

City of Sumter

Annual Action Plan
Housing, Non-Housing & Community Development

2008-2009



Community Development Block Grant (CDBG)

Program Year: April 1, 2008-March 31, 2009

City of Sumter
Community Development Department
Annual Action Plan
April 1, 2008-March 31, 2009

Executive Summary

The Lead Agency for developing the One-Year Annual Action Plan is the City of Sumter. The direct responsibility has been delegated to the Community Development Department.

Consultation and coordination with area agencies, organizations, citizens, low-income citizens, especially the homeless, elderly, handicapped and disabled was intentional.

The City made an effort to broaden public participation by advertising the public meetings and public hearings, and by holding these meetings at a time convenient for working and non-working people. The location of these meetings was central to where people usually gather for other activities.

The plan is built around a strong institutional structure that has been in place for decades.

The City pledges its support in maintaining files for periodic monitoring and as an internal measuring stick, provides an annual monitoring itself in the form of the CAPER – Comprehensive Annual Performance and Evaluation Report.

The public expressed concern for housing, drainage, demolition, and street paving issues during community meetings in preparation for the development of the Plan. The City pledges to step up its housing programs, housing repair, especially to provide more decent and sanitary housing for the elderly, disabled and LMI citizens.

Home Ownership is an important part of the Community Development Department's initiative. Prospective homeowners will be encouraged to pursue the American Dream through the City's Affordable Housing Program. This program has a Housing Counseling component as well as a post-home buyer follow-up program.

The City makes this a workable program with the use of CDBG funds for down payment and closing cost assistance as well as acquisition of land when necessary. HOME funds are used to provide subsidies that close the gap between income and the cost of housing.

There are many income barriers to successful homeownership. The City hopes to tear down some of these barriers with training and orientation regarding credit issues and proper planning and budgeting for successful homeownership and retention.

Homeless prevention is one of the City's greatest challenges. Many homeless persons are accustomed to a certain lifestyle -- living on the street. Obtaining and maintaining a permanent residence has to be a process. Through the Total Care for Homeless Coalition

the City will work with member agencies to obtain funds for a continuum of care for the Sumter area that will be large enough to serve a large number of homeless individuals and families with children. It may take some time for this to come to fruition; however, it will materialize in the not too distant future.

The Economic Development component of the Community Development Department encompasses a wide range of initiatives. Money circulates throughout the community for insurance on new homes, taxes on repaired and new homes, and labor and materials for construction and repair of homes for LMI citizens, permit fees from contractors, hotel/motel accommodation for contractors and their workers plus food. The same can be said for Downtown Revitalization, Street Paving and Drainage and other projects.

The Anti-Poverty Strategy is an effort embedded in everything we do. Other agencies assist with implementation of programs such as Early Head Start, Regular Head Start, Success-By-Six, First steps, Youth Build and others. All of these programs have life skill components that cater to the entire family. Generations to come will benefit from the services, training and follow-through provided by these and other such programs.

HOPWA – Housing Opportunities for People with Aids is a much needed program for Sumter. A group of interested citizens birth a new initiative forming the agency Empowered Personal Care Home Health Alliance Inc., which provides housing, working skills training, and a continuum of care for the clientele. The spread of HIV/AIDS in the Sumter area is steadily increasing. Recent statistics rank Sumter #4 in HIV and #3 AIDS infections in the State, with 606 cases of AIDS and 937 cases of HIV in 2007.

NRSA – Neighborhood Revitalization Strategy Area was approved in 1996. Several initiatives have taken place in this area since that time including the Bracey Plaza, new programs at the South Sumter Resource Center to include the birth of a non-profit for Affordable Housing and Housing Repair, Youth Build and a new extension of the Sumter County Library. The NRSA now has one of the three HOPE Centers on the edge of one of its census tracts, Census Tract 16.

There are strategic plans and goals projected for the upcoming year. These plans and goals will materialize as we work the programs on a daily basis.

Public Housing plays a pivotal role in community development. The local Public Housing Agency provides services to their clients along with a strong Resident Initiative Program. This program provides opportunities for residents to learn leadership skills as well as plan for home ownership or another kind of business venture.

Program Year 4 General Narrative

The City of Sumter conducts a variety of city-wide and neighborhood-specific housing and community development activities that benefit low and moderate income households using federal, state and local resources. The City combines its HOME funds annually with local resources to create the Affordable Housing Investment Fund. These funds are used citywide for new construction, acquisition and/or rehabilitation projects to preserve and improve the supply of affordable housing. The City of Sumter uses the majority of its CDBG funds for “direct benefit” housing rehabilitation and community development activities that are limited to low and moderate income residents citywide.

For more than 10 years, the City has concentrated a portion of its CDBG funds in Neighborhood Strategy Areas (Sumter NSA Map inserted in plan) showing the greatest needs and opportunities for revitalization, as determined by income and other socio-economic criteria and trends. NSA designation is limited to areas where at least 51% of the residents are low and moderate income, making the areas eligible under Federal regulations for “area benefit” CDBG activities. The City uses approximately 15% of its annual CDBG funds on “area benefit” activities in its Neighborhood Strategy Area (NSA). Additionally, about 10% of the annual allocation is made to public service activities that serve residents of the NSAs. Other programs funded by the Columbia-Sumter Empowerment Zone, such as employment training will be available to NSA residents as well as low income persons City wide.

The City of Sumter NSA includes four census tracts, 11, 16, 13, and 15. A depiction that shows the race distribution and population of each census tract is listed below:

Population

Census tract 11 is located in Sumter County, South Carolina and had a population of 4482 in 2000.

Source: U.S. Census Bureau, Census 2000. SF1, Table P1.

Population by Sex: 2000

	#	%
Total Population	4482	100.0
Male	2120	47.3
Female	2362	52.7

Source: U.S. Census Bureau, Census 2000. SF1, Table P12.

Population by Race: 2000

	#	%
Total Population	4482	100.0
White Alone	1571	35.1
African American Alone	2794	62.3
American Indian and Alaska Native Alone	7	0.2
Asian Alone	7	0.2
Native Hawaiian or Other Pacific Islander Alone	0	0
Some Other Race Alone	74	1.7
Two or More Races	29	0.6

A person of Hispanic or Latino origin is defined as a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, **regardless of race**. There were 111 people, or 2.5 percent of the total population, who were counted as Hispanic or Latino in Census tract 11 in 2000.

Population

Census tract 13 is located in Sumter County, South Carolina and had a population of 2285 in 2000.

Source: U.S. Census Bureau, Census 2000. SF1, Table P1.

Population by Sex: 2000

	#	%
Total Population	2285	100.0
Male	1048	45.9
Female	1237	54.1

Source: U.S. Census Bureau, Census 2000. SF1, Table P12.

Population by Race: 2000

	#	%
Total Population	2285	100.0
White Alone	347	15.2
African American Alone	1914	83.8
American Indian and Alaska Native Alone	1	0
Asian Alone	1	0
Native Hawaiian or Other Pacific Islander Alone	3	0.1
Some Other Race Alone	0	0
Two or More Races	19	0.8

A person of Hispanic or Latino origin is defined as a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, **regardless of race**. There were 15 people, or 0.7 percent of the total population, who were counted as Hispanic or Latino in Census tract 13 in 2000.

Sources: U.S. Census Bureau, Census 2000. SF1, Tables P3 and P4.

Population

Census tract 15 is located in Sumter County, South Carolina and had a population of 2556 in 2000.

Source: U.S. Census Bureau, Census 2000. SF1, Table P1.

Population by Sex: 2000

	#	%
Total Population	2556	100.0
Male	1150	45
Female	1406	55

Source: U.S. Census Bureau, Census 2000. SF1, Table P12.

Population by Race: 2000

	#	%
Total Population	2556	100.0
White Alone	11	0.4
African American Alone	2511	98.2
American Indian and Alaska Native Alone	2	0.1
Asian Alone	0	0
Native Hawaiian or Other Pacific Islander Alone	1	0
Some Other Race Alone	11	0.4
Two or More Races	20	0.8

A person of Hispanic or Latino origin is defined as a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, **regardless of race**. There were 25 people, or 1 percent of the total population, who were counted as Hispanic or Latino in Census tract 15 in 2000.

Sources: U.S. Census Bureau, Census 2000. SF1, Tables P3 and P4.

Population

Census tract 16 is located in Sumter County, South Carolina and had a population of 4261 in 2000.

Source: U.S. Census Bureau, Census 2000. SF1, Table P1.

Population by Sex: 2000

	#	%
Total Population	4261	100.0
Male	1954	45.9
Female	2307	54.1

Source: U.S. Census Bureau, Census 2000. SF1, Table P12.

Population by Race: 2000

	#	%
Total Population	4261	100.0
White Alone	304	7.1
African American Alone	3916	91.9
American Indian and Alaska Native Alone	7	0.2
Asian Alone	0	0
Native Hawaiian or Other Pacific Islander Alone	0	0
Some Other Race Alone	5	0.1
Two or More Races	29	0.7

A person of Hispanic or Latino origin is defined as a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, **regardless of race**. There were 30 people, or 0.7 percent of the total population, who were counted as Hispanic or Latino in Census tract 16 in 2000.

Sources: U.S. Census Bureau, Census 2000. SF1, Tables P3 and P4.

As reflected in US Census Bureau, Census 2000 data above, several areas of minority concentration existed in the City NSA in 2000. Particularly high concentrations of African-Americans were found in three locations: 91.9% Census tract 16, 98.2% Census tract 15, 83.8% Census tract 13. These percentages compare with the City overall African-American population of 46.7%.

The Process

1. The **City of Sumter is the lead agency.** The City of Sumter carries out federal programs administered by the U.S. Department of Housing and Urban Development. The Consolidated Plan is the document that Sumter submits to the U.S. Department of Housing and Urban Development (HUD) as an application for funding for the following program:

- Community Development Block Grant (CDBG)

2. The jurisdiction met with and consulted with several agencies, organizations and community groups in preparation of this plan. Low income citizens were invited to all meetings and public hearings. Persons who are HIV/AIDS positive were not excluded from the planning process, nor were the elderly, handicapped and disabled. Four community meetings were held to provide citizens' input into the planning process.

3. The City of Sumter will continue to participate in the Interagency Monthly Meetings. These meetings provide an opportunity for persons to become familiar with program and services that are in the area for low-moderate-income persons. This is a place where most of the service agencies, including some health care providers, housing providers, and Public Housing Authority representatives meet and share information and ideas about services and care to low-income, special needs and the elderly, including HIV/AIDS victims.

The City will continue to work closely with the Housing Authority to make information available to its residents on Fair Housing issues and tenant's rights and responsibilities. Affordable Housing opportunities and credit counseling along will continue to be included in the curriculum the City will share with the residents.

Citizen Participation

1. **A summary of the process follows:** Guided by the Citizens Participation Plan, staff from the Community Development Office conducted outreach through a series of public meetings, public hearings, phone calls and mailings. Staff held meetings at the three HOPE Centers and the South Sumter Resource Center. Many homeless persons congregate in the southern part of the city; however, they did not show for the meetings this year. Input from them is included in the Five-Year Consolidated Plan, as well as the Annual Action Plan.

The City of Sumter Housing Authority assisted with the development of the plan by sharing information from their Annual Action Plan and providing their residents with information about the services of the City's Community Development Department. They included public housing residents in the development process by disseminating information, providing notification of public meetings and public hearings and

encouraging resident participation. The Citizen Participation Plan also provides an opportunity for interpreters for non-English speaking persons if the number of potential beneficiaries exceeds 10%. Currently the number is below 10%. However, the Community Development Department staff has the names, addresses and telephone numbers of two Spanish-speaking persons who will to assist with interpretation at meetings when needed. Staff has met and talked with these persons.

2. **A Summary of Citizens' Comments follow:** The citizens expressed interest in better drainage system, street paving, and code enforcement. More specific needs are attached to the end of this document.

3. **Efforts to broaden public participation follows:** The staff advertised the community meetings in advance through local media and churches. Flyers were placed in public places where some citizens who are low-income congregates. All service agencies were invited to have their clientele participate in the meetings. The locations of meetings were at the HOPE Centers that are located in the central parts of the City and the South Sumter Resource Center on the south side of town.

Homeless persons were not excluded from these meetings.

4. There were no comments that were not accepted.

Institutional Structure and Coordination of Resources:

Government Structure

1. The structure in which the CDBG program will be carried out is within a council-manager form of government which was established in 1912. Sumter was the first in the US to successfully adopt this form of government.

With more than 500 City employees, including City Council members, the City of Sumter has leadership in place that not only promotes quality and responsive services, but one that permeates, involves and is accessible to all staff levels. The Mayor is elected and the City Manager is the Chief Executive Officer. City Council hires the City Manager. There are currently 15 department directors. The City of Sumter shares with the County the benefit of several officers: Tax Collector, Property Appraiser, Clerk of Circuit Court, Planning Director, Auditor, Treasurer, and Supervisor of Elections. These officers maintain a high degree of operational integrity and autonomy.

Sumter is home to Shaw Air Force Base, a growing industrial base, the world famous Swan Lake Iris Gardens and a city population of 42,700. The City of Sumter is in the heart of the community with a total City and County population of 108,000. Sumter provides a home town feel with the conveniences of a large city.

Shaw Air Force Base was spared during the recent Base Realignment and Closure initiative. Although the numbers are not definite it is estimated that when the 3rd Army

from Fort McPherson, GA comes to Shaw, Sumter will experience a gain in population. Because of the increase in population there will be the need for additional housing and supportive services for service persons and their families. The school districts are also preparing for the increase in students, and higher education administrators are anticipating the increase in demand for adults wanting to further their education.

Shaw Air Force Base

Shaw Air Force Base has been part of the Sumter Community for more than 60 years. There has been a working partnership between the base and the community that has become a proud tradition for a superior quality of life. The partnership represents the excellence in supporting the Air Force mission while, at the same time, building civic pride and patriotism in the community, both now and in the future.

Shaw Air Force Base will expand when the 3rd Army Headquarters is located here from Ft. McPherson, GA. As of December 1, 2005, the implementation of BRAC became official. Ft. McPherson has been an Army Base since 1884. The move will create approximately 75-150 civilian jobs, 1700-2000 military jobs, and generate a population growth initially of about 3100 including all family members. Between the years 2008-2011 the population could increase to 6000-6400.

By law all alignments are to be completed by 2011. The Sumter community is preparing for the growth. Under the auspices of the Sumter Base Defense Committee is the Mission Growth Committee. This committee is concerned with four main initiatives:

- 1) Mission Growth
 - 2) Economic Development
 - 3) Quality of Life
 - 4) Public Safety
-
- 1) **Mission Growth.** The 20th Fighter Wing, 9th Air Force and Army Headquarters are working side by side to determine the community support to be required.
 - 2) **Economic Development.** The Base Defense Committee is working with the City, County and Chamber of Commerce to meet the needs of the influx of persons our community will have as a result of BRAC. Approximately 6000 people will come to this area. Dependents will account for about 4000. About 1000-1500 will need jobs. Sumter will need to improve its job opportunities and identify the type of work skills that are required. It is estimated that about 70% of the dependents will work. About 20% of them have professional skills such as teachers and administrators. Another 20% will probably have managerial skills. With many of them very well skilled, there will be limited jobs here for them with Sumter experiencing a 7.5% unemployment rate compared to the national average of 5.0% and the State of South Carolina's average of 5.9%. The only three States with a higher unemployment rate is Michigan with a rate of 7.4%, Mississippi with a rate of 6.3% and Alaska with a rate of 6.4%, as of November 2007.

- 3) **Quality of life.** Like private industry, military personnel and their families look for quality of life assets. All new-comers to Sumter look for good jobs, housing, education, recreation, healthcare, security and cultural activities. Caterpillar for example has two plants here in Sumter. This is because of retirees from Shaw Air Force Base and the skills they have that are an asset to the workforce at their plants.

Sumter's current workforce is below standard for technology. There are two elements that are of serious concern to the Base Defense Committee:

- A. Education
- B. Employment

Sumter has two public school districts. The superintendents do not see a problem accommodating the influx of students due to BRAC. The quality of education here is adequate or above average. It is estimated that 30-40% of students will be technically qualified, 10-15% have special needs and about 20-25% of the student body do not graduate with workforce skills. The remainder of students will probably attend and graduate from college.

Students that do not attend public school will attend private school or be home schooled.

Housing will not be a problem. Privatization will take care of the increased population needs for on-base housing. One significant observation, however, is the need and request for four bedroom units. With extended families becoming all too common, most families prefer having four bedroom units to accommodate future needs.

Security is another need. Sumter Police and Sheriff Departments need more officers to properly patrol the area. Gangs are an emerging concern for the Sumter community. They are not organized as they are in larger cities. Therefore they lack leadership, and organization (as a consequence,) could be more dangerous in their activities.

Healthcare will (may) be adequate. Shaw Air Force Base closed its hospital some years ago. It now has only a day clinic. There is no Emergency Room. Tuomey Healthcare System has taken on a big responsibility for (with) Shaw AFB and its population. Tuomey has plans to expand its Emergency Room and add 40 beds to the hospital. This expansion will generate about 160 jobs. Currently there are 160-165 doctors with hospital privileges. With Shaw's increase in population Sumter will need more doctors to relocate here.

- 4) **Public Information** will be very important. It will highlight cultural, recreational, entertainment, parks and educational opportunities. This can be done in many ways and through many venues including the Visitor's Center, brochures, newsletters and websites.

Information will be disseminated about jobs, schools, churches, etc. Churches will be encouraged to be open to accepting persons who are new to the current membership.

It is anticipated that most of the military personnel will look to Sumter for fulfilling their needs. Although the Army leadership wants their personnel not more than one hour away from their work station, it is believed that most of them will want housing and schooling as well as recreational, educational and cultural activities here in Sumter.

Technology will play a pivotal role in that Sumter will develop and maintain a website with new-comer information and news articles about what's happening at Shaw and in Sumter, such as Shaw Fest, Family Support Center activities, New Comers Club, etc.

The City of Sumter is the seat of Sumter County and is the largest city, the eighth largest metropolitan area in the state of South Carolina. Incorporated as Sumterville in 1845, the city's name was shortened to Sumter in 1855. It has grown and prospered from its early beginnings as a plantation settlement.

The city and county of Sumter bear the name of General Thomas Sumter, the "Fighting Gamecock" of the American Revolutionary War. His place in US history is secure as a patriot and military genius. General Sumter was one of the models for Mel Gibson's character in the 2000 movie, "The Patriot" along with Francis Marion and Andrew Pickens, also from South Carolina, and his service to his country continued for the duration of his long life.

In 1912 the City of Sumter became the first city in the United States to successfully adopt the council-manager form of government. It is still in effect today. Sumter's political leadership of elected officials in the form of a seven-member City Council headed by the Mayor, with the strong managerial experience of an appointed City Manager, who serves as the chief administrative and executive officer of the city.

Sumter is centrally located in the middle of South Carolina with the beautiful beaches in one direction and the Blue Ridge Mountains in the other.

The strength of the delivery system for services is the strong relationship established and maintained between service agencies and organizations, non-profits and the public housing authority.

2. Downtown Sumter

The City of Sumter continues the redevelopment of its downtown through an aggressive Downtown Development initiative. Because of its historic significance, many of the structures are and will be revitalized in a way that they do not lose their historical

significance. A multi-million dollar streetscape project has been completed as well as total renovations of three parking lots in the CBD. Work will soon begin on renovating the fourth parking lot and utilizing decorative cross-arms and buried utility lines at each of the downtown intersections. Underground utility work and the installation of new sidewalks on West Liberty and West Hampton is also scheduled in 2008. The total public sector investment to date exceeds five million dollars.

In an area where the existing buildings were beyond saving, the City acquired the property and initiated a land give-a-way program to encourage business growth. The first business to take advantage of this was XDOS, the local agent for Xerox, building a two story 4000 square foot office building. A second business, The Clark Law Firm, built a 6000 square foot, two story building adjacent to XDOS to house their practice. Three attorneys and 10 support staff persons occupy this beautiful, state of the art building. The third parcel is now a new building owned by the Sumter Board of Realtors, it was completed in November, 2007. It houses their support staff and a training center for continuing education for the area real estate agents.

Downtown businesses are increasing as the Downtown Development Manager markets the downtown and offers incentives such as façade grants to improve the appearance of existing structures, and low interest loans to prospective business developers that come with a plan. During 2007 two new restaurants, two new antique shops, a shoe store and a jewelry store all opened in the downtown area.

Progress is continuing with the City's partnership with Central Carolina Technical College to complete an \$11 million renovation of the old Western Auto building on South Main Street. Sufficient money has been raised to begin phase one of the renovation. Plans are for the building to become the Health Sciences Facility, which will house the nursing & allied health programs of Central Carolina Technical College. Phase one is scheduled to be completed by fall semester, 2009. Over 1000 students will attend classes at this facility upon its completion. Many of these students do their clinical work at Tuomey Hospital which is located on North Main. This program will not only create more health care workers, but will also increase pedestrian traffic and demand for more businesses in the downtown area.

The former Federal Building on South Main now houses the Continuing Education and Workforce Development programs of the Central Carolina Technical College and recently the Early Care and Education training programs have also been moved to the facility. Over 180 classes and 2900 students were served last year at the facility.

A \$7 million dollar renovation is being completed to the old Sumter Telephone Manufacturing building on Harvin Street. Funded through a grant from the U.S. Department of transportation, the renovated facility will be the Clyburn Inter-Modal Transportation Center. Work is scheduled to be completed in mid-2008.

Since 2001 over 35 façade renovation projects have been completed in the downtown area through Façade Grants using CDBG funds and monies from building owners.

Section 108 Loans

The first HUD 108 and EDI Grant was used for the Hampton @ Main project which is now completed. The project totaled over \$7,000,000 and is the corporate headquarters for Thompson Construction Group, a major employer in the area. Many of the hires are LMI individuals. The first floor will be leased space for offices and possibly a restaurant.

The second HUD 108 will be for the construction of a new restaurant adjacent to the Centennial Plaza at the corner of Liberty & Main. The money has been issued to the City but because all of the construction bids were significantly over the available budget of the initial developer, the City is currently working with an alternate developer. The plan is to build a multi-story restaurant/apartment complex. This initiative will bring 35 jobs and an eatery that both inside and outside dining, utilizing the adjacent Rotary Centennial Plaza.

State of the local economy

There was only one plant closure in 2007. One plant came to Sumter in 2007; the company plans to invest \$3.5 million and create 28 new jobs. Capital investment at existing industries is running average to above average. Job creation at existing industries is strong from June of 2006 to June 2007—existing industries added more than 400 gross new jobs. The State Employment Security Commission estimated in October of 2007 that Sumter County had 8,100 manufacturing jobs. This would represent a net loss of about 100 jobs between January of 2007 and October of 2007. Any net loss is not good, but it appears that our job losses seem to be abating.

Sumter Community Vision

The City of Sumter along with the Chamber of Commerce and Sumter County Government has established a Sumter Community Vision Center. The purpose of the center is, with a director managing the process, to work toward growth that will enhance the community in areas vital to the quality of life we all enjoy: Live, Learn, Work and Plan.

An outline of the program from beginning to now is included in the Consolidated Plan.

Program Year 4 Action Plan Institutional Structure Response:

Monitoring

1. The City will maintain its files in an orderly fashion so that all transactions can be traced. Contractors will be encouraged to comply with guidelines and recipients will be encouraged to disclose information that is accurate and current when required. Staff will keep abreast of existing and new policies and procedures so that all work will be in compliance with HUD's rules and regulations.

Lead-based Paint response for Program Year 4

Local Health Department officials tell us that the Health Child Program is no longer at their clinic. Local physicians, especially pediatric clinics test children for lead levels in the blood. The case is referred to the local Health Department for follow-up if a child is tested positive for lead. The Health Department trains the family how to keep the environment safe from lead and teaches the parents how to keep their child(ren) in the care of a physician until the lead levels are in a safe zone.

During Housing Repair, the City will make sure that abatement or encapsulation will take place by the contractor when lead is present. If the regular contractor does not have the proper tools or equipment to work the job and/or if he/she is not certified to do lead-based paint construction work, he/she will sub-contract this part of the work out to someone else who is certified to do lead-based paint work.

The above process will decrease the number of housing units that belong to extremely low-income, low-income and moderate-income families living in housing units with lead-based paint.

HOUSING

Specific Housing Objectives

1. Needs Assessment

According to the National Low Income Housing data the City's low-income residents are experiencing an extreme cost burden by spending 39.6% of their wages on housing. This is compared to the State total of 34.8%. It is suggested by the lending industry that only 30% maximum of household wages is spent on housing which include utilities, mortgage, insurance, and taxes.

Very low-income residents (those with incomes at 50% or less of the area median) are experiencing an even greater cost burden by spending 60.2% of their wages on housing. This is compared to the State total of 54.9%. There is the need for more affordable housing units for very-low, low- and middle-income citizens.

Stated briefly here, the City will perform housing repair on 10 units this program year.

There is a need for Affordable Housing and Housing Repair for LMI citizens. Although the units are usually in a bad state of repair the owners are accustomed to living in their neighborhood and do not want to move to another neighborhood. Additionally, some property has been handed down through generations and there is a unique kind of attachment. Repairing these units makes sense to the City, and it is a good investment in the neighborhoods.

Strategic Plan

One-Year Goal -- To develop Affordable Housing for LMI citizens, through housing repair and home ownership. The City will develop 3 affordable housing units in 2008 and rehabilitate 10 units in 2008. The City of Sumter will also provide \$10,000 in down payment funds for up to 10 qualified clients that fall at 80% or below the median for purchasing new homes in the City of Sumter. The City will use HUD Program Proceeds for this program.

CDBG funds will be combined with a non-federal source, South Carolina State Housing Trust Fund, to provide housing repair for persons whose incomes fall at 50% or below the median.

CDBG funds can be used to repair houses for citizens whose income falls at 80% or below the median.

Strategy

Combine CDBG funds with State Housing Trust Funds to provide housing repair for persons whose incomes fall at 50% or below the median.

CDBG funds can be used to repair houses for citizens whose income falls at 80% or below the median.

2. State and Federal funds will be used to afford LMI persons homeownership opportunities for persons whose incomes fall at 80% or below the median for the area.

Housing repair will provide an increase of the housing stock with number of units that are to code and the number of safe, decent and sanitary units for LMI citizens. State Housing Trust Funds and CDBG Funds will be used to address this need.

Affordable Housing – Home Ownership

The City plans to build and sell 3 affordable houses to low-moderate income persons during this fiscal year. LMI persons whose income falls at 80% or below the median will be the group served.

HOME funds will be used for construction, subsidy and some of the land acquisition. CDBG funds will be used also for down payment and closing cost assistance.

The City's financial investment into the property is protected by a Deferred Loan Agreement. A sample of this agreement follows:

STATE OF SOUTH CAROLINA)
SUBSIDY

)
COUNTY OF SUMTER)

RESIDENCE AND

RECOVERY AGREEMENT
(Deferred Loan Agreement)

THIS AGREEMENT is by and between the **City of Sumter Housing & Economic Development Corporation**, hereinafter referred to as the **CHDO**, and _____, hereinafter referred to as the **Purchaser(s)**.

This Agreement entered into at Sumter County, South Carolina this _____ day of _____

WITNESSETH

Whereas, the CHDO has acquired the land on which it has built homes or renovated existing structures for resale to low-to-moderately-low income families; and

Whereas, said land is acquired with grant funds from the U.S. Department of Housing and Urban Development (HUD) or by way of gift; and

Whereas, the value of said land is or is not included in the purchase price of the home and there may be other contributions by the CHDO and City of Sumter, all of which form a subsidy, making the home affordable for low income families;
now

Therefore, in consideration of the mutual promises contained herein, and other valuable consideration, the parties agree that:

- 1) **RESIDENCE REQUIREMENT:** the purchaser(s) shall reside at the Property as their permanent and primary residence for a period of at least ten years (Affordability Period) from date of purchase. The property is located at and more fully described as follows:

Street, Sumter, South Carolina 29150

Down payment and closing costs will be paid by the City of Sumter in whole or in part. The CHDO will provide the homebuyer a Deferred Loan (Subsidy). The Deferred Loan amount, as noted below, becomes a forgivable grant at the end of the ten year affordability period contingent on the following: Client must reside in the home for a period of ten years (affordability period) from date of purchase. Should the buyer move or sell prior to the ten year affordability period, the entire subsidy amount will be due and payable to the CHDO immediately.

- 2) **CLOSING COSTS:** The City of Sumter may, at its option, finance all or a portion of the purchaser's closing costs at time of sale:

- 3) **LAND/HOUSING SUBSIDY:**

The CHDO has acquired the above described property and prepared it for construction of the home to be sold to the Purchaser(s). The Costs of said land, preparation and construction are included in the purchase price of \$. _____

**The CHDO will grant a Deferred Loan to the Purchaser(s)
in the amount
of \$ against the selling price of**

The \$cash subsidy against the selling price is provided by S-L
HOME Funds

And State Housing Funds as follows:

\$= State Housing Funds

\$= Santee-Lynches HOME

Funds

- 4) **BREACH:** Should the Purchaser(s) violate the terms of this agreement or any other obligation to the CHDO or the primary lender by any of the following described acts of omissions, the CHDO may, at its option, declare this agreement breached and seek such remedies as it may have in Law of Equity.

RESIDENCY AND SUBSIDY RECOVERY AGREEMENT
(Deferred Loan Agreement)

- A) The sale or attempted sale, transfer or relinquishment of any occupancy or ownership rights by the purchaser to any third party by deed, lease, contract, bond for title or other document within ten years of the date of purchase.
- B) The default, breach or other violation of the Purchaser(s) note, mortgage or other agreements with any lender having a security interest in the property, causing said lender to bring suit, make claim or otherwise serve notice of its intention to foreclose its interest in the subject premises within ten years of the date of purchase.

- 5) **BINDING MATTERS:** This agreement shall be binding on the parties, their heirs, successors and assigns.
- 6) **AMENDMENTS:** This agreement may only be amended or modified by a written document executed by both parties and attached hereto.
- 7) **RECORDING:** This agreement shall be recorded in the RMC Office for Sumter County, South Carolina and shall constitute a lien against the subject property for ten years from the Date of recording.

The terms and conditions of this deferred loan are in the body of this agreement.

In witness whereof, we set our hands and seals this day and year aforesaid.

In the Presence of:

Witness _____ Housing Director – City of Sumter CHDO

Witness/Notary _____ Purchaser

Witness _____ Purchaser

STATE OF SOUTH CAROLINA)
)
COUNTY OF SUMTER)

PROBATE

Personally appeared before me, the undersigned witness and made oath that he/she saw the within named _____ sign, seal as their act and deed, deliver the within written Deferred Loan Agreement for the uses and purposes therein mentioned, and that the undersigned witness, with the undersigned Notary Public witnessed the execution thereof.

SWORN to before me this _____ day of _____, _____.

Witness Signature f/Above

NOTARY PUBLIC OF SOUTH CAROLINA

My Commission expires: _____

Needs of Public Housing

1. The local Housing Authority has a Resident Services Program, which has been dedicated to compliance of Community Service. The program will incorporate new membership of partners to encourage, educate and allow our housing members to perform their community service. The Community Development office is an essential member of the partnership through the natural progression of empowerment and education. Community Service has allowed Public Housing clients the opportunity to work with community leaders and management to become oriented to housing opportunities through the various affordable housing programs in the community.
2. The Authority has refocused it energy from obtaining a 501 c 3 to education of homeownership. The Authority will be the South Carolina site for a HUD sponsored training on Section 8 Homeownership. Dennis Morgan will be in Sumter, South Carolina March 31 and April 1 to educate the lenders, counselors, CDCs, City Officials and Local Government in the opportunities of the local Housing Authority's coordination in home ownership.
3. The Housing Authority has completed seventy percent of the work scope of the Capital Fund Financing. The Authority has successfully upgraded roofs, paving, cabinets, floors, exterior doors, screen doors, and water heaters strongly improving the appearance of the exterior and interior of each community. The Authority will continue to improve the communities during conversion from natural gas to electric with water heaters and stoves. Energy efficiency will include reduced water showerheads and power flush toilets prior to an emphasis being placed on porches and shutters, which would enhance our plans of marketability.
4. The City staff has and will continue to attend and support resident services; their participation is critical to the involvement of the program and participants activity in homeownership opportunities. Housing Authority partners include counselors form Consumer Credit Counseling, local banks and non-profits that have staff certified as Housing Counselors who anticipate the needs of education and the opportunity to assist with orientation of our residents in the home buying process.

5. The Housing Authority of the City of Sumter has been rated a “High Performer” in the 2006 Public Housing scoring. The continuous support from the City of Sumter is critical from the applicant level to the Authority’s management. Active support includes police presence, education and involvement in our communities. Additional support, using resources not available to the Authority (i.e. street sweeping, etc.) could strongly enhance its efforts to provide decent, safe and sanitary housing. Ultimately this partnership will lead to empowered communities, which can be strong assets to the City of Sumter.

This Public Housing is not designated as “troubled”.

Barriers to Affordable Housing

Identified Barriers

- Bad Credit
- Insufficient Credit
- Low Income

1 Applicants for affordable housing will be referred to Consumer Credit Council if they have bad credit problems.

Those with insufficient credit will be encouraged to establish credit with utility companies and landlords.

Applicants with incomes so low that they do not have enough income to meet the guidelines will be encouraged to attend training sessions, go to Adult Education programs and Central Carolina Technical College to become better trained for job advancement or a better job with another employer.

While homeownership rates are increasing annually for higher income families, lower income families continue to struggle with affordable housing issues. Only 48 percent of very low income households live in owner-occupied homes as opposed to 67 percent of all households and 88 percent of high-income households. There are substantial gaps in homeownership attainment between races and areas of the various communities. Among the barriers to homeownership are the following:

Income Barriers

- A high percentage of rental households cannot afford to purchase a modestly priced home using a 30-year fixed rate mortgage. Prudent towards the payment of housing costs, including hazard insurance and property taxes. As a result, potential buyers are limited in the amount they can afford to pay by their housing to debt income ratio.

Wealth Barriers

- Mortgage loans typically require borrowers to make some cash investment in the deal and also limit borrower total debt load, including non-housing consumer debts. Because renters are typically lower-income and have to spend much of their earnings for rent, health care and food, they often use consumer debt, credit cards and installment loans. The result is that many renter families are strapped with high debt loans and little savings.

Credit History Barriers

- Credit bureau depositories have developed over the past several years offering extensive details on how individuals' access and use credit cards, lines of credit, installment loans and other extensions of credit. While an individual's credit score depends on a number of factors, high risk scores tend to be associated with a history of late payments, maximized credit lines, and repeated applications for additional credit. Credit scores are now commonly used to assess mortgage applicants. The reason most cited for the denial of a single family mortgage home purchase loan is a poor credit history. Lower income and minority households tend to have reduced job security, lower levels of savings and higher debt that disqualify them from obtaining a prime priced home mortgage loan.

Information Barriers

- There is a significant segment of potential low income buyers who self select out of homeownership due to fear of rejection, confusion about the complexities of the process or misunderstandings about their financial status.

Affordable Supply Barriers

- There is a delicate balance between growth in home-owning households and the number of housing units suitable for homeownership. There are significant numbers of substandard rental and vacant units that could be converted into affordable owner occupied units. Because of the fixed cost involved in building new houses and the relatively attractive profit margins involved in building higher value homes, very few affordable owner occupied homes are being produced today. First time homebuyers cannot afford the price of a new single family unit and are left instead to purchase existing units many of which are declining in quality. This includes a huge market of used manufactured homes which attract low income families due to the low monthly payments and the limited cost involved in purchasing one.

Objectives for Affordable Housing:

Santee-Lynches Council of Governments proposed these objectives in 2005. The City of Sumter has the same objectives.

1. Develop new affordable housing units for low income homeowners

- a. Promote the utilization of tax credit programs for construction of units concentrated in low income areas
 - b. Target a percentage of HOME funds for construction of new single family housing units for low income individuals and families.
 - c. Promote effective self-help opportunities requiring homebuyers to participate in construction of their homes, decreasing labor costs.
2. Provide opportunities for financial assistance to first time homebuyers
 - i. Promote the American Dream Downpayment Initiative
 - ii. Target a percentage of HOME passed thru to CHDO's for direct housing subsidies
 3. Strengthen the role of the manufactured home industry and building codes
 - a. Advocate for modular and panelized constructed factory built units to be built to the National HUD code.
 4. Increase the number of safe, decent, and suitable manufactured homes available to low income families.
 - i. Promote the replacement of older units not meeting HUD code and factory certifications.
 - ii. Educate low income homebuyers on the pro's and con's of purchasing an older used mobile home i.e.: depreciation values, leased land dangers and risks, costs involved in moving units, costs involved in repair, replacement, and resale.

Housing Plus Services Principles for Program Design and Implementation

These principles are based on the knowledge gained from the historical and contemporary linkage of housing and services, and are proposed as comprehensive, multifaceted, and interlocking.

1. Housing is a basic human need, and all people have a right to safe, decent, affordable and permanent housing.
2. All people are valuable, and capable of being valuable residents and valuable community members.
3. Housing and services should be integrated to enhance the social and economic well-being of residents and to build healthy communities.
4. Residents, owners, property managers and service providers should work as a team in integrated housing and services initiatives.
5. Programs should be based on assessment of residents' and community strengths and needs, supported by ongoing monitoring and evaluation.
6. Programs should strengthen and expand resident participation to improve the community's capacity to create change.
7. Residents' participation in programs should be voluntary, with an emphasis on outreach to the most vulnerable.
8. Community Development activities should be extended to the neighboring area and residents.
9. Assessment, intervention and evaluation should be multilevel, focusing on individual residents, groups, and the community.
10. Services should maximize the use of existing resources, avoid duplication, and expand the economic, social, and political resources available to residents.
11. Residents of Housing Plus Services programs should be integrated into the larger community.

Housing Plus Services Typology

Housing Type	General Target Population	Common Goals or Outcomes	Primary Services
Supportive Housing	People who are formerly homeless; at risk of homelessness; chronically mentally ill; disabled; elderly; in recovery, etc.	To prevent homelessness or recurrence of homelessness. To assure access to a comprehensive support system to help residents to live independently and interdependently in the community.	<ul style="list-style-type: none"> • Focus on life skills and stabilization. • Crisis intervention • Case management • Services coordination • Programs and activities
Special Needs Housing	People with special needs, i.e., in recovery; dual diagnosis; HIV/AIDS; chronic mental illness; disabled; elderly etc.	To enable people with disabilities and/or who are in recovery requiring ongoing treatment or attention to live independently (or to continue recovery/prevent relapse). To prevent homelessness	<ul style="list-style-type: none"> • Focus on health, mental health, and/or recovery from addictions • Life skills and stabilization • Crisis intervention • Case management • Services coordination • Programs and activities.
Housing for Older Adults (Including Senior Housing and Assisted Living)	Elderly; frail elderly	To enable older adults to live (semi) independently, possibly with caregivers or family members or in naturally occurring retirement communities (NORCs), while providing, as needed, for their basic needs. To prevent institutionalization and facilitate aging in place.	<ul style="list-style-type: none"> • Focus on health and basic needs • Case management • Life skills and stabilization • Crisis intervention • Programs and activities
Service-Enriched Affordable Housing	Low income people, not necessarily at risk or with special needs. Families with children; individuals; disabled people; extended families; couples; elderly people, etc.	To provide affordable housing, while promoting improved social and economic well-being of residents. To encourage community development, interaction and interdependence. To prevent homelessness.	<ul style="list-style-type: none"> • Crisis intervention • Assistance in accessing resources and services in the community • Programs and activities • Resident participation in decision-making process
Public Housing	Low income people, not necessarily at risk or with special needs. Families with children; individuals; disabled people; extended families; couples; elderly people, etc.	To provide affordable housing and promote improved social and economic well-being of residents. To encourage community development, interaction and interdependence. For some groups, to facilitate movement to non-subsidized housing.	<ul style="list-style-type: none"> • Crisis intervention • Assistance in accessing resources and services in the community • Programs and activities • Resident participation in decision-making process

HOMELESS

Specific Homeless Prevention Elements

1. Sources of funds - The City of Sumter partnering with Wateree Community Action through the Total Care for the Homeless Coalition receive an annual grant from HUD for the homeless.

The City plans to provide support to the Empowered Personal Care Home Health Alliance Inc. (EPCHHA) and the Wateree Aids Task Force (WATF) of Sumter County to combat homelessness among persons with HIV/AIDS. Both WATF and EPCHHA assist persons with medicines, food, rents, utilities and mortgage. This assistance will prevent persons who are HIV/AIDS positive from becoming homeless. The EPCHHA became fully operational during the latter part of spring 2007. EPCHHA provides 82 rooms for homeless HIV/AIDS clients who are not financial able to afford a place on their own.

2. Homelessness

Needs Assessment

There are many homeless persons who need medication but do not have money to fill prescriptions. Sumter has the resources; however, homeless persons do not know about the resources.

Strategic Plan

One-Year Goal – Continue to decrease the number of homeless persons that are without medicine, food, shelter and a continuum of care.

Strategy

Do site visits where homeless persons congregate. Staff will perform needs assessment and coordinate and collaborate with existing agencies to get the medical, social and housing needs met by locating the service for the homeless and letting them know where and how to access these services.

3. Chronic Homelessness

Needs Assessment

Although numbers for homeless persons are on the decline over the last year the City remains steadfast in eliminating homelessness. Many of them are chronically homeless by definition. The challenge to eliminate Chronic Homelessness by 2012 is a difficult challenge. Many elements of society must come together to make this happen.

The City of Sumter CD staff is a member of and will continue to work closely with the Six-County Total Care for Homeless Coalition in an effort to get HUD funds to each agency that applies during the application cycle. In addition, the City will assist with the application by soliciting support letters and offering assistance with writing the grant application. TCHC receive homeless grant funds from HUD on a yearly basis which is used to curb homelessness in the City of Sumter and several other counties. The City will continue working with the Coalition over the years until 2012 when we hope to eliminate chronic homelessness.

A new 501c3 organization mentioned above, EPCHHA, was formed with the purpose of providing housing and supportive services to persons who test positive with HIV/AIDS. The City CHDO work with this organization to access funds for their projects, along with several other local, state, and federal partners.

Strategic Plan

One Year Goal – To work closer with Total Care for Homeless Coalition, private, and non-profits, to access funds for homeless initiatives this program year. The goal is to decrease the number of persons who are homeless by 10% each year for 5 years. **(Remember, the numbers are not available for homeless persons).**

Strategy

Provide services to homeless persons in the City Limits, while servicing homeless persons in the Six-County area serviced through the Total Care for Homeless Coalition through linkages with partnering agencies.

4. Homeless Prevention

A municipality needs to have in place training and employment opportunities for persons of all ages, even those who have retired to prevent homelessness. Retirees often need the second job, at least half-time, to make ends meet and/or to make life more meaningful. In place also should be opportunities for persons to work while attending technical school or college. Many students must bear the cost of their own education. Large loans are not to the benefit of the student in the long run because they will be paying back loans for such a long period of time as they start their adult life.

Colleges and universities need programs tailored for working adults who need to upgrade their education for upward mobility and advancement in the workplace. Employers need to be encouraged to implement incentives for employees to upgrade their education by offering scholarship or financial educational benefits.

Citizens need consumer education to prevent them from falling into financial traps that cause foreclosures on houses and other belongings.

COMMUNITY DEVELOPMENT

1. The City of Sumter does not list a high priority need for Table 2B. Most of the needs are medium or low. Several are *no such need*. The most pressing need is Infrastructure Improvements and Non-Residential Historic Preservation. The City of Sumter has accepted a bid for a major sewer installation project in a designated LMA to improve infrastructure in the City for about 50 LMI households in Census Tract 8.98. Work on this project is estimated to start in April 2008, with a completion date in September 2008. This is a need with priority. Also, the Youth Programs that are Youth Employment during the summer for two different programs will also be a community development need with priority.

Sewer Installation

Needs Assessment

There are about 50 LMI households located in Census Tract 8.98 that are not connected to the City of Sumter Sewer System. During public meetings with the citizens of this designated area several citizens requested to be connected to the City Sewer System because of the problem the neighborhood have with individual homes septic tanks backing up and the expense of them having to pay for repairs.

Strategic Plan

One Year Goal: The City of Sumter will conduct a major project of sewer installation in this LMA, thus allowing the 50 LMI households access to connection into the City of Sumter Sewer System.

Strategy

The City of Sumter solicit bids for the project and the contractor for this project will complete it by September 2008.

2. Economic Development – The City proposes to develop summer jobs for youth who are in high school. The program will benefit local businesses, the students and their families. The City of Sumter will operate two Summer Youth Employment Programs again this year. There will be fewer slots; however, we want to get the word out for fairness and equity in providing the opportunity to all interested students who qualify for the programs.

The Sumter Youth Corps Program will accommodate students 14-15 years of age from low-to-moderate-income families. These children will work in City Government helping to maintain city parks, city playgrounds, city housing projects and neighborhoods. We will have 20 slots for this program.

The Summer Youth Employment Co-Op Program will accommodate students 16 years of age through high school from low to moderate income families. They will be employed by local businesses. We will have 27 slots for this program.

The City will provide orientation and training for the students. Participation in the orientation and training is mandatory.

Contractors benefit from the housing development and housing repair programs along with local businesses that provide materials for sale.

Job training and retention is paramount in economic development. LMI citizens should have access to jobs and trained in how to become self-reliant without the aid of government subsidized programs.

The Employment Security Commission One-Stop Center helps persons who have been laid off in accessing appropriate benefits that include unemployment. Training is available through the local educational institutions such as Adult Education, Central Carolina Technical College, and the other 3 local 4-year colleges, one of which is on Shaw Air Force Base.

Specific objectives are identified separately.

Anti Poverty Strategy

Needs Assessment

There are a high percentage of citizens living below the poverty level. Many of them live in owner-occupied housing. As the accompanying housing table will show, many homeowners, some of whom still have mortgages, have a cost burden as high as 50% and larger. Thirty (30%) percent of African Americans live below the poverty level.

The following chart shows Poverty Status by Race: 1999

Poverty Status by Race: 1999					
	Total	Income in 1999 Above Poverty Level		Income in 1999 Below Poverty Level	
		#	%	#	%
White Alone Population	17916	16766	93.6	1150	6.4
African American Alone Population	18758	13134	70	5624	30
Hispanic or Latino Population	471	384	81.5	87	18.5

Source: U.S. Census Bureau, Census 2000. SF3, Table P159A-B and 159H.

According to the above table, 30% of African Americans were experiencing poverty level incomes in 1999 compared to 6.4% of whites and 18.5% of Hispanics or Latinos.

Recently, there have been about 100 job losses in the area. Many of the persons that have been laid off may need retraining for re-employment.

Sumter Branch of the South Carolina Employment Security Commission is working with this population with counseling services, referrals and opportunities for future employment, as well as benefits that may be associated with the lay-offs. They are also offering re-training for different types of jobs than the ones formerly held.

Strategic Plan

One Year Goal: Those persons who are laid off should continue to work closely with the Employment Security Commission (One-Stop Job Service) to prepare for re-

employment and benefits associated with their specific lay-offs. (Note: some companies offer various benefits and the government offers certain types of benefits.)

Strategy

The City of Sumter will work with Employment Security Commission to reduce the number of persons who are unemployed due to lay-offs. Market the Youth Employment Program among this group of persons to encourage those who live inside the City Limits to have their children apply for and obtain summer jobs.

To work with those who may want homeownership to apply for an affordable house with the City while their income is low enough to qualify for the program.

The City of Sumter will work aggressively to reduce the number of individuals and families living in poverty by cooperating and coordinating with other organizations and agencies to access services appropriate for individual and family needs.

Special efforts will be made to reduce the number of persons whose income is below the poverty level. Supportive services provided by local service providers and employment opportunities along with training and technical assistance provided by the local Job Service Office are other means in process to raise local residents' income above the poverty level provided their training and experience is adequate for jobs that pay wages above the poverty level.

A network of agencies, The Interagency Council, will continue to convene and share information about programs and services that are available so that service workers can do diligence in disseminating information and referrals to poverty level individuals and families.

The following initiatives are in place. These initiatives will contribute to reduction in the number of poverty level families:

- Family Self-sufficiency (Sumter Housing Authority)
- Head Start for children 3, 4 and 5 years old (parenting component)
- Early Head Start for children ages 0-3 years old (parenting component)
- Local Programs such as After School Programs, Boy and Girl Scout, 4-H Clubs, etc.
- Workforce Development Initiatives through Job Service One-Stop Employment Office
- First Steps (school readiness program)
- Success By Six (school readiness program)
- Teen Pregnancy Prevention programs (through YWCA, United Way, etc.)
- Section 3 (encouraging contractors to comply by employing local LMI persons)
- Youth Build (job training for high school drop outs through South Sumter Resource Center). Center awaits renewal of grant at this writing.

- IDA (Individual Development Account) 3-1 Savings Accounts through (South Sumter Resource Center funded by SC Association of Community Development Corporations)
- SC Vocational Rehabilitation Department*
- Disabilities and Special Needs*

*Entities that have work components that enable persons with special needs to become employable.

NON-HOMELESS SPECIAL NEEDS HOUSING

1. Specific Objectives to be achieved for this period of the Action Plan can be found on pages 1-C and 2-C in this document.

Priority needs will include the following:

Housing Repair

Needs Assessment

There is a large number of housing units that are in a bad state of repair. Many of the units belong to and are occupied by senior citizens and handicapped persons who are on a fixed income. Some residents are buying houses on Contract. These homeowners will not qualify for the City's housing repair program. They also live below the poverty level.

Strategic Plan

One Year Goal: To rehabilitate 10 houses. We will use both CDBG and State Housing Trust Funds for all of them. CDBG funds can be used for persons whose income fall at 80% or below of the area median while State Housing Trust Funds can be used for persons whose income fall at 50% or less of the area median.

Strategy

Continue working with State Housing Trust Fund to access funds and use CDBG funds to augment the process so that at least 10 homeowners will benefit from housing repair this program year.

Other priority needs already identified are homeless services, affordable housing development, job training and employment opportunities and preservation of historic properties both commercial and residential.

2. Federal, State and Local resources follow:

CDBG	\$86,000
Housing Trust	\$120,000
HOME Set-Aside funds for CHDO	\$ 34,875*
HOME Program funds for CHDO	\$133,000*

*Funds will be used for new construction only.

Wateree CAA provides utility assistance up to \$500 through its Low Income Home Energy Assistance Program. A termination notice is required. It also provides up to up to \$400 for light, gas, coal, wood and other fuel through its Emergency Crisis Intervention Program that pays for rent and mortgage. An eviction notice is necessary.

There is also a Medication Assistance Program for life treating situations that pays up to \$400 for medicines and up to \$300 for non-emergency services through its Direct Assistance Program. The agency's Community Service Block Grant funds these programs.

Wateree Community Actions also provides a winterization program with doors and windows with weather stripping, and insulation to the house. Fans and small window air conditioners are provided on a limited basis for summer use.

South Carolina Electric & Gas Company is providing \$250 credit to the bill of senior citizens who are age 60 and above and also income eligible. Wateree CAA is the local agency with 462 slots to serve 462 households with this opportunity.

Additional resources that are financial and non-financial include, but are not limited to:

- Citizens
- CDBG Funds and Staff
- HOME Funds and Staff of the CHDO
- State Housing Finance & Development Authority (Housing Trust Funds)
- Local Banks
- Fannie Mae
- Public and Private Schools
- Technical College
- Adult Education
- Colleges and University
- Employment Security Commission
- Service Agencies
- Regional Transportation Authority
- Housing Authority
- Wateree Community Actions, Inc.
- South Sumter Resource
- Sumter County Community Development Corporation
- Santee Lynches Community Development Corporation
- Alston Wilkes Society
- Total Care for Homeless Coalition (6-County Homeless Initiative)
- Salvation Army
- United Ministries
- SC Electric & Gas (\$250 credit to Sr. Citizens' bill)

Housing Opportunities for People with AIDS

1. Wateree HIV/AIDS Task Force, a volunteer group along with EPCHAA , provides supportive services and advocates for persons with HIV/AIDS, locates supportive and permanent housing for this population. The City CHDO staff will work closely with this group. There is the need for more housing as persons who test positive

are abandoned by their roommates, spouses, friends and sometimes families and landlords.

2. Currently, there is not a plan for housing specifically for this group; nevertheless, the Housing Authority of the City of Sumter does not discriminate against this population in letting their housing units, including Section 8 housing. Also, local realtors and private landlords are considerate of the need for housing for this group of persons. Managers of multi-family housing will also accommodate this population. There may be times, however, when current residents will become resentful and resist these persons once they are discovered as neighbors.

Assistance for persons who are homeless is provided by Alston Wilkes Society, Salvation Army, Wateree Community Actions, Inc. Trans Aid Homeless Program, United Ministries and many churches and organizations.

The Soup Kitchen provides weekday meals and bag lunches on weekends. A local group of concerned citizens provide a meal on Sunday at the Gazebo on Magnolia Street. Coats are given during the winter and other clothing items are provided to the homeless. Often citizens have a cook-out for this group. A local council person provided a BBQ for them.

United Ministries of Sumter County provides funds for rents, mortgage payments, food and shelter at hotels on a limited basis. They also provide furniture and clothing as well as food and utility payment assistance. Local churches, organizations, clubs, business owners and private citizens provide the funds and other goods for this agency's operation. This agency is also the site of the local Homeless Management Information System (HMIS) that CDBG funds paid for last year.

3. N/A

4. N/A

5. N/A

6. N/A.

7. Barriers to affordable housing have been identified as lack of credit, unemployment, underemployment, bad credit, insufficient income (disability income, retirement income, low paying jobs), and lack of financial management skills (budgeting).

8. Persons who test positive with HIV/AIDS are serviced through the Wateree HIV/AIDS Task Force. The Task Force operates under the auspices of the local Department of Health and Environmental Control. Victims may receive rent assistance, food, clothing, medical prescription payments and medical expense assistance. Support services are provided by local volunteers and area service agencies.

Specific HOPWA Objectives

There is not a HOPWA initiative in the area per se. Nevertheless, the new EPCHHA Inc. is one organization that got a grant from State Housing and private funds to purchase and refurbish a facility that will provide housing and supportive services for persons with HIV/AIDS. This facility can accommodate 82 live in residents.

Other Narrative

The City of Sumter has been pledged with Criminal Domestic Violence. The City of Sumter Community Development Department pulled the following statistics from the Sumter Police Department:

Criminal Domestic Violence Statistics for Sumter

	<u>2005</u>	<u>2004</u>	<u>2003</u>
Number of Victims	419*	572	1,157
Number of Arrests	-0-	-0-	355
Number of Homicides	-0-	-0-	1

*January – June

There is a Legislative Initiative toward curbing Domestic Violence by severely punishing the abuser. Sumter has had front page coverage due to domestic violence during the past 18 months. This has led to the Legislative Initiative. The City of Sumter supports efforts against Domestic Violence.

EZ Report for Con Plan 2008

EDUCATION AND YOUTH

First Tee of Sumter- The City of Sumter in partnership with Sumter County Parks and Recreation was awarded a \$100,000 grant for the development of a golf practice facility at Dillon Park/Crystal Lakes. The Tiger Woods Foundation, the PGA, LPGA, USGA and other private foundations are sponsors of this program. The program is currently operated in tandem with the County's junior golf program. First Tee is targeted towards the youth in the community and is designed to broaden their horizons by exposing them to the game of golf. First Tee will provide technical assistance associated with the operation and promotion of each program site. The City of Sumter will work with the county in expanding the usage of the facility with area youth. The First Tee Program was successfully promoted through various religious and community-based organizations in the EZ, including the Boys and Girls Club. The EZ will continue working to insure that the youth have access to the facility by coordinating our efforts with the RTA to improve transportation to and from the First Tee site. Approximately 40% of those that participate

will be from the Empowerment Zone. County and City Councils have appointed a nine-member Advisory Committee to assist First Tee Sumter in becoming a self-sustainable entity. They will be spearheading an array of fundraising projects and will ensure that all funds are properly utilized.

TRANSPORTATION AND HOUSING

Transportation Center - The RTA has retained Watson, Tate, and Savory from Columbia, SC as the architectural firm for the development of the Center. LCK Construction Services firm, also from Columbia, is the Project Manager. Demolition of substandard parts of the building is complete. The facility is expected to double ridership to regional and local destinations in addition to providing at least four new retail stores in the downtown area creating an additional 20 jobs in the community.

This facility will also house office space, retail space, a childcare center, and an enclosed extended hours-waiting facility for RTA and Greyhound passengers. The renovation of this approximately 37,200 square feet, two-story masonry and wood structure is well underway and is expected to be completed no later than June 30, 2008.

JOBS AND ECONOMIC DEVELOPMENT

Downtown Sumter Revolving Loan Program- This program was designed to assist in the elimination of slum and blight in the downtown area by assisting new and existing businesses in repairing and upgrading their facilities. The City has issued five loans, totaling an upwards of \$200,000 to downtown merchants. The total leveraged dollar amount since the loan program's inception is more than \$950,000. The borrowers were required to have at least 10% equity in the project. Santee Lynches provided 30% of the total project cost and the banks provided between 40% and 80%. With the revolving funds, the City hopes to continue making loans to the downtown merchants and property owners and increase the number of EZ residents employed in the downtown area. The City will continue its efforts in eliminating dilapidated structures and increasing the opportunities offered to the merchants and building owners.

Neighborhood Commercial Revolving Loan Program- The EZ, City of Sumter, Santee Lynches Regional Development Corporation, Business Carolina, and seven area financial institutions have established a low interest loan program to encourage development, re-development and general improvement to commercial properties in the Sumter portion of the Sumter-Columbia Empowerment Zone. Any new or existing commercial project, in the target area, will be eligible under this program. This program's main objective is to stimulate businesses investment, redevelop economically depressed commercial areas, provide low wealth people access to capital for business start up or expansion, create new services and businesses inside the Sumter portion of the Empowerment Zone, and to create job opportunities for Zone residents.

To date, two loans were granted totaling \$81,000, a leveraged an amount of \$321,950 giving this program a total of \$402,950. The City will continue to seek EZ neighborhood business owners to take advantage of the low-interest neighborhood loans.

H.O.P.E. (Harvesting Opportunities that Promote Empowerment Centers)-The EZ constructed three H.O.P.E. Centers. These three (3) training and education centers are located in each section of the Sumter Empowerment Zone (North Zone, South Zone, and West Zone). Each facility ranges between 10,000 to 15,000 sq. ft. The primary focus of these facilities is to provide space for job training, continuing education, and business development counseling in partnership with the local school district, the local technical college, Morris College, and the South Carolina State University's Center for Entrepreneurship. However, the facilities also host neighborhood/community meetings, after-school programming, computer training, recreation, and provide temporary space for local and state agencies to conduct outreach programs that affect the surrounding neighborhoods.

The HOPE Centers will become more involved with increasing the enrollment of the entrepreneurial classes and business development/expansion courses. They will also partner with local business owners to offer one-on-one mentorship opportunities throughout the Sumter area. The Centers will continue their on-site job training of preparing experienced citizen for their entry back into the workforce.

COMMUNITY SAFETY

Neighborhood Associations- The EZ will continue to develop neighborhood associations throughout the EZ. The City has assisted residents in forming a Sumter Council of Neighborhoods (SCN) and will work in tandem with the County's Neighborhood Council and the County's Vision group. This will encourage these neighborhoods to become more involved in the revitalization of their communities by encouraging community events, activities, and participation in local government. These efforts are expected to ensure that these communities will become more involved in community affairs and assist them in becoming more self sufficient. The EZ will promote the use of these neighborhood associations by City and County Council in the local decision making process. The associations will be empowered by educating them on the various resources available in the community. The City of Sumter will work with the City of Columbia in being a co-host of the Neighborhoods USA (NUSA) national conference.

The EZ has ten (10) existing neighborhood associations. The EZ anticipates assisting residents in forming at least three (3) additional associations and increasing the awareness and effectiveness of the SCN within the year. There are plans for an upward of twenty (20) by the end of the 5-year plan of the CDBG Program.

Sumter Community Vision

The Sumter Community Vision was a concept born through and by the Leadership of members of the Greater Sumter Chamber of Commerce. Under the Chairmanship of Meree McAllister, the concept of a plan that would involve the input of other citizens and Leadership was put before the Chamber Board, The City Council and the County Council. The concept or shall I say, idea was collectively adopted by the entities mentioned. A Community Meeting and kick off for Community Vision was held at Central Carolina Technical College where the proclamation was publicly signed by the Mayor, Chairman of County Council, NAACP President, Chairman Development Board, Chairman Chamber of Commerce, Chairman Community Vision, Sumter County Delegation and Senator.

The first step involved hiring a Consultant. Funds to hire the company came from local business contributions. The Consulting firm encouraged community participation by developing and distributing a Community Survey to gain an insight and feel for what and how the community felt about a number of things ranging from Leadership of both City and County officials ending with Health Care accessibility.

Once this information was gathered the Consultant compared Sumter to other Cities comparable to Sumter in terms of demographics. After the data was analyzed, the Consultant suggested the following categories needed to be incorporated in the Community Vision. They are Live, Learn, Work, and Play. Downtown revitalization had already begun as a planned endeavor by the City, however, the consultant insisted it was a “vision” and should become part of the Visioning Process.

The plan as it exists today was developed by citizens from the City and County. There were approximately 300 people who worked continuously for 6-9 months looking at existing things as well as what the possibilities could be in each of the four (4) themes areas over a ten (10) year period. Hence the ten (10) year principle began. What’s reflected in the Community Vision Document represents work that should occur within a ten (10) year period and should either be completed or should have begun by 2013. Annual up-dates are given to City, County and Chamber by the Community Vision Director. Quarterly Board of Directors meeting are held to communicate progress, success stories and advice for revisits for some of the initiatives. At these meetings Chairpersons working in each theme area submit reports as well.

The Plan is inclusive of the City and County while many of the projects will be developed in central locations, for example parks and walking trails will be available for use by all persons in the City and County. The plan document has been simplified in certain areas such as Maysville, Pinewood, Rembert and Goodwill communities to facilitate the needs of each individual community. However, they use the document as a guideline for their “future” development and growth.

The plan was designed to increase the Sumter Community’s ability to compete in the world market for new business and expand on existing businesses. For example

under the **Work Theme Plan**, an initiative is to “**rezone for mixed use**”. When the Economic Development Department begin recruiting businesses they need to know that land can be rezoned for that business if it becomes necessary; and, that may determine whether the business relocates to Sumter or choose to go elsewhere.

Infrastructure for Growth
Building Identity and Reputation
Finding Synergy
Advanced Technology

The beauty of the Plan is that it is versatile and is flexible enough to accommodate many business ventures while benefiting all citizens in the Sumter and Shaw Communities.

The Plan was designed to promote and encourage partnerships in and out of the Sumter Community. For example a committee comprised of 14 local business men and women working on Education was an initiative outlined under the LEARN Theme. These are all CEOs and Presidents of their perspective businesses. They have chosen to partner with the local school districts to work side by side with them to improve the school system. They are engaging in dialogues that range from curriculum realignment to funding resources. Partnering has proven to be effective with Shaw Air Force Base, Parents, Teachers, Counselors, Principles, Dist. Superintendents and both of the local Church group Organizations are all working together to bring about a better educational outcome in the community. The business partnership is so important, because they provide input as to the types of workers needed in today’s business as well as long ranged plans for the future.

Measuring up to the Challenge – Benchmark for success
Partnering with the Private Sector
Meeting the Needs of the Community
Dedicating Resources to Education
Bringing Everyone on Board

The Plan was designed to empower citizens to make decisions that will provide healthy choices and life styles decisions through the Play and Live Themes. Parks, gathering places, competitive sports venues i.e. the Aquatics and Tennis facilities, bike riding lanes on main secondary roads etc. Also, an initiative is to make “**health care more accessible**”. A new Family Health Center has been built to provide services to those citizens that are underserved as well as those insured and uninsured. Tuomey Health Care is adding additional beds; the Aides task forces along with others have begun a campaign to communicate Sumter’s reached a dangerous stage as a community in the area of “communicable” diseases.

Connecting Landscape and Nature
A sports Paradise
Creating a vibrant Community
A Community of Culture and Creativity

Strengthening our Sense of Place
Improving Sumter Area by Area
Empowering a Unified Vision
Encouraging Healthy Lifestyles

The Plan was designed to promote awareness, encourage participation, provide choices, position the community for growth and market the Sumter Community as a place “To Learn, Live, Work and Play. The Community Vision Plan Document has a demonstrate value in its present state and is designed to encourage continued additions for growth.

The successes stories can be viewed at www.sumter-sc.com (link to Community Information click on Sumter Community Vision) up dates are made monthly.

Fair Housing Task Force

The Task Force met and is continuously working on the last impediment: #7 – Need for affordable rental properties that meet housing codes. Much improvement have been made in the area of improving affordable rental stock, but there still remains pockets of substandard affordable rental stock in some LMI areas.

City Council and the Planning Office have looked at this impediment. The Council passed an ordinance that is called an Appearance Code. The code does require that property owners keep their property in a good appearance at all times. Landlords, however, are not included in this group in that if they rent, the person residing in the house is required to keep the appearance to par. We will continue to work on this impediment. So far no new impediments have been identified.

The Task Force will also discuss and make plans for the 2008 Fair Housing event when they meet.

With more than \$1,800 left in the budget earmarked for Fair Housing, we did not budget for Fair Housing this time.