniversary date of the initial purchase closing.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The Consortium does not intend or anticipate refinancing any existing debt for multifamily housing that will be rehabilitated with HOME funds per 24 CFR 92.206(b) guidelines.

- 5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
- 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
- 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Emergency Solutions Grant (ESG)

- 1. Include written standards for providing ESG assistance (may include as attachment)
 - Please see the attached standards and guidelines.
- 2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
 - The Continuum of Care (CoC) has established a Coordinated Entry System (CES) and Horry County is committed to participating and supporting the CoC in utilizing the system. Since 2014, the CoC has developed its system with HUD, the state, and technical assistance providers. The CoC has implemented CES, which it utilizes to gather information about beneficiaries, identify resources, and to evaluate service needs and gaps to help communities plan their assistance.
- 3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
 - All sub-award applicants for CDBG and ESG funds must submit applications prior to the published deadline, in order to be considered for funding. Applications are usually due around February 1st each year. Once applications are received, staff conducts an "Eligibility Review" of all applications in accordance with 24 CFR 570.200(a) and 570.201-206 for CDBG, and 24 CFR 576.100(a) and 24 CFR 576.101-107 for ESG. During this review, staff determines one or more of the below, based on the funding:
- if the organization is a non-profit;
- if the organization is a qualified for-profit agency or business;
- whether the program meets a national objective;
- whether the program addresses an eligible CDBG or ESG activity; and
- if the program is able to serve all qualified Horry County residents.

If an applicant meets initial criteria, the application proposal is considered eligible for funding consideration. Staff then provides the Review Committee with a report on any programs that do not meet all the criteria, as well as a copy of all applications and a spreadsheet for application scoring and review.

A second review is then conducted on eligible programs to determine whether the program has clear goals and quantifiable objectives, sound financial and program management, and sufficient ability to leverage funds. In reviewing applications, the Review Committee and County staff may request additional information, make site visits, request a conference with the applicant, or take other steps to assure a fair and equitable selection/award process.

The Review Committee then meets, and using guidance from the scoring rubric, determines recommendations for each of the applications and a proposed allocation of expected funding. From the recommendations of this meeting, a proposed ESG budget, CDBG budget, and Annual Action Plan are established.

The proposed budgets and Annual Action Plan are presented to the Administration Committee of the Horry County Council for review. Upon approval of the Administration Committee, the Plan is then forwarded to the Horry County Council for approval. A public comment period is opened prior to final approval of the budgets and Plan. Following the Horry County Council's approval of the Annual Action Plan, a completed copy is submitted to HUD. This occurs prior to the submission deadline, which usually occurs on or around May 15.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The Continuum of Care has formerly homeless persons who serve on its Board of Directors. Its subrecipients work directly with homeless and formerly homeless individuals. Horry County, Georgetown County, and Williamsburg County continue to encourage the underserved to express their needs and concerns to the maximum extent possible. If unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction will work closely with the CoC and other organizations in the community to reach out to homeless and formerly homeless individuals to get their perspective on policies and funding decisions.

5. Describe performance standards for evaluating ESG.

The ESG Program, previously referred to as the Emergency Shelter Grant program, is authorized by Subtitle B of Title IV of the Stewart B. McKinney Homeless Assistance Act. Horry County's ESG performance standards reflect the federal regulations of Title 24 Code of Federal Regulations Part 576 as amended by the Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH) that governs ESG, and the procedures used by Horry County in administration of this grant as directed by HUD.

In addition, standards for financial management and internal controls reflect federal regulations at 2 CFR 200. The County is also responsible for compliance with federal regulations at 24 CFR Part 58. These federal laws and regulations are included by reference in Horry County policies and procedures.

General guidelines for activities of the ESG program are listed at 24 CFR 576.100 and other costs may be eligible under the program provided that they fit the statutory requirement of benefitting homeless persons and assisting their movement toward independent living.

Annual Action Plan 2025 Horry County complies fully with all federal, state, and local non-discrimination laws, and with rules and regulations governing Fair Housing and Equal Opportunity in housing and employment, including:

- Title VI of the Civil Rights Act of 1964
- Title VIII of the Civil Rights Act of 1968 (as amended by the Community Development Act of 1974 and the Fair Housing Amendments Act of 1988)
- Executive Order 11063
- Section 504 of the Rehabilitation Act of 1973
- The Age Discrimination Act of 1975
- Title II of the Americans with Disabilities Act (to the extent that it applies, otherwise Section 504 and the Fair Housing Amendments govern)
- Violence Against Women Reauthorization Act of 2005
- The Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity Final Rule, published in the Federal Register on February 3, 2012

When more than one civil rights law applies to a situation, the laws will be read and applied together.

Horry County's standards call for all participants in its ESG programs to be entered into the Homeless Management Information System (HMIS). ESG funds may be used to pay for the cost of collecting and entering data into HMIS in compliance with HUD standards, and for tracking performance standards.

In addition, Horry County measures whether all participants meet the HUD definition of homelessness in order to qualify, i.e. as Literally Homeless, or as Fleeing or Attempting to Flee Domestic Violence. All participants must have an income of 80% of median family income, or as determined by HUD annually. Households must also demonstrate a reasonable prospect that they will be able to sustain themselves after the period of assistance ends. Horry County ESG guidelines require that the participant selection process be documented to ensure performance standards are met. Documentation must include: income documentation, homeless status, proof of sustainability, Request for Tenancy Approval, unit inspection to ensure Minimum Habitability Standards (MHS) with a Housing Quality Standards inspection, and more.

Horry County's performance standards also include Grounds for Denial to the ESG Program, and Informal Hearings for Participants.

Subrecipient performance standards incorporate these, plus record-keeping and reporting requirements. These requirements include standards for invoicing Horry County for reimbursement of funds expensed for the ESG program, and standards for maintenance of all file documentation and personally identifiable information.