



2021 IMPACT REPORT



A MESSAGE FROM OUR DIRECTOR

This past year has been a season of transition and new beginnings. HDC has a new Executive Director, new staff members, new processes, and new programs - yet the mission holds fast, and the team remains focused on providing and improving housing opportunities for low-to-moderate-income residents in Rock Hill.

“We found that it was impossible to fulfill our mission using the same techniques, tools, and talent we grew to rely on. COVID-19 altered the landscape of affordable housing. Higher building costs, skyrocketing rents, and a scarce buying market left countless community members at risk of living in overcrowded residences, unsafe housing, and experiencing homelessness. As an organization, we met these challenges with innovation, organization, and dedication. In 2021 we focused on individuals experiencing homelessness. Our Rapid Re-housing Program provided both rent subsidy and intensive case management for 8 previously homeless families. After recognizing a critical community need, we designated our property on Maple St, as a Permanent Supportive Housing unit. This is the first collaborative partnership of its kind in Rock Hill. We were also able to assist 582 individuals with rent, utility, and mortgage assistance, complete 9 rehabs, assist 5 first-time homebuyers with down payment and closing cost assistance, and add 12 new affordable rental units to our inventory. These accomplishments were made possible by the dedicated staff members, board of directors, and community partners.”

– Corinne Sferrazza, Executive Director



**EQUAL HOUSING
OPPORTUNITY**

HDCRH does business in
accordance with Federal Fair
Housing Law.

**332 W Main St.
Rock Hill, SC 29730**

CONTACT US



Monday–Friday: 8:00 a.m. – 3:00 p.m.
Saturday–Sunday: CLOSED
By appointment

332 W Main St.
Rock Hill, SC 29730

hdcrh@cityofrockhill.com

803-817-5112

BOARD OF DIRECTORS

Walter Hardin, Chairperson
Anne Lambert, Vice Chairperson

Naomi Carpenter

Phyllis Fickling

Sharon Hines

Will Jordan

Perry Sutton

Kathy Pender

David LeGrande

Nakia McGraw

Sandra Oborokumo

Mary Reid

Thomas Roper

Patricia Sibley

MEET OUR TEAM



Corinne Sferrazza
Executive Director



Ed Causebrook
Housing Development
Manager



Jordan Hamrick
Community Development
Coordinator



Sarah Bechtold
Case Manager



Beverly Buchanan
Community Development
Clerk



Danielle Sanders
Community Development
Assistant



Ryan Powell
Housing Rehab
Coordinator

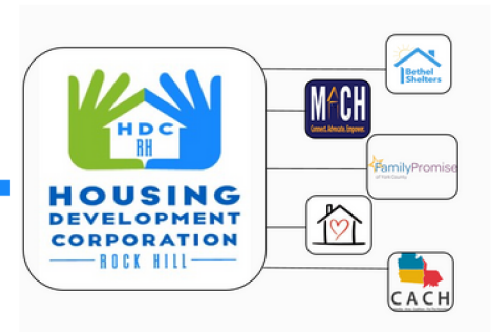


Miguel Rullan
Housing Program
Coordinator

PERMANENT SUPPORTIVE HOUSING



Permanent Supportive Housing



Permanent Supportive Housing Services include housing cost subsidies, healthcare access, job training & career readiness, financial education, transportation assistance, and access to childcare.

NEW PROGRAMS

Permanent Supportive Housing

In an effort to address homelessness, the Housing Development Corporation of Rock Hill has committed their property on Maple St. as “Permanent Supportive Housing” unit for a 2-year feasibility study.

The Permanent Supportive Housing program follows the Housing First Model.

The tenant holds a lease and is responsible for paying 30% of their monthly income towards rent.

Target Population: Individuals experiencing chronic homelessness (determined using HUD standards).

WHAT WE DO

Our Mission: The mission of the Housing Development Corporation of Rock Hill is to provide and improve housing opportunities for low-to-moderate-income residents.

Our Vision: Inform. Educate. Empower. By providing homeownership education and assistance; rehabilitation assistance to owner-occupied homes; increasing affordable housing options; and offering foreclosure prevention counseling.

Our Programs



BUY

First-Time Homebuyer Education, First-Time Homebuyer Assistance, New Home Construction



FIX

Owner-Occupied Rehabilitation



KEEP

Rental Properties, Homeless Prevention Assistance, Housing Counseling, Rapid Rehousing

BUY



First Time Homebuyer Program

Program guidelines include the following: first-time homebuyer, 80% AMI, a credit score of 620 or higher, buying in Rock Hill city limits, and a debt-to-income ratio below 40%

Accomplishments: Received HUD Approval to Assist with FHA Down Payments

237

Attended FTHB class

107

Homebuyer counseling sessions

5

First time buyers who received assistance

\$28,819

**Total downpayment/
closing cost assistance**

\$208,400

Average home price

NEW PROGRAMS

Financial Literacy Counseling: MoneyWorks

In partnership with the United Way of York County, HDC will be providing a financial literacy course, MoneyWorks.

The course will be provided through United Way's Power to Thrive program and includes 10 modules that combine both in-person training with online participant collaboration. The goal of MoneyWorks is to that all its participants find financial stability as a result of completing the course.

KEEP



Rapid Rehousing

Our case manager works with local shelters to identify homeless individuals who are ready to be housed and works with those individuals to: search for housing, review their lease, assist them in the move-in process, subsidize their rent for a set period of time (while they work to increase their income), and meet with them monthly to check on their progress towards housing independence.

9

Total households assisted

\$39,000

Total funding granted through the United Way's Innovate Financial Literacy Funding Program

This funding will be used for HDC's Individual Development Account (IDA) program. This program works to help low-to-moderate-income Rock Hill residents attain their goals through matched-savings incentives and financial education.



\$79,616.12

Total funding spent on rental assistance

**FIRST-TIME
HOMEBUYERS!**

FIX



Owner-Occupied Rehabilitation

Program guidelines include the following: 50% AMI, must live in Rock Hill city limits, and must only include health and safety repairs

Eligible activities include the following: roof repairs/replacements, HVAC repairs/replacements, handicap accessibility projects, new windows (if sills are broken or irreparable), and buried potable waterline or wastewater line.

9

Total rehabs completed

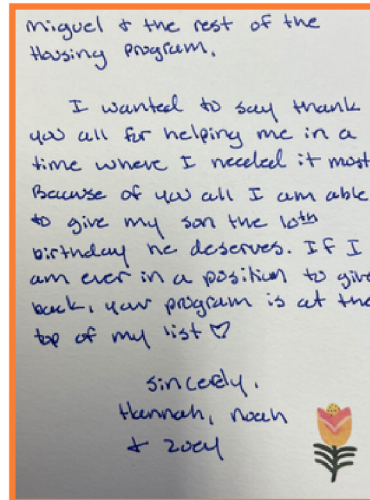
216

Volunteers hours (saving HDC/City)
\$6,469.20)

\$112,725.59

Total funding spent

OUR IMPACT



"Miguel & the rest of the Housing Program,

I wanted to say thank you all for helping me in a time where I needed it most. Because of you all I am able to give my son the 10th birthday he deserves. If I am ever in a position to give back, your program is at the top of my list."

**Sincerely,
Hannah, Noah & Zoey**

KEEP



Homeless Prevention Assistance

The Housing Development Corporation of Rock Hill provides rental, utility, and mortgage assistance to eligible households facing eviction, shutoff, and/or foreclosure.

Program guidelines for ESG funding include the following: 30% AMI, must live in Rock Hill city limits. Program guidelines for EFSP funding include the following: must live in Eastern York County.

246

Total households assisted

582

Total individuals assisted



\$370,682.13

Total funding spent

RENOVATIONS

KEEP



Rental Properties

Program guidelines include the following: 30%, 50%, or 80% AMI and must pass a background check.

54

Total individuals assisted

6

New builds

12

Properties added to inventory

30

Total units



\$635

Average rent (per month)

RENTAL PROPERTIES