



# PARTNER AGENCIES

# 23-24' IMPACT REPORT



HOUSING DEVELOPMENT CORPORATION OF ROCK HILL

# FROM OUR DIRECTOR

Reflecting on this past year, the theme "Together We Build, Together We Thrive" resonates more than ever. When a powerful storm struck Rock Hill's historic Southside on April 20, 2024, our community faced unprecedented challenges. Yet, out of adversity, we saw our strength.

In response, the City of Rock Hill and the Housing Development Corporation of Rock Hill launched the Rebuild Southside program, focusing on homes that were uninsured and families who needed help the most. What followed was a remarkable demonstration of unity. Council members, contractors, volunteers, city employees, faith-based organizations, community members, and local businesses all came together to support our neighbors.

Through hard work, dedication, and the spirit of togetherness, we have not only rebuilt homes but also restored hope. This year has shown us that when we stand together, there is no challenge we cannot overcome.

Thank you for your continued support and commitment. Together, we will keep building, and together, we will thrive.

-Corinne Sferrazza, Executive Director

# 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 education and assistance; rehabilitation assistance; increasing affordable housing options; and offering prevention counseling.



## **BUY**

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



## **FIX**

Owner-Occupied Rehabilitation, Southside Home Improvement Program, Rebuild Southside



## **KEEP**

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



# MEET THE TEAM



**Corinne Sferrazza**  
Executive Director



**Ryan Powell**  
Housing Development  
Supervisor



**Beverly Buchanan**  
Housing & Community  
Services Specialist



**JOIN OUR TEAM**



**David Martin**  
Housing Rehab  
Coordinator



**Danielle Sanders**  
Community Development  
Supervisor



**Sarah Bechtold**  
Community Development  
Coordinator



**Hakim Diaz**  
Housing Navigator

# MEET THE BOARD

**WALTER HARDIN, CHAIRPERSON**  
**ANNE LAMBERT, VICE CHAIRPERSON**  
**BRENT FAULKENBERRY**  
**DAVID LEGRANDE**  
**MARY REID**  
**NAOMI CARPENTER**  
**PERRY SUTTON**  
**PHYLLIS FICKLING**  
**SANDRA OBOROKUMO**  
**SHARON HINES**  
**THOMAS ROPER**  
**WARREN BAXTER**  
**WILL JORDAN**

# SPECIAL THANKS

HDCRH would like to extend a special thank you to the students and faculty at the Applied Technology Center of Rock Hill.



# BUY



## FIRST TIME HOMEBUYER PROGRAM

HDC empowers first-time home buyers with valuable resources and up to \$10,000 in home-buying assistance. Participants can attend in-person classes every other month, covering essential topics like credit, budgeting, financing, and navigating real estate transactions. This support comes in the form of a second mortgage, with 20% forgiven each year over five years—an incredible opportunity to invest in your future. To qualify, buyers need to complete the educational course, meet income and credit criteria, and purchase within Rock Hill, setting them on the path to success.

124

Attended FTTHB class

127

Homebuyer  
counseling  
sessions

10

First time buyers who  
received assistance

**\$75,000**

Total down payment &  
closing cost assistance



**\$219,337**

AVERAGE HOME PRICE

## INDIVIDUAL DEVELOPMENT ACCOUNTS

HDC received funding from the United Way of York County and Family Trust Federal Credit Union to create a financial stability pilot program. The Individual Development Account (IDA) Program is designed to help low to moderate income individuals and families leverage a modest income into long lasting financial and economic stability. This program consists of monthly meetings with a financial counselor, completion of personal financial education, and training related to the asset for which they are saving. There are 4 savings goals that are eligible for matching funds through the HDC's IDA Program: home ownership, transportation, education, and computer/software.

53%

Average Program  
Completion Rate

41

Financial counseling  
sessions

9

Program Participants



Upon completion of all the designated training courses and requirements, the participant will have \$5,000 to put toward their selected asset. Family Trust Federal Credit Union serves as our current financial institution partner. They provide the bank accounts and financial counseling that is tailored to each program participant from their knowledgeable, dedicated staff.

# BUY



## NEW HOME CONSTRUCTION

HDC is committed to providing homeownership opportunities to those between 80% and 120% of the area's median income. HDC's typical build is a 3-bedroom, 2-bathroom cottage-style home. All of our homes are electric and energy efficient. Proceeds from the sale or rent of these homes are used to fund HDCRH's ongoing programs.

### Completed:



**223 Baker St.**

**Sale Price \$195,000**



**1454 Crawford**

**Sale Price \$245,000**

### In-progress:



**225 Baker St.**



**115 Allen St.**

## HOME RELOCATION AND REHABILITATION

In 2023 a generous, private donor donated a 3 bedroom, 2 bathroom house that HDC moved to its final location at 647 E. Black Street. The proceeds from the sale of this home will be used to build additional affordable homes in Rock Hill.



**647 East Black St.**

**Sale price coming soon!**

# FIX



## OWNER-OCCUPIED REHABILITATION

Through this program, HDC provides assistance to city of Rock Hill homeowners that earn at or below 80% of the area median income to correct Housing Quality Standards (HQS) violations/repairs to that threaten the health and safety of the occupant.

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

**14** TOTAL COMPLETED

**5** ON-GOING COMMUNITY BLOCK GRANT PROJECTS

**2** ON-GOING SC HOUSING TRUST FUND PROJECTS

## SOUTHSIDE HOME IMPROVEMENT PROGRAM

Through this program, HDC provides assistance to city of Rock Hill homeowners in Wards 1 and 5 that earn at or below 80% of the area median income.

Eligible activities: Storm damage, roof repairs/replacements, windows, and siding.

**8** TOTAL COMPLETED

**2** ON-GOING PROJECTS

**7** ROOF REPLACEMENTS

**1** COMPLETE WINDOW REPLACEMENT



**\$137,763**

TOTAL FUNDING SPENT

**\$39,600**

TOTAL FUNDING SPENT

# FIX



## REBUILD SOUTHSIDE

On April 20, 2024, around 4 PM, a powerful hailstorm struck Rock Hill with relentless 90 mph winds and softball-sized hail. The storm brought widespread devastation, toppling trees, demolishing roofs, and shattering windows. To date, the Housing Development Corporation, in collaboration with the City of Rock Hill, construction companies, community donors, and many others have been working together to repair our community.

**18** TOTAL COMPLETED



**24** ON-GOING PROJECTS

**40** ROOF REPLACEMENTS



**8** WINDOW REPLACEMENTS

**\$553,904**

TOTAL DONATIONS &  
STATE FUNDING

**\$521,467**

FUNDS SPENT

## SUMMER VOLUNTEERS

Nothing charges a construction site like volunteers. This summer, HDC hosted three volunteer teams: World Changers, Project Sweat, and Team Rubicon.

**\$67,200 SAVINGS TO HDC**

**3,360 VOLUNTEER HOURS**



**10** TOTAL PROJECTS



**1** ADA RAMP INSTALLED

**3** PORCH & DECK  
REPLACEMENTS



**3** COMPLETE WINDOW  
REPLACEMENTS

**3** SIDING INSTALLATION &  
PAINT PROJECTS

# FIX



## COLLABORATION



A senior homeowner, living in his home for over 15 years, was facing some needed home repairs identified by the City of Rock Hill. The Housing Development Corporation (HDC) connected with Habitat for Humanity of York County (HFHYC) to explore a partnership opportunity for addressing these repairs. HDC agreed to repair his windows, and during the assessment, HFHYC identified additional concerns, including deteriorating plumbing, electrical issues, and flooring system failure that posed potential hazards.

HFHYC addressed water damage, replaced the entire floor system, renovated the bathroom, upgraded plumbing, and repaired the electrical system. Through strategic partnership, HDC and HFHYC improved the homeowner's quality of life, restored dignity, and ensured he could safely remain in his home for years to come.



**BEFORE**



**IN PROGRESS**

## HOUSING PRESERVATION

In 2025 HDC is going to prioritize the rehabilitation of homes in the South Side area of Rock Hill that promote health and well-being, leveraging our resources to ensure safe and sustainable housing for low- to moderate- income residents. Ask a staff member how you can help today!

**34**

**PROJECTS WERE COMPLETED**

**50%**

**OF THE COMPLETED PROJECTS STILL NEED SIGNIFICANT REPAIRS**





# KEEP



## RENTAL PROPERTIES

HDC has built its rental housing stock primarily through grant funding, donations, and strategic acquisition. Most homes are set aside for those at or below 30%, 50%, 60%, 80%, or 120% of the area median income. This year HDC served the most rental clients in its history. We are working to develop more affordable housing stock in the city of Rock Hill.

**70** CURRENT TENANTS

**1** PROPERTY ADDED TO INVENTORY

**29** RESIDENTIAL UNITS



# \$717

AVERAGE MONTHLY RENT

## PERMANENT SUPPORTIVE HOUSING

Permanent Supportive Housing is permanent housing in which rent assistance and supportive services are provided to assist households with at least one member with a disability in achieving housing stability. With the generous donation from the Holladay Family, HDC was able to open up its second permanent supportive housing unit this year in partnership with Bethel Shelters.



# \$288

AVERAGE MONTHLY RENT

# KEEP



## RAPID REHOUSING

Rapid Rehousing works to reduce homelessness by swiftly connecting individuals and families experiencing homelessness with permanent housing through the provision of rental assistance and case management services. The HDC is working with the Catawba Area Coalition for the Homeless (CACH) to launch a larger Rapid Rehousing program serving clients from local Emergency and Transitional shelters.

**9** CURRENT CLIENTS SERVED

**4** RESIDENTIAL UNITS



## RAPID REHOUSING & NEW CONSTRUCTION

The City of Rock Hill sold the property at 405 W. Main to the Housing Development Corporation for \$1. In partnership with Family Trust Federal Credit Union, the HDC received a grant from the Federal Home Loan Bank of Atlanta's Affordable Housing Program. This grant will support the development of two duplexes at 405 W. Main, providing four two-bedroom units for low- and moderate-income families. These units will be reserved for households experiencing homelessness, identified through partner agencies, and managed under the HDC's Rapid Rehousing Program.

HDC received a grant from The Good Folks of York County to help furnish the units with essentials.

