



**HOUSING  
DEVELOPMENT  
CORPORATION**  
— ROCK HILL —



## **2020 IMPACT REPORT**

# **A Note From Our Director**

2020 was the most intense year that we have experienced as an organization. We began 2020 prepared to meet several goals intended to grow and move our agency forward. Instead, we found ourselves adapting to the new circumstances caused by the COVID-19 global pandemic. As an organization dedicated to affordable housing, we knew our role during this time would be to prevent evictions and foreclosures, while ensuring that our other programs could continue to function in a way that kept our staff and clients safe. We are proud to say that we assisted hundreds of clients during this time with rent, mortgage, and utility assistance, and still found creative and safe ways to administer our other essential programs like housing rehabilitation and first time homebuyer education.

In 2020, we constructed 9 new affordable homeownership units and assisted almost 400 households with rent, mortgage, and utility payments. We also applied for and received the largest grant in HDCRH's history. Rounding out at just over \$8 million, this grant will allow us to construct 28 affordable rental units in the Catawba Terrace neighborhood.

All of these accomplishments were possible because of the dedicated staff members and board of directors leading our organization, as well as our many community partners.

Dawn Willingham  
Executive Director



# **2020-2021**

# **BOARD OF DIRECTORS**

Walter Hardin, Chairperson

Anne Lambert, Vice Chairperson

Sharon Hines

Will Jordan

David LeGrande

Derrick Lindsay

Nakia McGraw

Sandra Oborokumo

Mary Reid

Thomas Roper

# BUY



## Program Guidelines

First time homebuyer

80% AMI

Credit score of 620 or higher

Buying in Rock Hill city limits

Debt-to-income ratio below 40%

## First Time Homebuyer Program

**128**

Attended  
FTHB class

**224**

Total  
applicants

**6**

Assisted with  
closing costs

**\$34K**

Total assistance  
provided

**\$166K**

Average home  
price



# BUY



## Homeownership Construction

### Program Guidelines

80% AMI

9

Units  
constructed

**\$155K**

Average  
home price

**\$1.2M**

Total funding  
spent



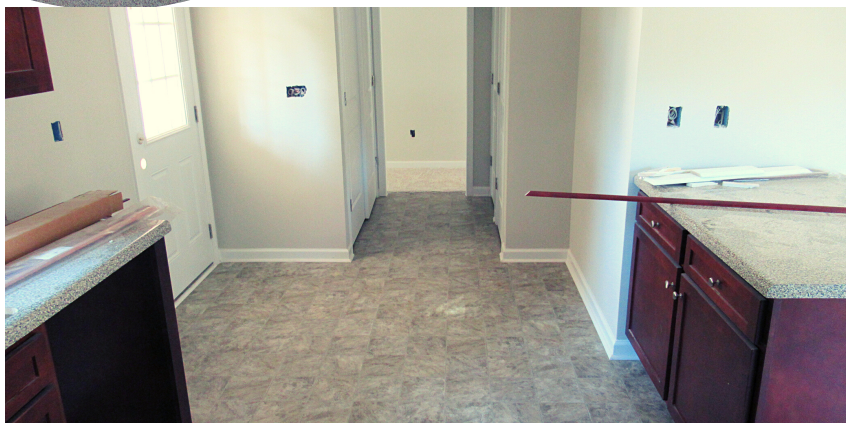
**446 Locust St.**







**423 Friedheim Rd.**







**427 Friedheim Rd.**



# FIX



## Owner- Occupied Rehabilitation

### Program Guidelines

50% AMI

Must live in Rock Hill city limits  
Health and safety repairs only

# 16

Total rehabs  
completed

# \$94K

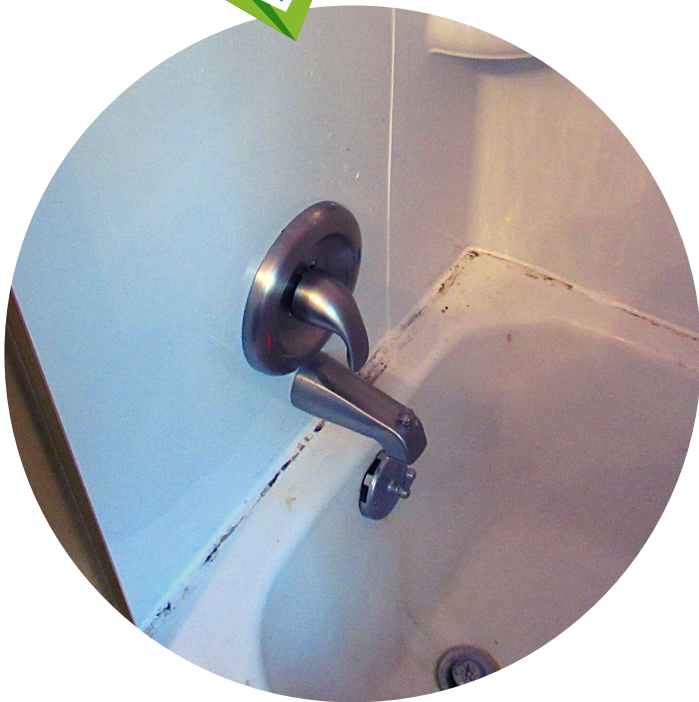
Total funding  
spent

# 40

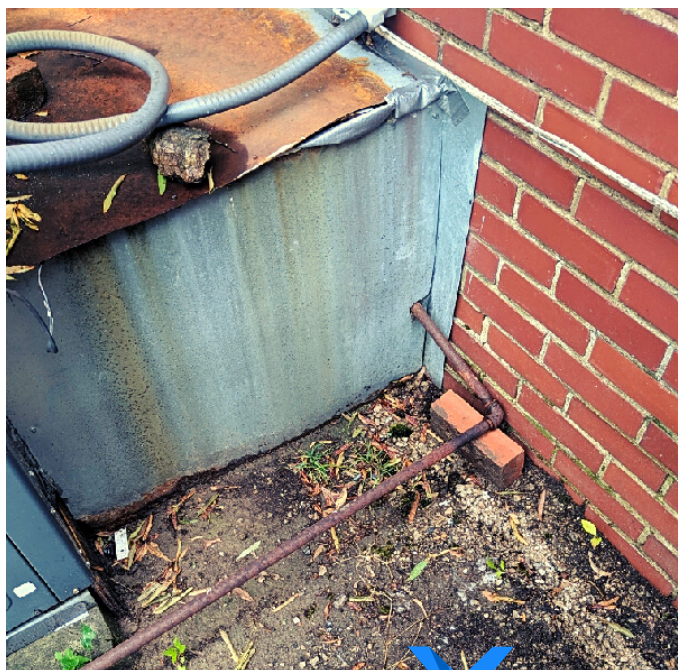
Volunteers  
donated their time











# KEEP



## Program Guidelines

ESG:

30% AMI

Must be in Rock Hill city limits

EFSP:

Must be in Rock Hill or Fort Mill city  
limits

## Homeless Prevention Assistance

# 360

Total  
households  
assisted

# \$257K

Total funding  
spent

# 672

Total individuals  
assisted



**COVID-19  
Assistance  
Drive Thru**



# KEEP



## Rental Properties

## Program Guidelines

30%, 50%, or 80% AMI  
Must pass a background check

# 25

Total  
households  
assisted

# \$200K

Total funding  
spent

# 30

Total individuals  
assisted



**430 Friedheim Rd.**



**439 Fewell St.**

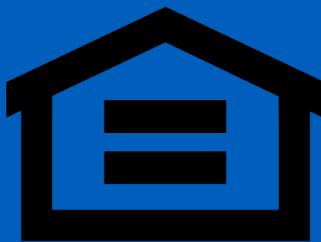
# **OTHER PROGRAMS & SERVICES**

**Property Acquisition**

**Counseling**

**Rapid Rehousing**





**EQUAL HOUSING  
OPPORTUNITY**

HDCRH does business in  
accordance with Federal Fair  
Housing Law.

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

