

FROM OUR DIRECTOR

Reflecting on this past year, our commitment to building stability, expanding opportunity, and strengthening community has guided every step forward. Through our partnership with the Catawba Area Coalition for the Homeless (CACH), we helped more than fifty households move from homelessness into safe, stable housing. Each placement reflects the power of collaboration and the impact we can make when we work together.

We also completed our Owner-Occupied Rehabilitation waitlist, ensuring that long-standing repair needs for homeowners were addressed with care and urgency. These repairs preserve homes, restore dignity, and allow residents to remain safely in the communities they love. In addition, we expanded our Disaster Assistance Program to better support families recovering from storm damage and unexpected hardship.

This year also marked the start of our hands-on partnership with York Technical College's Building Construction Trades Program, giving students real-world experience while helping us build and preserve affordable housing for our community. Partnerships like this demonstrate how education, service, and housing can work together to strengthen the future of Rock Hill. Thank you for your continued support and commitment.

-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, Rapid Rehousing



MEET THE TEAM



Danielle Sanders
Community Development Supervisor



Corinne Sferrazza
Executive Director



David Martin
Housing Development Supervisor



Sarah Bechtold
Community Development Coordinator



Beverly Buchanan
Housing & Community Services Specialist



Leslie Andino
Housing Rehab Coordinator



Alexandria Newberry
Housing Program Coordinator



Ariah Massey
Housing Development Specialist



Carilee Johnson
Housing Program Specialist



Chrissy Jones
Housing Navigator

MEET THE BOARD

ANNE LAMBERT, CHAIRPERSON
PHYLLIS FICKLING, VICE CHAIRPERSON

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NAOMI CARPENTER

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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 \$5,000 in home-buying assistance. Participants can attend in-person classes every quarter, 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.

8

FIRST TIME BUYERS WHO RECEIVED ASSISTANCE

64

CLASS PARTICIPANTS



55,000

TOTAL DOWN PAYMENT & CLOSING COST ASSISTANCE

227,471

AVERAGE HOME PRICE

INDIVIDUAL DEVELOPMENT ACCOUNTS

HDC received funding from United Way of York County and Family Trust Federal Credit Union to create the Individual Development Account (IDA) Program, a financial stability initiative for low- to moderate-income households. Participants meet monthly with a financial counselor, complete financial education, and receive training related to their savings goal. Eligible goals include homeownership, transportation, education, or computer/software purchases, and graduates receive \$5,000 toward their chosen asset. Family Trust Federal Credit Union serves as our financial institution partner, providing tailored accounts and counseling for each participant.

80%

REPORTED FEELING CONFIDENT IN CREATING AND FOLLOWING A BUDGET

80%

REPORTED THEY NOW OFTEN SAVE A PORTION OF THEIR INCOME

1

HOME PURCHASED

6

VEHICLES PURCHASED/MAINTAINED



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 or 2 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:



**225 Baker St.
Sale Price \$195,000**

In-progress:



**406 Rich St.
Sale Price \$200,000**



**319 Workman St.
List Price \$205,000**



**115 Allen St.
Sale Price \$255,000**



**526 Bynum Ave.
List Price \$265,000**

MADE IT HOME



With support from the Made It Home! Program, the Housing Development Corporation of Rock Hill will build 15 new affordable single-family homes in 2026, expanding homeownership opportunities for working families in our community. This investment marks a major step forward in creating long-term housing stability for Rock Hill residents. Follow our HDCRH Facebook account for project updates, construction progress, and announcements throughout 2026.



HOME PRICE
\$200,000

GRANTS

NEW PARTNERSHIP OPPORTUNITIES

We're excited to announce our partnership with York Technical College's Building Construction Trades Program — a collaboration that gives students hands-on experience while helping us rebuild and expand affordable housing opportunities right here in Rock Hill. These students are gaining real-world construction experience and making a lasting impact in our community. Follow us on Facebook to see progress photos along the way!

 York Technical College



AGING IN PLACE



With support from the AARP Community Challenge Grant, HDC expanded its ability to help older adult homeowners safely age in place by providing accessibility accessories such as grab bars, safety rails, and improved lighting. With help from summer volunteers and partner organizations, we installed these upgrades directly in residents' homes. This work strengthens our commitment to creating safe, accessible, and affordable housing for people of all ages.



CENTRAL CAROLINA
COMMUNITY FOUNDATION

TREE REMOVAL

With support from the One SC Fund, we are removing storm-damaged trees and hazardous debris in Southside Rock Hill to improve safety and restore livable conditions for low-to-moderate income homeowners. This funding fills a critical gap by covering damage other disaster-recovery programs could not address, helping residents return to safe, accessible homes and strengthening neighborhood resilience.



WINDOW UNITS

With support from the York County Community Foundation's Care & Comfort Grant, HDC is providing window air-conditioning units to low-income seniors living without safe indoor temperatures. By delivering and installing these units at no cost, we help older residents stay safely in their homes during extreme heat and improve overall quality of life across Rock Hill.

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.

7

TOTAL COMPLETED



7

HVAC REPLACEMENTS

\$64,375

TOTAL FUNDING SPENT

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.

5

TOTAL COMPLETED

1

PAINT PROJECTS

1

DECK REPLACEMENTS

5

WINDOW REPLACEMENTS



\$23,885

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.

77

TOTAL COMPLETED



10

ON-GOING PROJECTS



62

ROOF REPLACEMENTS

45

WINDOW REPLACEMENTS

\$264,828

TOTAL FUNDING SPENT

SUMMER VOLUNTEERS

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

\$73,700 SAVINGS TO HDC

3,969 VOLUNTEER HOURS

11

TOTAL PROJECTS

1

ADA RAMP INSTALLED

3

**PORCH & DECK
REPLACEMENTS**

1

**COMPLETE WINDOW
REPLACEMENTS**

7

**SIDING INSTALLATION &
PAINT PROJECTS**



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.

84

CURRENT TENANTS

4

PROPERTIES ADDED
TO INVENTORY

33

RESIDENTIAL
UNITS

\$722

AVERAGE MONTHLY RENT



DUPLEX ADDITIONS

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, HDC received a grant from the Federal Home Loan Bank of Atlanta's Affordable Housing Program to develop two duplexes at 403 and 405 W. Main. This year, we opened all four two-bedroom units, which are reserved for low- and moderate-income households experiencing homelessness and identified through our partner agencies. HDC also received a grant from The Good Folks of York County and Springs Close Foundation to help furnish the units with essential items.



THE
SPRINGS
CLOSE
FOUNDATION

GOOD
FOLKS
OF YORK COUNTY

FAMILY
TRUST
Federal Credit Union

FHLBank
ATLANTA
A FEDERAL HOME LOAN BANK

KEEP

RAPID REHOUSING AND RAPID RESET

Rapid ReHousing helps individuals and families move quickly from homelessness into safe, stable housing by providing short-term rental assistance and case management tailored to each household's needs. In partnership with the Catawba Area Coalition for the Homeless (CACH), HDC expanded this program significantly over the past year, serving more people than in any previous year of our program's history. This growth reflects increased capacity and the strength of community partnerships —service providers, shelters, faith-based organizations, and local leaders—that make this work possible. Together, we continue to make homelessness rare, brief, and non-recurring.

113

NEW CLIENTS SERVED

53

TOTAL HOUSEHOLDS

50

TOTAL CHILDREN



VOLUNTEER SPOTLIGHT



Volunteer Spotlight: Oakland Avenue Presbyterian Church. HDC and CACH are so grateful for the incredible volunteer partnership we have with Oakland Avenue Presbyterian Church (OAPC) — specifically the dedicated members of the "Mattress Brigade" in the Mission Committee. This faithful group has been an essential part of our Rapid Rehousing Community Program, coordinating and picking up mattresses for individuals and families transitioning out of homelessness into stable housing. Thanks to their ongoing commitment, dozens of households in Rock Hill now have a warm, safe place to rest as they begin rebuilding stability and independence. Partnerships like this make a lasting difference — and we couldn't do it without our community's compassion and teamwork. Thank you, OAPC Mattress Brigade, for being a shining example of what it means to serve others.

