

Housing and Community Development Year 3 Action Plan

General Information.

In the Third year of HUD funding, the City of Conway will continue to focus CDBG improvements in Census Tracts 703 and 704. Both of these areas have been determined to have high populations of low-moderate income residents. 55.5% and 63.4% of residents in Tracts 703 and 704 (respectively) are classified as low-moderate income based on Census Bureau figures from 2000 and HUD requirements. Approximately 44% of Conway's population is classified as minority. Census Tracts 703 and 704 contain some of the highest percentages of minority residents.

CDBG-funded projects will be located within Census Tracts 703 and 704 based on the desire of city officials to impact the largest percentages of both low-moderate income residents and minority residents with this funding. Although there are portions of these census tracts with more affluent residents, CDBG funding will be concentrated in areas where the greatest number of low-moderate income residents will benefit.

Obstacles to meeting underserved needs will continue to be addressed this program year. In Program Year 1, the City contracted with a private consultant to conduct an Analysis of Impediments to Fair Housing Choice. There were several impediments identified through this in-depth research into various policies and lending practices in the Conway area. These impediments will be considered when developing new policies so that obstacles will be minimized for underserved populations.

Description of Key CDBG Funded Projects.

The City's CDBG funds of \$134,121 are earmarked for: (1) Construction of Sidewalks along Mill Pond Road from Hw 378 to Hwy 501; (2) Public Service ; and (3) Planning and Administration. Other improvements will be made in low to moderate income areas within the next year using funds from other sources including street improvements, drainage, historic preservation, and the construction of public facilities.

Managing the Process.

The City of Conway Grants Division will act as the Lead Agency for this Community Development Block Grant project in coordination with local and state agencies, as well as private groups and organizations. Other governmental entities involved in the implementation of this plan include the Waccamaw Regional Council of Governments, Horry County, the Housing Authority of Conway, state government agencies (i.e., South Carolina Department of Transportation and South Carolina Department of Health and Environmental Control) and the United States Department of Housing and Urban Development. Also involved in the successful implementation of this Action Plan will be

continued coordination between the City and neighborhood associations, and service providers (i.e., emergency shelters, transitional housing providers, permanent supportive housing providers, and other agencies providing supportive services to special needs populations).

The City of Conway has joined with other municipalities and county governments to form the Waccamaw Home Investment Partnerships Consortium. This organization has applied for funds to enhance the financial capital available for affordable housing in this region and it will also build relationships between various government, non-profit, and private groups toward a unified purpose. The City of Conway will also continue to sponsor and promote fair housing in collaboration with the Waccamaw Regional Council of Governments and its subsidiaries.

Citizen Participation.

Before adoption by City Council, the City made copies and summaries of the Year 3 Action Plan available to citizens, public agencies and other interested parties. Public involvement was encouraged and documented in accordance with the City of Conway Citizen Participation Plan, adopted by City Council on January 12, 2004.

Conway solicited input from the primary stakeholders—low-moderate income residents in Census Tracts 703 and 704 through the Racepath and Grainger-Whittimore Neighborhood Associations. These groups were also encouraged to share the information with persons and other religious and social organizations in their neighborhoods.

Two Public Hearings were held on May 8, 2006 and on May 22, 2006 with good citizen participation and input from both council and the citizens, prior to the adoption of a PROPOSED Plan. The PROPOSED Plan was open for public comment for a 30 day period prior to the adoption of a final plan. The City published a summary of the Action Plan in The Horry Independent , City Access Channel and City Website two weeks prior to adoption of the plan by City Council. The summary described the contents and purpose of the Action Plan and included the locations where the Action Plan was available for review. Free copies of the summary were available from City Hall upon request.

All public comments were taken into consideration for the final version of the Action Plan when adopted by City Council. A summary of any comments or views not accepted for funding in the Action Plan and the reasons shall be attached to the final Action Plan, amendment of the plan, or performance report. See Appendix A.

Institutional Structure.

The City of Conway acknowledges that the most comprehensive approach to housing and community development needs is by coordinating efforts with other agencies and organizations, including public, private and non-profit. This was the leading justification for the Waccamaw Home Investment Partnerships Consortium and the main reason that the City of Conway chose to join this effort. The City will continue to look at ways to

continually improve this coordination over the next year through a more regional approach to this housing and community development issues.

Monitoring

In order to ensure that programs are being carried out in accordance with the Consolidated Plan and in a timely manner, the City of Conway will implement an annual process of monitoring and evaluation. The process will allow the City to review all CDBG funded program accomplishments in light of the goals and objectives established. This annual review shall include all City programs and projects funded through CDBG funds. Information gained from the review will give the City an opportunity to determine what programs and/or strategies are working, what benefits are being achieved, and what needs are being met, as well as what objectives are being accomplished.

The City will implement its monitoring plan in accordance with the requirements set forth by this subsection and future annual Action Plans. The implementation of the monitoring plan may require periodic telephone contacts, written communications, data collection, submission of reports and analysis of those reports, and periodic meetings and workshops. HUD requirements such as the Consolidated Annual Performance and Evaluation Report (CAPER) and use of the Integrated and Disbursement Information System (IDIS) will also assist in the monitoring of goals and objectives.

Lead-Based Paint Hazards

The South Carolina Department of Health and Environmental Control (DHEC) investigates childhood lead poisonings in the City of Conway limited to childhood lead poisoning prevention and detection activities. Private sector providers are also available for inspections of older homes that are being remodeled and are suspected to contain lead-based paint. These providers can be accessed through the local telephone directory or by calling 1-800-424-LEAD. The City’s Building Department also assists DHEC during its construction inspection process.

No lead poisoning cases have been reported to health officials in the last decade. The City of Conway, therefore, will continue to support programs available through DHEC rather than begin a program of its own within the next five years. The City is in the process of starting its housing rehabilitation program and this will give the building department an opportunity to identify any potential hazards. For additional information about Lead-Based Paint, residents of the City may call the Horry County Health Department’s Environmental Quality Control Office at (843) 488-1902. Pamphlets and disclosures are available through the Health Department and additional information may also be obtained via HUD’s internet website at www.hud.gov/lea/leadhelp.html.

Statement of Objectives

In the 5-year strategy for housing and community development improvements, the City of Conway committed to projects in two of its most needy areas—Census Tracts 703 and

704, or the areas within and around the Racepath and Grainger/Whittimore neighborhoods. Both housing and non-housing community development improvements were identified in these areas and were classified in three areas of priority—high, medium, and low. The goal of the Consolidated Plan is to develop a plan for addressing housing, suitable living environments, economic development, and critical infrastructure. The activities selected will eliminate areas of blight, provide access to recreational facilities not currently available to low-moderate income persons, and generate private investment in these neighborhoods following critical infrastructure improvements.

The major objectives for Fiscal Year 2006 are to revitalize the community through the construction of sidewalks, that will allow residents in blighted areas better access to city recreation. These investments will provide increased accessibility and safety for low-moderate income residents who do not currently have access to meeting and recreational facilities or safe pedestrian routes to community and medical services. A Public Services section will continue to assist Conway non-profits that aid low-moderate income (especially children) in increasing their quality of their life. Mill Pond Road is very heavily traveled by both motorists and pedestrians and currently has no sidewalks. Sidewalks will provide safety for pedestrians of all ages traveling from the residential neighborhood into a commercial area featuring doctors' offices, drug stores, restaurants, and the recreation complex, a grocery store. The total estimate for sidewalks along Mill Pond Road is \$124,121 which will be funded through the CDBG program and the remaining cost of the drainage improvements are being paid for through the Stormwater utility fund.

The City of Conway has established rehabilitation of owner-occupied housing for low-moderate income families as a high priority. The City of Conway designated approximately \$52,000 Year 1 toward structural, environmental, and technological modifications needed by homeowners classified as low-moderate income.

According to Census figures, approximately 30 occupied units within the City of Conway lack complete plumbing and/or kitchen facilities. It is unknown whether these units are owner or renter-occupied, but the City of Conway Building Department estimates that a number of eligible homeowners would benefit from such a program, particularly some who may be elderly and have grown accustomed to living in such conditions. Other homeowners may also have structural and or environmental hazards that need to be corrected.

The City of Conway will continue with our successful program for eligible non-profits in receiving clothing, goods, etc through the Public Services category. Public services include, but are not limited to: child care, health care, job training, recreation programs, education programs, fair housing activities, services for senior citizens, services for homeless persons, drug abuse counseling and treatment, and homebuyer downpayment assistance. Qualifying non-profit organizations must demonstrate the following:

(1) Funds will be used towards services for low-moderate income populations. Records must be kept verifying that at least 51% of clientele are Low-Moderate Income persons, as

defined by the City of Conway's Consolidated Plan, the U.S. Census Bureau, and the U.S. Department of Housing and Urban Development. LMI persons must maintain a family income of no more than 80 percent of the Median Family Income for the City of Conway (\$39,189 in 2000). Qualifying LMI persons, therefore, must have a family income of no more than \$31,351. Adjustments for family size can be made in conjunction with the City of Conway and the U.S. Department of Housing and Urban Development guidelines.

(2) CDBG funds will ONLY be used for City of Conway residents. The City of Conway will require that non-profits certify all program beneficiaries with approved documentation (such as a water bill, voter registration card, power bill, telephone bill, or a tax notice).

(3) All accounting procedures are consistent with federal guidelines established by the Internal Revenue Service, the U.S. Department of Housing and Urban Development, and other applicable agencies varying with the type of public service being provided. The City of Conway Finance Department will verify accounting procedures prior to final approval.

(4) The service is either a new service to the Conway community or a quantifiable increase in the level of an existing service which has been provided by the grantee or another entity on its behalf through State or local government funds in the 12 months preceding the submission of the City of Conway's Consolidated Annual Action Plan to HUD.

Sources of Funds

Within the third year of funding, the City will focus on two main projects: the completion of Mill Pond Road sidewalks and allocating money for qualifying public services. Other investments made in Fiscal Year 2006 will be drainage and storm water management projects funded through the Storm Water Utility. Approximately \$1.6 million is available for drainage and stormwater management projects within the next year. Approximately \$374,000 of these funds will be spent in areas with high concentrations of low-moderate income residents.

Needs of Public Housing

Within the next year, there will be unmet needs for public housing in the Conway community. Although financial resources are not available through the City to subsidize public housing projects, the City does acknowledge the need for public housing and the large number of people awaiting placement due to its short supply. The City will work with the Housing Authority of Conway where possible as it develops its plans for future housing units and encourage other public and private entities to invest in housing opportunities for the most financially needy residents of Conway.

Barriers to Affordable Housing

In order to address housing needs, there is a demand for both renter and owner-occupied housing units. However, based on the current inventory of rental units, fair market rent for

these units, the current waiting lists of public housing, and the income levels of those experiencing housing problems, there is a greater need for affordable rental units at this time in Conway. During the course of the year, the City will examine ways to encourage the development of affordable housing in Conway.

During Year 1, the City contracted with a firm to objectively examine barriers and impediments to fair housing in the Conway area. Several barriers were noted and the City of Conway was given strategies and performance measures for each identified issue. Issues identified were: the inadequacy of the supply of affordable housing to meet demand; the abundance of primarily seasonal minimum wage jobs that require lengthy commutes; greater number of loan denials for low-income and minority residents; limited public transportation; and a lack of emergency shelter and transitional housing for special populations.

These issues are being examined individually, as outlined in the Consolidated Annual Performance and Evaluation Report (CAPER) for Year 2, and the City will determine actions that can be taken within the next year to minimize their affect on the availability of affordable housing within the City of Conway.

Fair Housing.....

The City of Conway continues to support local groups such as Habitat for Humanity that work to provide affordable homes and seek viable financing options for potential LMI home buyers. The land that in the past year, the City deeded 1.7 acres to Habitat for Humanities on Robert Laney Drive now has five homes that have been recently built by Habitat.

The City continues to encourage local support service providers to expand existing Consumer Credit Counseling and First Time Home-Buyer programs with funding assistance where possible.

Work with community groups to seek additional avenues to build consumer credit education, counseling, and awareness among low income and minority residents to include local faith-based organizations, adult education providers, higher education institutions, Head Start programs, high schools, and other forums.

Continue to emphasize the importance of credit history in future home buying potential as an element of public education and fair housing promotional efforts, to include print and electronic media outreach efforts.

Monitor HMDA data periodically for changes or patterns in lending practices, especially those that impact low income, minorities, and other special populations.

Support local and State efforts to educate citizens on the perils of predatory lending and on how to read and understand contracts, including addressing language barriers by working with Hispanic serving organizations such as Catholic Charities and Latinoamericanos en Accion to promote greater understanding of financial tools, options, and risks.

Build upon strong CRA records and the interest of local banking institutions to mobilize public/private community-based partnerships to improve financial literacy among special populations.

The final impediment to fair housing choice identified in the analysis is the notable lack of emergency and transitional housing options for special populations in the Conway area. Special populations in the Conway AI Study Area must rely heavily on facilities in the neighboring Myrtle Beach area for emergency, transitional and other short-term housing options. Special populations include the homeless, those with HIV/AIDS and other debilitating illnesses, substance abusers, the mentally ill, and victims of domestic abuse. Also included in this group are families and individuals who have lost their homes to unexpected circumstances such as fire or flood.

The City of Conway continues to encourage groups such as local law enforcement agencies, Catholic Charities, Churches Assisting People (CAP), Citizens against Spouse Abuse, the Friendship Clinic, Latinoamericanos en Accion, the Salvation Army, the Street Reach Mission, the United Way, the Little River Medical Center, and others serving special populations to assist in count efforts for the homeless or persons at risk for becoming homeless so that more accurate needs assessment data can be provided in support of funding requests.

The City of Conway also actively supports the efforts of area non-profits that work to provide affordable and emergency housing options for special populations including the homeless, residents with HIV/AIDS, residents with disabilities, migrant and seasonal farm workers, and others.

The City of Conway will support the efforts of the Total Care for the Homeless Coalition as they work to identify and serve the needs of the area homeless, as they expand their services to better serve the residents of the Conway Area, and as they facilitate interagency and intergovernmental coordination.

Although many of the above strategies consist of ongoing efforts that will take time to fully implement, the City of Conway was involved in activities that will result in a more immediate impact, particularly relating to the underserved's need for housing. First of all, the City of Conway designated April as Fair Housing Month. The Mayor of Conway signed a Proclamation. The City of Conway is actively involved with other municipalities and the Waccamaw Regional Council of Governments in Fair Housing Activities. The City since January 2005 advertises the Fair Housing Law on the City Access Channel with contact information on who to contact for any Fair Housing Complaints. The City has found that most low and moderate income residents cannot afford a newspaper. They do though watch the City Access Channel and since we've advertised on the channel we've referred two complaints to the Waccamaw Council of Regional Governments.

The City of Conway is also a member of the Waccamaw Fair Housing Council, which services Georgetown, Horry and Williamsburg Counties. Components of the Fair Housing

program include: fair housing counseling; education/outreach to housing industry professionals; Fair Housing Internet website; Education/Outreach to citizens; Housing Counseling; First Time Homebuyer Workshops; and other housing issues of importance to low-moderate income residents. Meetings of the Fair Housing Council help to coordinate information available on homeownership and fair housing issues throughout the tri-county region.

In June 2005, the City of Conway joined with other municipalities and local governments in Horry, Georgetown and Williamsburg Counties to form the Waccamaw HOME Consortium. Through this partnership, the Consortium hopes to be able to leverage more funds for affordable housing projects in this region. The City of Conway and the City of Myrtle Beach are the only entitlement communities in this tri-county region.

Homeless and Other Special Needs Populations

Special populations in the Conway area must rely heavily on facilities in the neighboring Myrtle Beach area for emergency, transitional and other short-term housing options. Special populations include the homeless, those with HIV/AIDS and other debilitating illnesses, substance abusers, the mentally ill, and victims of domestic abuse. Also included in this group are families and individuals who have lost their homes to unexpected circumstances such as fire or flood. The homeless population of Horry County is considered largely undercounted—comprised of individuals or women with children who are forced to live with friends or relatives and persons living in makeshift outdoor accommodations. Persons or families living with family or friends can result in overcrowding and create stressful living environments that can lead to abuse, neglect and associated social problems such as substance abuse. This group is also very mobile, moving frequently from one temporary home to another as welcomes wear thin. Persons living in makeshift outdoor accommodations are vulnerable to extremes in weather and are at risk for resulting health problems. Without secure shelter, these persons are also vulnerable to criminal activities and their safety is often at risk.

Over the next year, the City will encourage groups such as law enforcement agencies, Catholic Charities, Churches Assisting People (CAP), Citizens Against Spouse Abuse (CASA), the Friendship Clinic, Latinoamericanos en Accion, the Salvation Army, the Street Reach Mission, the United Way, the Little River Medical Center, and others serving special populations to assist in count efforts for the homeless or persons at risk of becoming homeless so that more accurate needs assessment data can be provided in support of funding requests.

The City will also actively support the efforts of area non-profits that work to provide affordable and emergency housing options for special populations including the homeless, residents with HIV/AIDS, residents with disabilities, migrant and seasonal farm workers, and others. Finally, the City will support and become involved in the efforts of the total Care for the Homeless Coalition as they work to identify and serve the needs of the area

homeless, as they expand their services to better serve the residents of Conway, and as they facilitate interagency and intergovernmental coordination.

Non-housing Community Development Priorities.

The City of Conway has identified non-housing community development priorities for the next year. The City will devote dollars from sources other than CDBG funds toward these projects and also encourage other private and public investment in these areas.

Public Infrastructure Improvements: One of the most critical infrastructure improvements needed throughout the City of Conway deals with storm water management. Drainage and water quality are major issues throughout the City and have received top priority by the City for the coming budget cycles. The City has currently identified over five million dollars in necessary drainage improvements, including almost 2.5 million in low-moderate income areas. These projects, prioritized according to need, will be completed using money from a Storm Water Utility being established by the City of Conway in Fiscal Year 05. Although exact figures are not available as to the amount of funding available for drainage projects each year, it is estimated that five of the current prioritized projects will be completed within the next year through engineering improvements and maintenance at a total of \$1.6 million dollars.

In an effort to maintain existing streets and pave unpaved roads throughout Conway, the City works with the Horry County Transportation Committee to secure funding for the highest priority projects. Within the next year, the City will continue this partnership with Horry County due to limitations in the amount of funding available for capital improvements from the City's annual budget. The City requests funding twice a year and receives approximately \$450,000 annually for street improvements.

Although the City gave Mill Pond Road a High priority for the initial years of funding, there are a significant amount of sidewalks and sidewalk improvements needed in other low-moderate income areas throughout the City. However, it is not anticipated that any funds will be available for sidewalk improvements in addition to the CDBG funds.

Services for Special Needs Populations: The City acknowledges that there are deficiencies in the amount of services currently being offered for special needs populations. These include the elderly, persons with disabilities (mental, physical, and developmental), persons with addictions (such as alcohol and drugs) that require supportive services, and persons with HIV/AIDS and their families. These populations are underserved within the City of Conway, particularly in the areas of youth and substance abuse. Following the construction of the Community Center, space will be available for groups providing support for special needs populations and space for special needs recreational activities such as wheelchair basketball. There will also be space available for youth recreation and other activities to foster life skills.

Anti-Poverty Strategy

Within the initial year of funding, the City of Conway will promote education through Horry Georgetown Technical College and Coastal Carolina University. The City will continue to foster the relationship between the City and these two institutions in order to influence residents to pursue higher education and technical training. These educational advancements will improve the competitiveness of residents in a competitive job market and promote a better trained workforce for economic development.

In addition to promoting education, the City of Conway will also actively recruit businesses to Conway over the next year, in coordination with the Conway Area Chamber of Commerce, Myrtle Beach Economic Development Corporation, and Horry County. Marketing available sites for various types of development will improve the likelihood that businesses will locate to Conway leading to a more diverse job market and higher paying jobs.

Project Listing

(1) Sidewalks along Mill Pond Road

CDBG Funds: \$124,121
Anticipated Start Date: April 2007
Anticipated Date of Completion: May 2007
Priority Need: Public Facilities and Improvements
Specific Objective: Low/Mod Income Benefit
Project Description:

Sidewalk improvements along Mill Pond Road will give low/moderate residents of the Huckabee Heights Housing area a safe avenue of travel to not only the City Recreation Department but to commercial businesses along Hwy 501.

(2) Administration

CDBG Funds: \$5,000
Specific Objective: Administration and Planning

(3) Public Services

CDBG Funds: \$5,000
Specific Objective: Low-Mod Income Limited Clientele
Project Description:

Through the NAEIR project the city distributes items to Conway Non-profits that benefit low/moderate income residents and especially children.