

# Housing

# Our Future

**Charleston County's  
comprehensive plan for  
housing & housing affordability**

Spring 2023



**CHARLESTON COUNTY  
Housing our Future**



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## Chapter 1

# Introduction & Summary

# User's Guide to Housing Our Future

**There are many ways to use Housing Our Future. County officials, community partners, County staff and advisory commissions, and the community at-large can all use this plan to guide decision making, policy and regulatory changes, community partnerships, and advocacy.**

The power of a comprehensive housing plan is not only in its holistic approach to challenges and opportunities, but also in supporting champions at all levels of the community. These champions can use the plan as a vision and guide for collective action.

The following user's guide is intended to help all readers find impactful ways to use Housing Our Future to promote housing equity, stability, and security. Whether someone has a formal role in municipal decision making, or is a member of the broader community looking to improve housing attainability, the plan is a guide that everyone can use.

## What does the plan include?

### Challenges, Opportunities & Housing Needs

Housing Our Future is a comprehensive housing plan, bringing together all elements needed to understand the full experience of housing in Charleston County. The issues are complex. Members of the “housing ecosystem”—community partners participating in the production, funding, regulation, and support of housing of all types—are diverse. Residents' experience of housing across the county are unique and varied. Housing Our Future attempts to describe these conditions and provide a framework for improving housing attainability.

The plan clearly documents the needs and dynamics impacting housing in Charleston County. The plan looks at the factors driving growth, and how job and wage growth impact what households can afford. The location of available land to serve development is highlighted. The availability of dedicated affordable housing, and the need for more, is documented. Survey data—highlighted in Chapter 3 and detailed in the appendix—describe community perspectives toward possible strategies.

## Goals and Detailed Strategies

The plan establishes clear goals and a framework for understanding the full range of housing strategies. While the issues are complex and interrelated, the goals attempt to focus on specific elements of housing and specific end users—building capacity for creating and supporting housing, preserving existing housing, building new, supporting renters, and promoting homeownership.

### Implementation Guidance

Finally, the plan provides an approach to implementation based on available resources, community partners, and tools available in South Carolina. Initial priorities take advantage of current resources, and the plan outlines steps to expand resources in the future. The implementation chapter is not intended as a rigid, step-by-step set of instructions; rather it is a roadmap with many routes to success, one that allows officials, staff, and partners to adapt to changing conditions.

## How to Use Housing Our Future

### County Officials

Charleston County Council can use Housing Our Future as a guide for setting and implementing policy for the county. Several programs, funding decisions, tax incentives, and governance considerations are all within the direct jurisdiction and control of County



and local policy development. The implementation matrix (page 88) outlines specific areas for partner involvement; many others will emerge in the future.

### County Residents

Housing policy is a complex issue that requires understanding at a holistic and county-wide scale. Housing Our Future documents the technical details needed to fully reflect the issues and available options. Not every section of this plan will resonate with every County resident. Rather, residents can use this plan to understand issues that most closely connect to their experience of housing in Charleston County (e.g., as renters, as homeowners, as long-term residents, as transplants, etc.). The table of contents can orient readers to sections of the plan in which they may be most interested. The glossary, in the appendix, can help explain unfamiliar terms and acronyms.

This plan represents an important milestone in Charleston County’s journey to address its housing challenges. There is still much more work ahead. While residents will be able to see the big picture in Housing Our Future, the real impact is in the programs and services that emerge. That will require community input. County residents will need to be involved, through hands-on engagement, in order to ensure that future programs are designed to meet specific community needs.

Council. Other programs, policies, and strategies may best be led by community partners, but the County’s participation will be key. Advocacy around possible state legislative changes is one example of action where County officials could partner with others in the community to ensure that advocacy aligns with the County’s priorities.

### County Staff and Advisory Commissions

Housing Our Future provides a selection of best practices suited to the Charleston County context that County Staff and associated advisory commissions can explore further and possibly implement. (A Council-appointed Housing Advisory Commission is recommended on page 86.)

Some of these programs should be detailed and implemented in the near-term; others are more appropriate for longer-term or ongoing effort. The implementation matrix (page 88) offers an approach to phasing, highlighting near-term, medium-term, and long-term action steps.

### Community Partners

Community partners’ participation in implementation will be essential in many areas. Nonprofit organizations, mission-oriented lenders, housing authorities, municipal governments, advocacy groups, and developers can play various roles in program design, program administration, advocacy around state legislative change,

# Why Create a Comprehensive Housing Plan?

**The Charleston region's affordable housing problem is no secret. It has long been a pressing issue affecting the community's wellbeing, and there has been a lot of important work to study the issue and identify possible strategies.**

The County has never before created a comprehensive housing plan to guide its approach to the issue. Housing Our Future is that comprehensive action plan. It defines the need, identifies the strategies, and charts a sustainable course for the County's work on this issue.

## **What do we mean by "comprehensive?"**

This plan uses the term "comprehensive" to reflect the scope of housing issues and solutions considered. It does not look at just one segment of the housing need, or one type of solution. Instead, Housing Our Future takes a holistic view of the challenge and ways to address it.

## **The Entire Spectrum of Affordability**

This plan is not only an affordable housing strategy. It is a strategy that looks at the full range of housing needs, including affordable housing, moderate-income housing, and upscale housing.

Acknowledging housing needs across all income levels does not mean that all housing needs require the same approach, same level of investment, or demand the same level of urgency. But it is a recognition that ignoring one part of the spectrum could have negative impacts on the community's ability to meet pressing housing needs, including for low-income households who suffer the greatest burdens. For example, it will be more difficult and costly to create affordable housing if land is scarce, allowable densities are limited, and land values are increasing.

## **Diversity of Conditions**

Housing Our Future also wants to recognize the incredible diversity of housing conditions and needs in the county. Charleston County includes many types of environments: high-growth urban areas with very strong housing markets; emerging neighborhoods in urban communities that suffered disinvestment

in the past but are now experiencing both the benefits and dangers of rapid property value growth; beach communities with housing markets driven by tourism; suburban communities with a range of growth pressures and housing needs; and rural communities, including historic communities with intergenerational transfer of property, and properties with significant repair needs.

## **The Full Toolbox**

This plan looks at the full range of possible strategies. The plan includes public funding tools to create resources for affordable housing production; these are necessary, but they are not enough. The plan's recommended funding strategies are matched with possible policies, new programs targeted to specific needs, and suggested partnerships and capacity needed to sustain progress. The right policy environment, community capacity, and partnerships in place can amplify the impact of the County's investments.

### A New Team in Place

In 2021, the County established a new Department of Housing and Neighborhood Revitalization (HNR). This department was established to shepherd the Housing Our Future plan, and to own the plan's implementation.

This is an incredibly important commitment. The HNR team provides internal capacity and expertise on housing issues that have never before existed within the County itself. This team can provide the "fuel" needed to implement County Council's policy goals. They can also cultivate working relationships with the entire ecosystem of housing stakeholders in the County—nonprofits, developers, economic development organizations, faith leaders, and more—whose partnership and participation are essential for collective success.

### Focus of the Comprehensive Plan for Housing



# Process & Community Involvement

**While housing plans are highly technical and data-driven, it is impossible to identify strategies best-suited to meet specific community needs without input from the community itself.**

Housing Our Future followed a three-step process, allowing the planning team to engage in an iterative dialogue with the community. Each step (described in detail on the next page) brought the process closer to a clear understanding of housing needs and priority strategies. County Council received briefings on plan progress at key milestones.

## Planning Process

### Phase 1: Understand

The first phase focused on identifying Charleston County's specific housing needs and opportunities. This phase included a series of roundtable interviews with stakeholders, a review of previous studies and reports, and detailed data analysis to update key findings from previous reports.

### Phase 2: Strategize

The second phase focused on identifying the strategic goals for the plan, and a range of strategies for advancing those goals.

### Phase 3: Align & Implement

The final phase focused on prioritization of proposed strategies, further tailoring approaches to community context and preferences, and identifying specific tools for supporting near-term actions.

### Adopt

After the plan was drafted, the community was invited to provide input on the complete Housing Our Future plan. The planning team used community input to refine the plan, and presented it to County Council for their consideration and adoption.

## Community & Stakeholder Engagement

Community and stakeholder engagement were driving forces throughout the planning process. Housing & Neighborhood Revitalization Department (HNR) staff and consultants developed a comprehensive and tailored plan to engage as many residents as possible across the County's 16 municipalities and 1,358 square miles. The plan provided numerous ways for residents and the business community to learn about the project, share personal stories, provide input into the plan development, and to review plan drafts.

Community engagement activities were core parts of the study. They contributed local expertise on market dynamics, insight into

personal experiences navigating housing market challenges, information about the local housing ecosystem (such as capacity and interest in advancing possible housing activities), and feedback on possible strategies.

### Steering Committee

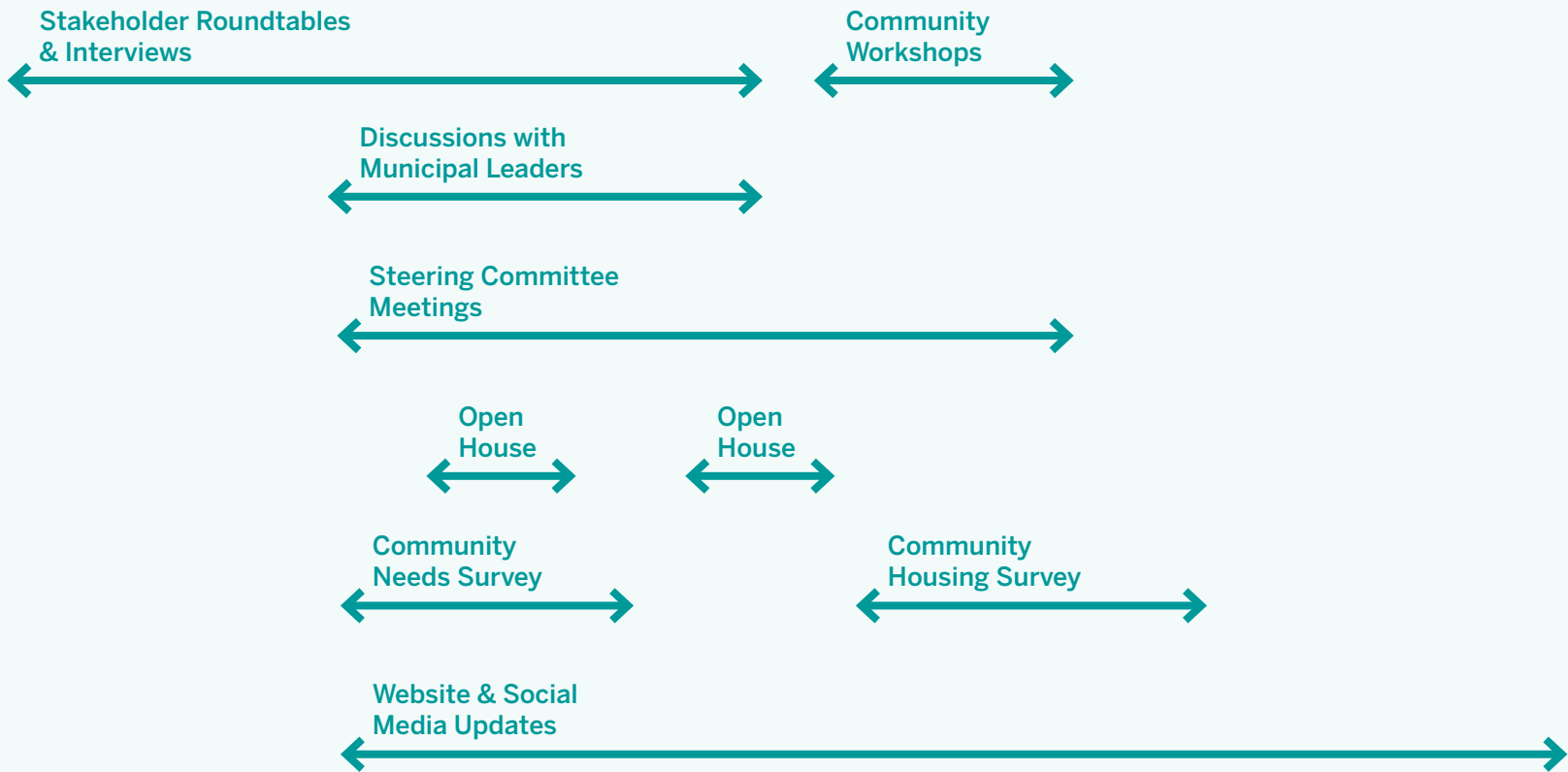
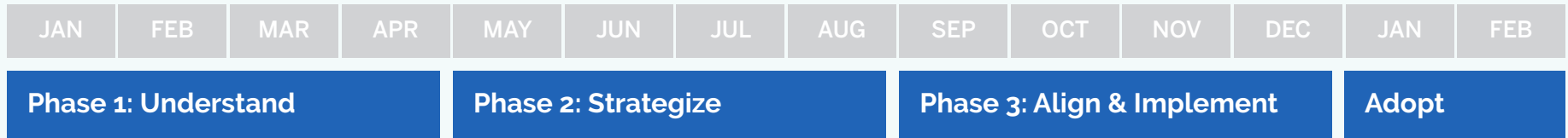
The consulting team worked closely with a Steering Committee appointed by County Council. The 13-member Steering Committee of local experts provided critical feedback throughout the process and helped prioritize possible strategies. This group also provided feedback on community engagement activities, helping the planning team reach the broadest possible cross-section of the Charleston County community.

### Stakeholder Roundtables & Interviews

From January to June of 2022, the Housing Our Future team held roundtable interviews with housing stakeholders in the region. The purpose of these discussions was to solicit diverse perspectives, ideas, and priorities from organizations that play a role in providing quality housing in the County. Over 90 individuals representing more than 60 organizations participated in the roundtables.

Participants represented a vast diversity of perspectives and roles in the housing ecosystem: social service organizations, faith leaders, developers, public sector organizations, advocates, lenders and

# Community Engagement Overview



Process Milestones:

Needs Summary \*

Strategic Framework \*

Draft Plan \*

Final Plan \*

financial institutions, large employers, economic development representatives, philanthropic entities, and more. These participants' collective insight shed light on key challenges and opportunities addressed in this plan.

### Municipal Leader Conversations

The planning team reached out to representatives of every municipality in the county, as well as representatives from the Berkeley-Charleston-Dorchester Council of Governments (BCDCOG). The roundtable conversations with these representatives (including elected officials, planning

department staff, and others) helped to shed light on specific challenges of the large cities versus the small towns and the beach communities versus rural areas.

### Website & Social Media

The Housing Our Future website served (and will continue to serve) as an up-to-date resource on the Housing Our Future plan development, with access to staff and all documents. The website is a resource for all research, data, and documents to support the plan and help educate the public. It serves as an avenue for capturing and sharing personal stories and public comments and a public record of Steering Committee meetings and presentations.

### Open Houses

The planning team held two Open Houses for the plan in collaboration with the Charleston Metro Chamber of Commerce. These events were opportunities to share information about the plan with the local business and economic development community, and also invite that community's insight into challenges and opportunities.

### Community Workshops

In August and September 2022, HNR hosted a series of 13 community workshops across the county to educate the public on the plan's development, share the five strategic

goals, and gather feedback on potential strategies. The planning team listened to and captured public conversations, and residents had the opportunity to complete the survey, write comments on presentation boards, and provide additional comments on needs and the plan. HNR staff worked closely with local media, churches, community groups, and neighborhood associations to promote the public meetings and community workshops.

### Community Surveys

The County issued two surveys to gain community perspective and to help shape the plan's strategic priorities. The first survey (spring 2022) sought broad understanding of community and neighborhood needs, and served as a way to educate residents about the County's new Housing and Neighborhood Revitalization department. The second survey (August through October 2022) focused on gathering feedback on the Housing Our Future plan's five priority areas.

Community engagement was intentional and broad, building relationships with Charleston County residents and organizations that will be critical to the plan's successful implementation. The HNR department is committed to continuing to engage, build bridges, and boost understanding among residents and partners in the county.

## Community Participation by the Numbers

Participants in 1st Survey	1,183
Participants in 2nd Survey	690
Roundtable Interviewees	90+
# of Community Workshops	13
Steering Committee Meetings	9
Facebook Posts	57
Facebook Page Reach	12,125



# Overview of Key Findings & the Strategy

**Charleston County's housing market is unique. Its economy and geography create dynamics that cannot be addressed by cookie-cutter tools and policies.**

The Housing Our Future process was designed to build understanding of the county's unique dynamics, highlight key needs and opportunities, and identify the responses that are best-suited to respond to Charleston County's specific needs. Each step in the process integrated analysis, community input, and structured dialogue to quantify those unique market dynamics and identify appropriate responses.

This section summarizes key housing needs as well as the recommended housing strategies. (These subjects are described in much greater detail in the chapters that follow.)

## Future Housing Needs

The County will need an estimated 29,000 to 36,000 new units of housing over the coming decade. Housing will be needed across the entire income spectrum, with approximately:

- Thirty-five (35) percent of units affordable to households with incomes less than 80 percent of the area median income (AMI);
- Twenty (20) percent of units affordable to households with incomes between 80 percent and 120 percent of AMI; and
- Forty-five (45) percent of units affordable to households with incomes more than 120 percent of AMI.

Most affordable and moderate-income housing will need financial support in order to be created. Housing affordable below 100 percent of AMI typically need incentives, subsidies, or regulatory flexibility. It is estimated that partners in the county would need a bare minimum of \$450 million to meet demand for households with incomes less than 80 percent of AMI. Additionally, there are needs to preserve dedicated affordable housing, and help keep households in their homes (e.g., through home repair, eviction prevention, and other efforts).



Regulatory changes, such as increasing density in areas with high land costs, can bridge portions of development gaps. However, direct funding also plays a critical role, particularly for housing affordable at lower income levels.

## Challenges & Opportunities

Through conversation with hundreds of stakeholders and residents in the county, the Housing Our Future process clarified the community's housing challenges, and also identified key opportunities.

The challenge is pressing and systemic. Housing prices and rents are rapidly rising in existing and new housing stock. Home prices have increased 78 percent (\$180,000) since 2011 and rents 50 percent (\$520) since 2010 (Zillow Home Value Index, CoStar). These rising costs match or exceed challenges experienced by peer high-growth counties in the southeast.

Home price growth in the county has significantly outpaced income growth. Between 2000 and 2020, home values grew 135 percent faster than homeowner incomes (Census, Zillow Home Value Index for years 2000 and 2020). The average rental unit has not been affordable to the median renter at



any point in the past two decades (CoStar, Census). Currently, 1 in 3 households in the county are cost-burdened, paying more than 30 percent of their income toward housing costs. One in 6 households pays more than 50 percent of their income toward housing.

These challenges are partly driven by short-run issues, such as the inflationary conditions and supply shortages of our current economic context. But in larger part, they are driven by long-run, systemic issues such as the mismatch between housing supply and demand, rapid economic growth,

migration, changing demographics, limited land and infrastructure, inventory shortages, economic inequities, racial disparities, and high construction costs. While housing challenges may moderate in the years ahead, they will not fade.

However, there are also several specific issues that can help focus solutions, and present opportunities for the County and its partners to make a significant impact.



### **Transit-Oriented Housing Development and Preservation**

The planned Low Country Rapid Transit (LCRT) system will create time-sensitive opportunities to improve walkability, community cohesion, and access to jobs through creation of mixed-income housing and preservation of affordable housing. Within a half-mile of the planned LCRT stations, there are over 4,000 units of dedicated affordable housing and 2,440 acres of vacant or underutilized land.

### **Publicly-Owned Land**

The vast majority of vacant land in Charleston County is privately owned. However, there are an estimated 6,200 acres of vacant land owned by various public entities, 1,160 acres of which are owned by divisions of Charleston County. More than 100 acres of County-owned land are within a half mile of the planned LCRT. Not all of these publicly-owned parcels will be suitable or available for housing development, but there may be several strategic opportunities.

### **Preservation of Dedicated Affordable Housing**

Existing affordable housing can be strategically preserved to promote housing stability and cultivate mixed-income communities. There are an estimated 11,000

dedicated affordable housing units and/or supports available for qualifying households, and many other “naturally-occurring” affordable homes.

### **Home Repair Needs**

Many long-time homeowners in the county are faced with growing repair needs that they do not have enough resources to address. Keeping homeowners in their homes can be one of the most effective ways to preserve affordable housing while also creating opportunities for generational wealth building.

### **Leveraging State and Federal Sources**

Past underutilization of the Low Income Tax Credit (LIHTC) program in the county means there is opportunity to secure a larger share of these resources in the future. Gap funding, land, and zoning are some of many tools the County can use to help developers successfully compete for LIHTC awards.

### **Recommended Strategies**

The Housing Our Future process identified five overarching housing goals and a series of associated strategies to advance those goals. This Strategic Framework is outlined on the next page, and detailed in Chapter 3. A timeline for implementation is provided in Chapter 4.

## Goals & Recommended Strategies

Strategic Goal 1	Strategic Goal 2	Strategic Goal 3	Strategic Goal 4	Strategic Goal 5
<p>Expand capacity of the local housing ecosystem</p>	<p>Reduce barriers to adding needed housing supply</p>	<p>Invest in creation &amp; preservation of attainable housing</p>	<p>Support housing stability &amp; security</p>	<p>Increase equitable access to homeownership</p>
<p>Establish an affordable housing trust fund to support priority activities</p> <hr/> <p>Provide capacity building and technical assistance resources to nonprofit and emerging housing developers</p> <hr/> <p>Cultivate partnerships with major employers to invest in housing</p> <hr/> <p>Strengthen the region's building trades workforce</p> <hr/> <p>Sustain capacity within the County to advance key priorities</p> <hr/> <p>Support and coordinate advocacy on state legislative issues</p>	<p>Continue to refine the Zoning &amp; Land Regulations Development Ordinance (ZLDR) to maximize housing development opportunities</p> <hr/> <p>Collaborate with municipal partners to align zoning and other land use regulations</p> <hr/> <p>Accelerate permitting processes for housing development</p> <hr/> <p>Create incentives to bring vacant units back online</p> <hr/> <p>Continue to invest brownfield assessment and remediation</p>	<p>Establish new gap financing sources to increase the production of affordable and moderate-income housing</p> <hr/> <p>Utilize and bank land to support affordable and mixed-income housing development</p> <hr/> <p>Explore creation of a public development partner</p> <hr/> <p>Continue to explore and support housing authority coordination</p> <hr/> <p>Explore using TIF and tax abatement to support affordable and moderate-income housing</p> <hr/> <p>Review assessment policies for affordable housing</p>	<p>Create landlord incentive programs to help tenants overcome barriers to quality housing</p> <hr/> <p>Provide assistance to voucher holders searching for housing</p> <hr/> <p>Proactively advance affordable housing preservation priorities</p> <hr/> <p>Provide emergency rental assistance resources</p> <hr/> <p>Coordinate access to counsel for renters facing eviction</p> <hr/> <p>Explore policy protections to improve stability for renters</p>	<p>Expand available down payment assistance and education programs</p> <hr/> <p>Expand home repair resources for seniors and low-income homeowners</p> <hr/> <p>Explore property tax relief for low-income homeowners</p> <hr/> <p>Facilitate establishment and expansion of community land trusts and other shared-equity models (such as limited equity housing cooperatives)</p>
<p>&gt;&gt;&gt; learn more on page 52</p>	<p>&gt;&gt;&gt; learn more on page 58</p>	<p>&gt;&gt;&gt; learn more on page 64</p>	<p>&gt;&gt;&gt; learn more on page 70</p>	<p>&gt;&gt;&gt; learn more on page 74</p>





## Chapter 2

# Housing Needs & Opportunities

# Context for Housing in Charleston County

**Charleston County is a large and complex community—strategies to address housing challenges must respond to this specific context.**

Charleston County's 1,358 square miles are home to very diverse communities, thirteen municipalities, unincorporated areas, a thriving economy, and countless acres of rivers, marshlands, beaches, forests, and protected conservation areas crucial to the area's ecology. The county's housing challenges are shaped by this context—potential housing solutions must be as well.

## A Highly Diverse Community

There is incredible diversity across the county. Each community has unique physical character with particular housing types, architecture, and development styles. There is broad racial, ethnic, and cultural diversity as well, including but not limited to Gullah culture, specific histories of land ownership in settlement communities, diverse Hispanic communities, and recent transplants from all over the country and world.

This diversity leads to a wide range of housing experiences, needs, and aspirations. While this plan outlines a framework for potential strategies, implementation of this strategies will likely look different in each context.

## Governance

There are 13 independent municipalities within Charleston County, each with its own structure, representation, and policies (including zoning and land use regulation). Traditionally, Charleston County government has focused on service delivery to unincorporated areas, and issues such as emergency management and conservation which have long been understood to span city boundaries.

Increasingly, housing has emerged as a county-wide and regional issue. The recent establishment of the County's Department of Housing & Neighborhood Revitalization and creation of this plan are both steps toward establishing the County as an active partner on issues of housing and housing affordability. Yet coordination with municipalities and with neighboring Berkeley and Dorchester Counties remains vital.

## Geography and Infrastructure

Charleston County's coastal geography is a large part of its beauty and draw; it also creates challenges that impact housing. The risks of flooding and hurricane damage, for example, demand construction standards (like storm-grade windows and roofs) that help ensure resilience to major storms, but also add significant costs to construction,

repair, and renovation. Major storms cause flooding and strong winds that can severely damage property and can even displace impacted residents.

The County's Urban Growth Boundary (UGB) is a land use policy that shapes development. The UGB seeks to balance growth and natural resource preservation by focusing urban and suburban development in areas closer to the county's urban center. The UGB is an important tool for limiting urban sprawl, yet it also raises the importance of maximizing the use of land that already has adequate services, infrastructure, and amenities, particularly when promoting the creation of affordable and mixed-income housing options.

The community can also help focus higher-density housing types to transit-adjacent areas (such as near the planned Low Country Rapid Transit line) to help promote affordability, walkability, and transit access.

## Charleston County by the Numbers

Population	426,030
Households	181,680
Housing units	212,589
Population Growth	16% (2010-2020)

Source: ESRI, 2022; Decennial Census

## Charleston County, South Carolina



# Understanding the Full Spectrum of Affordability

**Housing affordability is related to a household's income, and in fast growing regions like Charleston, finding affordable housing can be a challenge for households at many different incomes levels.**

Housing “affordability” and “attainability” are broad concepts that apply to every household in a community—owners and renters, and households of all income levels. Simply put, can owners and renters, no matter their income, afford housing options available to them?

According to the U.S. Department of Housing and Urban Development (HUD), households are considered “cost-burdened” if they pay more than 30 percent of their income toward housing—rent or mortgage, utilities, insurance, taxes, and other costs—and “severely cost burdened” if they are paying over 50 percent of their income toward housing costs.

HUD also uses area median income (AMI) as a way to quantify the full range of household incomes and how they relate to affordability. Income groups defined using AMI are also used to determine a households' eligibility for specific housing programs.

AMI categories are shown in a chart on the next page. The chart includes an estimated distribution of households in the county by income group. It is important to note that household size, along with income, determine where a household falls along this spectrum. The chart details these categories for the average household size in the county (two and a half), and provides examples of specific occupations that fall into each category. (A detailed table showing maximum incomes by AMI group and household size can be found in the appendix.)

Every household has a unique makeup, with different numbers of wage earners, household members, and ability to work full-time jobs. These circumstances affect each household's ability to pay for housing costs, as well as their housing needs (e.g., larger households need more bedrooms than smaller households).

As described in this plan's introduction, Housing Our Future is a comprehensive plan for housing in Charleston County, outlining a strategic approach to create an adequate supply of quality housing attainable to households across the entire range of income and affordability.

## What is “affordable”?

An “affordable” monthly housing expense (i.e., rent or mortgage payment plus utilities) should be no more than 30 percent of a household's gross monthly income.

A household paying more than 30 percent of its income toward housing costs is considered “cost burdened.”

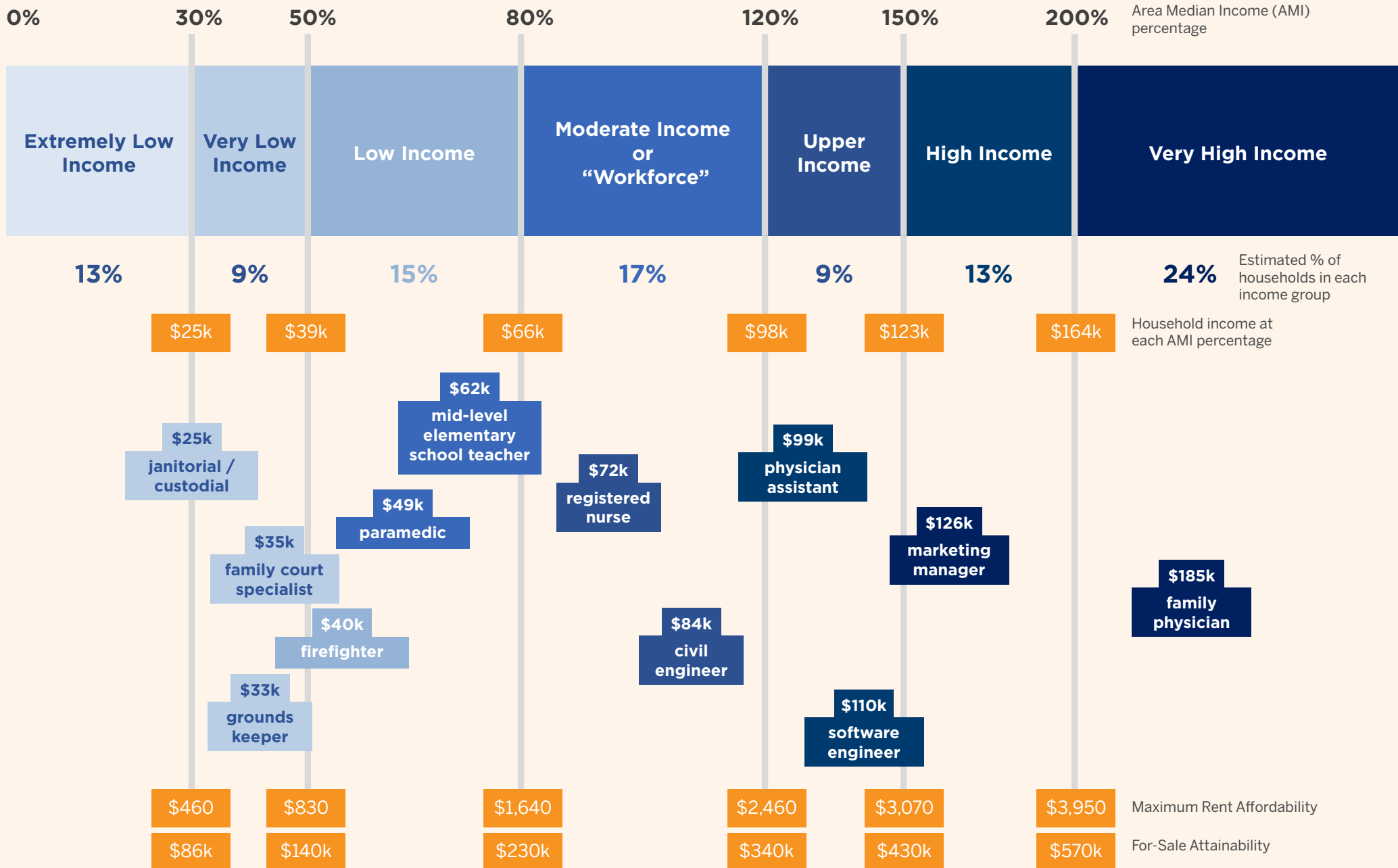
## What is Area Median Income?

Area median income (AMI) is a regional measure of median household income: the income at which half of households earn more, and half earn less. AMI for each region is defined by the U.S. Department of Housing and Development (HUD) each year.

AMI percentages help describe different types of household income levels, and define maximum affordable rents (including utilities) and home prices for different income categories and different household sizes in the region.

The chart on the next page illustrates the income distribution and corresponding affordable rents and home prices for households in Charleston County according to AMI percentages.

# Distribution of Average Salaries & Affordability in Charleston County



Sources: HUD, Development Strategies, ESRI, calculated based on 2.5-person household incomes. Average household size in the county is 2.42. May 2021 Metropolitan and Nonmetropolitan Area Occupational Employment and Wage Estimates; mean annual wages for Charleston-North Charleston MSA. Select County open position salary listings. Rent affordability calculated at 30% of monthly income minus \$150 for utilities. Home affordability calculated a multiplier of 3.5 times household income.

# Defining the Housing Attainability Challenge

Housing affordability challenges in Charleston County are complex. Looking at affordability from several perspectives sheds light on the issue and on the importance of addressing housing challenges in a comprehensive way.

At its core, housing attainability is about whether households can access and keep quality housing that they can afford. In Charleston County, as in many communities, many households are in housing that is not affordable to them.

In Spring of 2022, the Department of Housing & Neighborhood Revitalization led a Community Needs Survey. The survey asked many questions about resident experiences and priorities—housing and housing affordability rose to the top as core community concerns and priorities. Housing-related input is summarized in the chart to the right.

## Charleston County Community Needs Survey

More than 60% of respondents said the County should prioritize housing issues in its planning efforts.

### Question:

Please indicate how important you believe the following strategic issues are to the County of Charleston on a scale of 1 to 5 (5 being extremely important and 1 being not important at all).

Survey respondents who said these housing issues are “extremely important”:

- 65%** Improved access to affordable housing options
- 63%** Need for housing stability

### Question:

Which of these three challenges do you believe to be the greatest affordable housing challenge facing the Charleston County community?

- 64%** Lack of available affordable housing stock
- 18%** Lack of supportive services preventing housing insecurity
- 18%** Poor quality of existing affordable housing

Census data show that half (46 percent) of Charleston County renters are housing cost burdened (paying more than 30 percent of their income toward housing costs) and almost one quarter (24 percent) pay more than half of their income toward housing costs (*American Community Survey*). Additionally, 24 percent of homeowners are cost burdened.

But there are so many more parts of the housing attainability challenge, like the location of available housing, a household's ability to access homeownership and build generational wealth, racial equity, housing stability, and whether incomes in the region are keeping up with housing costs. This section looks at housing in Charleston County through each of these lenses.

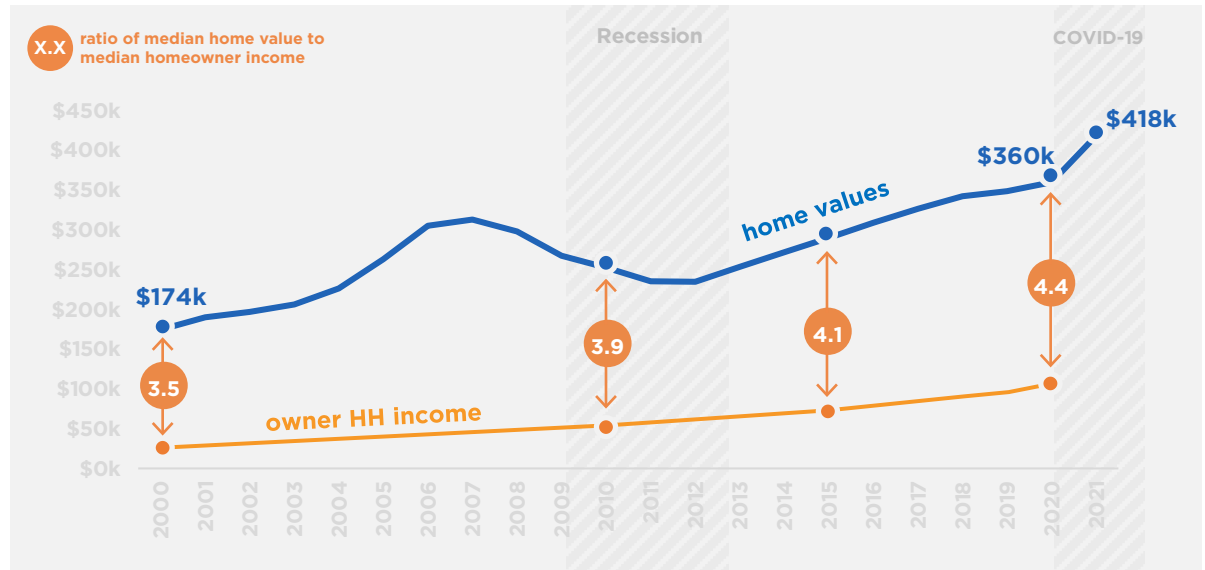
## Housing Costs are Mismatched to Incomes

While incomes in the County have grown substantially, home values have grown even more rapidly. Prospective homebuyers—particularly first-time homebuyers without equity from a previous home sale—currently face a daunting for-sale housing market. The period following the onset of the COVID-19 pandemic has been particularly inflationary for housing costs across the country, as well as in Charleston County.

As the chart to the right shows, home value growth far outpaced income growth of homeowner households. There is a growing gap between what current owners can afford and the price of available housing.

Rents have also been rising. The jump in rents during the COVID-19 pandemic was especially significant—average apartment rents increased 19 percent in the short period between 2020 and March of 2022. The gap between what renters can afford and what they actually have to pay has varied over the past two decades, but at no point has the median rent been affordable to the median renter.

Rate of Home Value Growth vs. Homeowner Income Growth



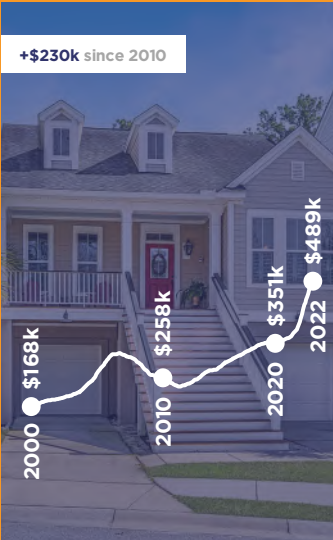
Source: Zillow Home Value Index, All Homes, Smooth, Seasonally Adjusted; ACS

Rate of Rent Growth vs. Renter Affordability



Source: CoStar 2000-2022 YTD (3/23/2022), Development Strategies 2022

## Price Growth in the For-Sale Market



**BOTTOM-TIER**  
5<sup>TH</sup> to 35<sup>TH</sup> Percentile

**MID-TIER**  
35<sup>TH</sup> to 65<sup>TH</sup> Percentile

**TOP-TIER**  
65<sup>TH</sup> to 95<sup>TH</sup> Percentile

Source: Zillow 2022

## Price Growth in the Rental Market



**CLASS C**

**CLASS B**

**CLASS A**

Source: CoStar, April 2022

### Rapid Price Growth in Existing Housing

A close analysis of housing costs (summarized above) shows that increases in rent and home prices affect almost all parts of the housing market. When looking at different categories or “classes” of multifamily properties, for example, we see that rents have increased significantly in every category. While rent increases for Class B properties (recently built properties with modest amenities) and Class A properties (new properties with many amenities in

desirable locations) have grown the most, rents for Class C properties (older properties that are typically relied on as “naturally-occurring” affordable housing) have also grown dramatically.

On average, it now costs almost \$6,000 more per year to rent the same Class C unit as it did in 2010. The County’s Class C units also have more bedrooms on average, meaning that larger families depend on this housing.

Existing for-sale housing is also much more expensive. Higher-end and mid-range homes have seen the most dramatic increases in sales prices. These trends track with the booming growth in affluent households in the County (see page 32), and the tight inventory (page 33).

But lower-range homes (which tend to offer starter-home and relatively affordable homeownership opportunities) have also seen significant price increases. On average, it now costs an average of \$140,000 more to buy a “bottom-tier” home in the County than it did in 2010.

## Evictions and Housing Instability

Evictions are common in Charleston County. 2016 data from Eviction Lab show that Charleston County, Charleston, and North Charleston all have eviction rates above the national average of about 2 percent. Notably, North Charleston's eviction rate of 16.5 percent is the highest in the country among the 313 large cities (places with populations of 100,000 and above) that Eviction Lab ranks. In higher-poverty areas, which include parts of North Charleston, these high rates reflect both the persistent low wages in some segments of the region's economy and the overall shortage of quality, stable housing that is affordable to the county's lowest-income households.

Evictions create a cycle of stress and instability for renters and make it more difficult for them to access quality, stable, affordable housing. If a tenant does not pay rent when due, South Carolina requires only five days' written notice before a landlord can end a rental agreement and start eviction proceedings. According to local legal experts, the state's low eviction filing fee makes it easier for landlords to rely on formal eviction threats to compel rent payment. It also induces serial eviction filings against the same tenants. These public, easily-accessible court records can limit a renter's housing options in the future, even for tenants whose filings are resolved before they are evicted.

## Why Does Housing Attainability Matter?

A growing number of communities across the country are prioritizing housing and housing affordability as core goals. A growing body of research shows how quality housing positively impacts people's health and financial security, as well as regional economic prosperity.

### Housing and Health

Housing affordable supports community health. A difficult housing situation—frequent moves, struggling to pay rent, an eviction or foreclosure, poor conditions—can cause physical and mental health issues, or make existing conditions worse. Unstable housing can also amplify individuals' vulnerability to domestic violence and other physical safety issues. Physical health impacts of housing are especially strong for children, who are in a critical stage of their physical, emotional, and intellectual development. Stable housing can reduce healthcare costs and improve lifelong health for children and adults.

### Housing and Education

Housing affordability supports education. Housing instability directly impacts children's school performance and graduation rates. Frequent and unexpected moves resulting from eviction affects school attendance, whether or not the child has to change schools. These moves cause kids to fall behind in school, and make it

more difficult for teachers to support their students. A child who moves frequently because of housing insecurity falls at least three months behind after just one move. Students who experience homelessness—even for a short period of time—face major barriers to attending school and graduating with their peers.

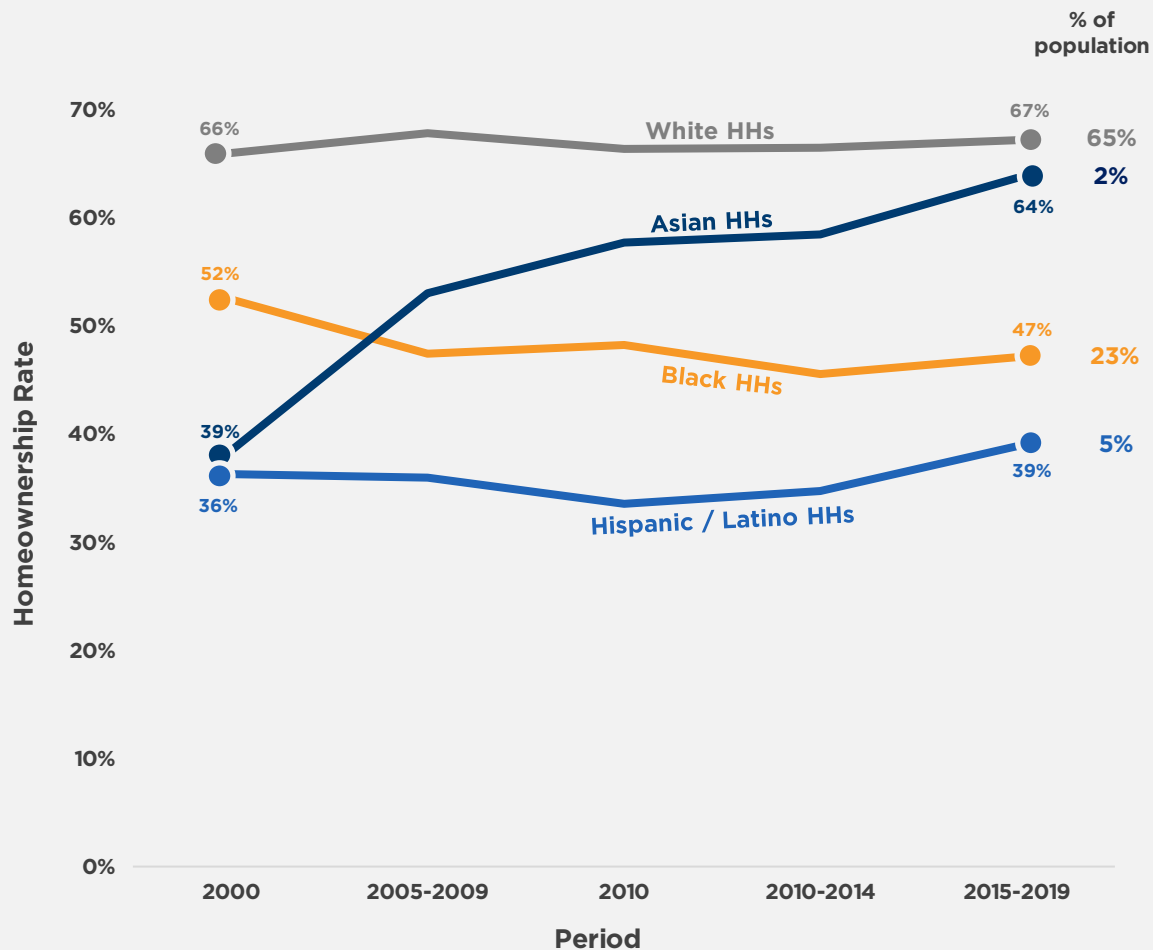
### Housing and Financial Security

Housing affordability directly affects households' financial security and economic opportunity. Quality, affordable housing puts families in a position where they have more flexible income and can afford other important needs like healthcare, nutritious food, education, retirement savings, and other savings to invest in their future. Equitable access to homeownership is one component of wealth building that can create opportunities for future generations.

### Housing and the Economy

Attainable housing supports regional economic competitiveness. The availability of attractive and attainable housing options in vibrant neighborhoods—for people at any income level—helps local businesses attract and retain a competitive workforce. Regions that have a shortage of appropriate housing options persistently struggle to retain and recruit talent at all levels.

### Racial Disparities in Homeownership



Source: U.S. Census 2000, American Community Survey 2010-2020, Development Strategies 2022

### Racial Disparities in Housing and Homeownership

Rapid home price growth and housing affordability issues contribute to racial disparities. An analysis of homeownership rates by race and ethnicity (shown on the chart to the left) illustrates significant gaps in households' opportunity for homeownership. It also suggests that homeownership among Black households has actually declined during the past two decades.

Mechanisms to support more broad-based opportunity in homeownership (and associated wealth creation) are an important part of the comprehensive housing strategy outlined in Chapter 3.

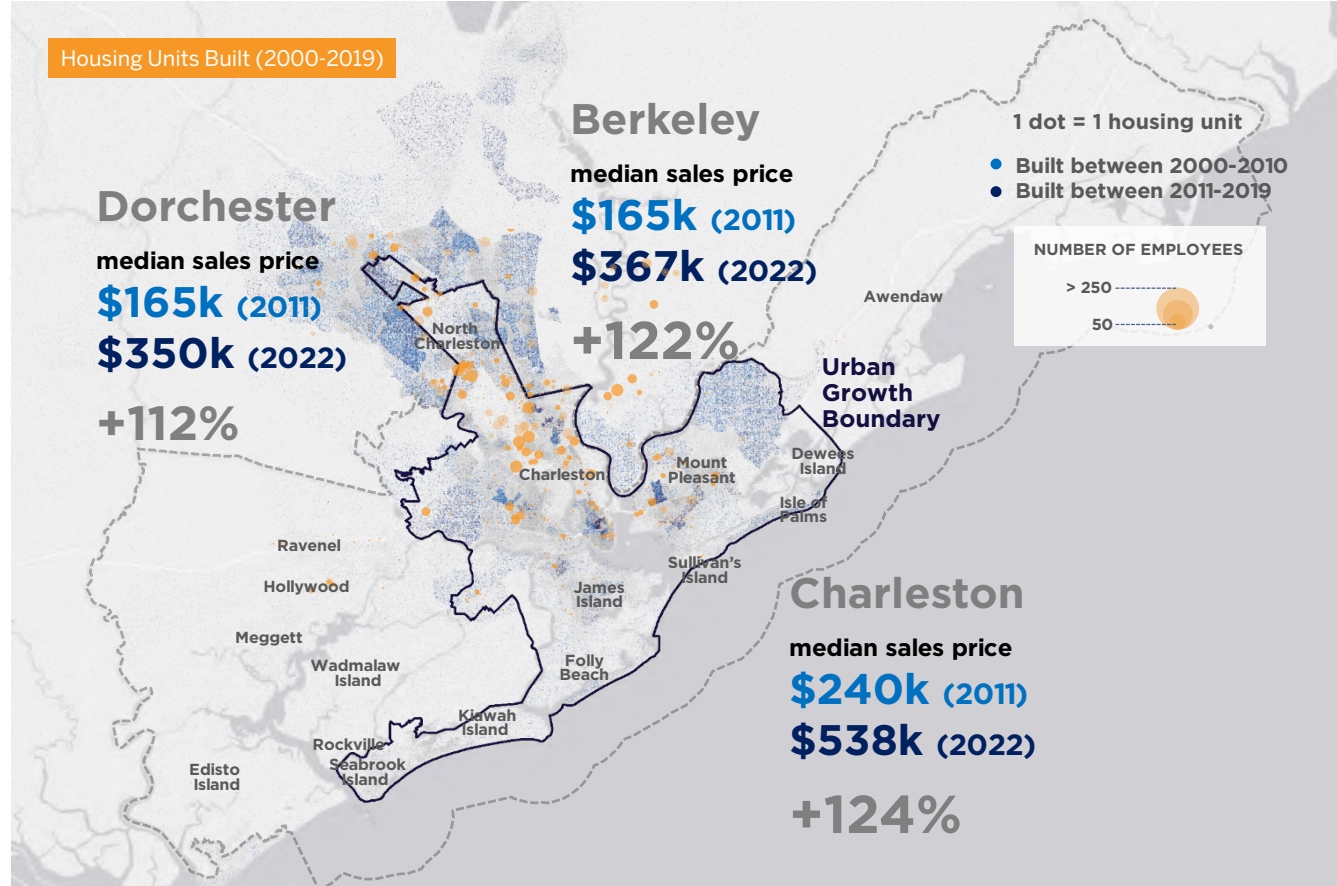
Disparities in property values also contribute to inequities in wealth creation and financial security. Analysis of Census data indicates that the median home value in majority non-white block groups was \$228,000 in 2021, compared to the \$500,000 in majority white block groups. These lower values are a double-edged sword—on the one hand, they offer some ongoing level of affordability for households who want to buy a home in the neighborhood. On the other hand, lower values and slower property appreciation mean homeowners have less home equity, which a household could use to make a

major repair, pay for higher education, or address a financial emergency. In either case, these disparities highlight the importance of supports for home repair and maintenance in the context of racial equity.

## Housing and Access to Employment

The region's rapid population growth has sparked significant new housing development outside of the region's traditional urban core. The map to the right shows housing units built between 2000 and 2019, highlighting concentrations of new residential development. While new areas of employment are also growing outside of the region's traditional urban core, most jobs (also shown on the map) are still in Charleston County. New development in Dorchester and Berkeley Counties is adding needed new housing, but in areas increasingly distant from jobs.

Dorchester and Berkeley County traditionally offered more affordable home options in the region. While many options in Dorchester and Berkeley Counties are still relatively more attainable than in Charleston County, prices have grown dramatically in the past decade.



Source: ESRI 2021, HUD Permit Database, On The Map

The median sales price in Dorchester and Berkeley Counties was \$165,000 in 2011. Prices have since more than doubled, with a median price of \$350,000 in Dorchester County in 2022 and \$367,000 in Berkeley County (MLS data, YTD April 2022).

These trends mean that many households looking for affordable options are looking farther and farther from many jobs, creating longer and longer commutes. Long commutes, in turn, add significant time and

stress to individuals' routines while making traffic worse overall. And still, many distant housing options are not truly affordable for many in the region.

The region's planned Low Country Rapid Transit system (which will be discussed in further detail on the following pages) will be vital in addressing these challenges.

# What is Driving Charleston County's Housing Challenges?

**A baseline understanding of the factors driving housing challenges will allow for a more comprehensive, targeted, and collaborative strategy.**

In many ways, Charleston County has become a victim of its own success. In addition to being a historically desirable place with its rich culture, vibrant public spaces, culinary traditions, architecture, racial diversity, natural beauty, and coastal geography, over the last two decades, its regional economy has diversified and expanded well beyond its foundational economic base of hospitality, tourism, and military operations. This, coupled with rapid economic growth in the Southeast, has drawn around 250,000 net new residents to the Charleston metro area (Charleston, Berkeley, Dorchester counties) since 2000 for an increase of 46 percent.

Despite overwhelming demand for housing, it cannot be built fast enough or cheaply enough to provide opportunities across the full socio-economic spectrum. And unfortunately, those at the bottom end of the affordability spectrum have been the most adversely impacted and have not been able to benefit from the region's growing economic prosperity.

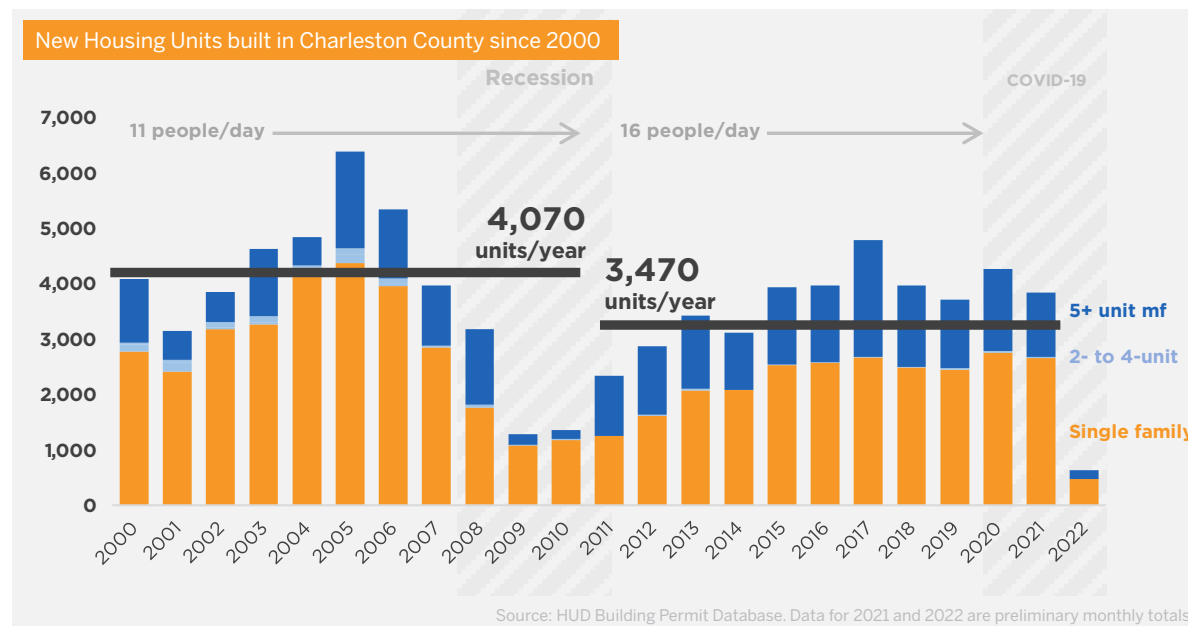
The following factors were identified as fundamental to Charleston County's housing affordability challenges:

## Population Growth

Charleston County's population has been growing rapidly, adding around 100,000 net new residents over the last 20 years for an increase of nearly 32 percent. However, the pace of population growth accelerated in 2010 with an increase of 58,000 net new residents, or around 16 people per day in that decade (compared to 11 people per day from 2000 to 2010). This growth has far outpaced national population growth

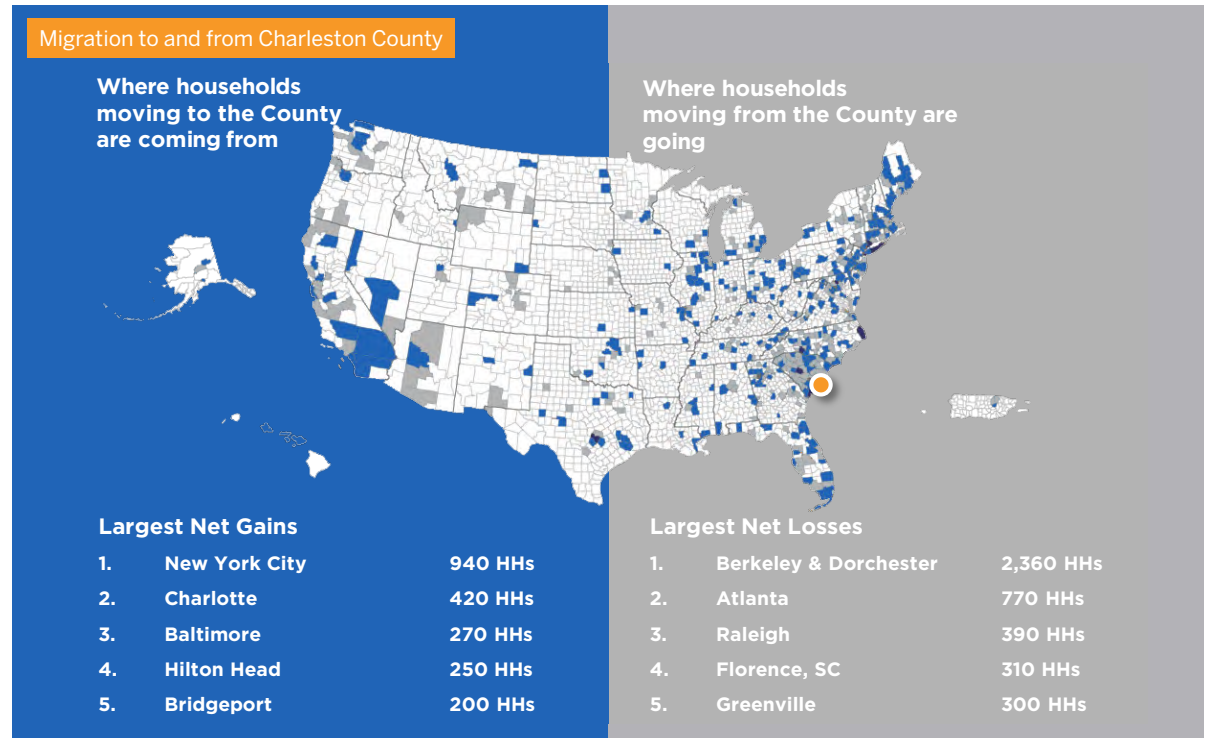
and put significant pressure on the housing stock. These market pressures have also increased housing demand and development in neighboring Berkeley and Dorchester counties. These counties have added a combined 77,000 net new residents since 2010, for an increase of 25 percent.

A great deal of new housing was created in the County during this period of rapid growth—an average of almost 3,500 units per year between 2011 and 2021. However, the overall rate of housing production actually slowed in the decade following the recession, the same decade during which population growth accelerated.



## Migration Trends

In fast-growing metro markets like Charleston, population growth is driven by immigration as opposed to natural growth from birth. So, where are all of these new residents coming from? People continue to move to the county from all over the country—international immigration represents a very small share of net new population growth—and many of the largest net sources of migration have been places with high costs of living, such as New York City, Baltimore, and other Northeastern counties as well as from Charlotte and Hilton Head, where households are used to and can afford paying higher rents, or who may be bringing significant equity, wealth, or retirement income to purchase a home. At the same time, a significant number of households have been moving out of Charleston County, especially to Berkeley and Dorchester counties. In fact, in some recent years, out-migration has exceeded in-migration, likely due to the lack of attainable housing.

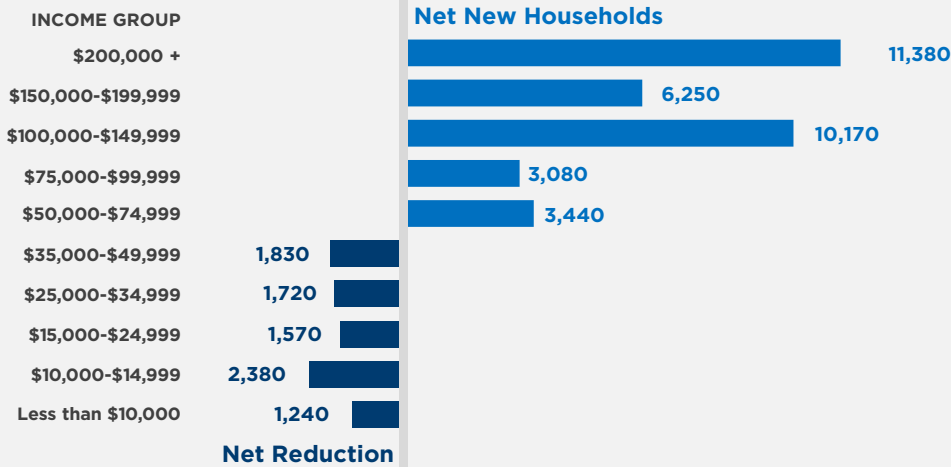


## Economic Growth

While the county is a well-known retirement destination and maintains a large stock of seasonal/second homes in some coastal communities, population growth and housing market pressures have been primarily driven by the region's robust economic growth over the last two decades. Since 2001, relative job growth compared to the size of the economy (or percent increase in employment) in the Charleston-North Charleston Metropolitan

Statistical Area (MSA) has exceeded that of nearly every major region in the Southeast, including Atlanta, Charlotte, Jacksonville, and Nashville—only Raleigh had relatively stronger economic growth. Therefore, in order to fill the more than 150,000 net new jobs in the Charleston region, workers have had to move to the region, which has in turn increased housing market pressures.

Change in Demographic Composition by Household Income (2010 to 2020)



Source: American Community Survey

intensify staffing and workforce shortages if housing is not available for the workforce in these sectors.

### Rental Gaps

The in-migration of large numbers of affluent households adds to tensions in the housing market, driving up prices across the board and worsening cost burdens and housing shortages for the county’s lowest-income households.

The graphic on the top of the next page helps to illustrate some of these tensions. Using rental affordability estimates by household income—lower-income households typically pay a higher share of income towards rent compared to higher-income households—and distribution of rental units by average gross rent, a rental gap analysis can show where there is an over-supply or under-supply of rental units by rent. There are approximately 11,300 very low-income renter households who can only afford monthly rents of less than \$400, while only about half of this demand is met by existing supply—most of which are deeply-subsidized or substandard units. Therefore, these households have to find other options, paying much more than they can afford.

Meanwhile, at the high end of the affordability spectrum, there is a large group of higher-income renters that could afford rents above \$1,500, but there are only 6,650 units in this

### Socioeconomic Shifts

Compounding the county’s growth management challenges, significant socioeconomic shifts have created even greater affordability challenges for low- and moderate-income households. Over the last ten years, the vast majority of net new household growth in the county has been among households earning more than \$100,000 annually, while there has been a net decrease in households earning less than \$50,000 annually. Given limited supply, competition for housing among higher-income households has driven housing values and rents upward, while low- and

moderate-income households have had to move out of Charleston County to find attainable housing options.

Among all income brackets, the largest net growth of households has been among those earning \$200,000 or more, further highlighting the increasing economic opportunities within and desirability of Charleston County for affluent households. With such significant growth among affluent households, wage growth alone among blue collar and service sector workers cannot compensate for increased competition from higher-income households. This shift will

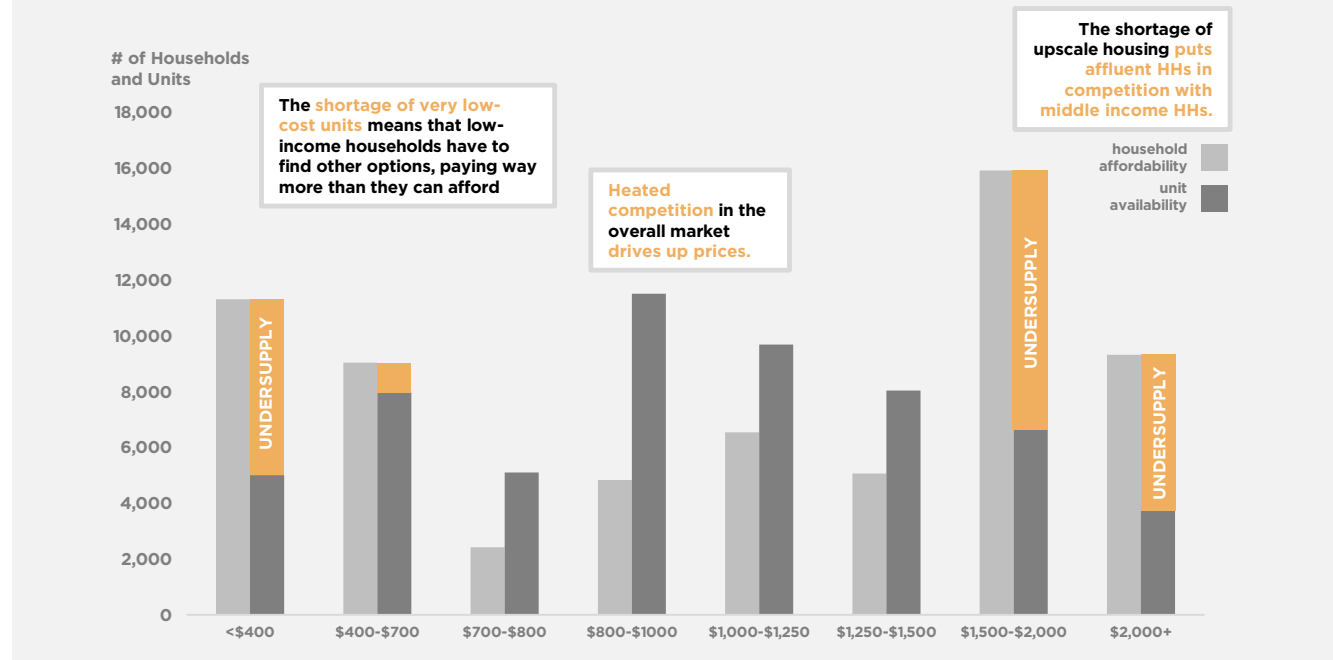
price range. Therefore, these households add competition with middle income households for units in the \$1,000 to \$1,500 rent range—this allows property owners to increase rents with less risk. While increasing the supply of high-end rental units is not a solution to the county’s housing affordability challenges, it would alleviate some of the pent-up demand for middle-range rental units. At the same, there is an urgent need to add more deeply-affordable units, while also maintaining the stock of naturally-occurring affordable units.

### Historically Low Inventory

In addition to rental supply issues, there is a shortage of for-sale housing, which has pushed values upward. While rising housing values and barriers to homeownership have become significant challenges nationally, these issues are even more pronounced in fast-growing metro areas like Charleston, especially in areas where geographic, environmental, and topographic conditions limit expansive housing development. From 2011 to 2022, the median sale price has increased from \$240,000 to \$538,000 for an increase of 124 percent.

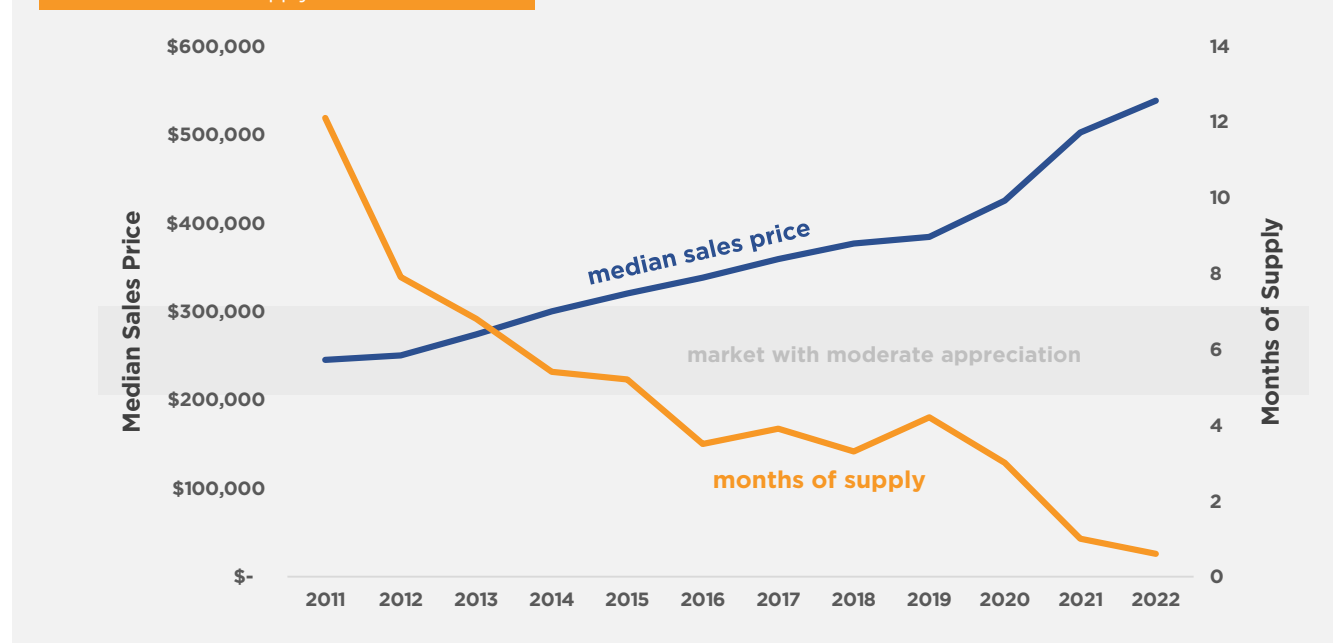
Conversely, the inventory of available homes has dramatically declined—in 2011, there was around 13 months of supply, while in March 2022, the for-sale inventory is at an all-time low with only one month of supply, driving prices up and keeping many would-be buyers in the rental market.

### Rental Gap Analysis



Source: Development Strategies, ESRI 2022

### Months of For-Sale Supply v. Median Sales Price



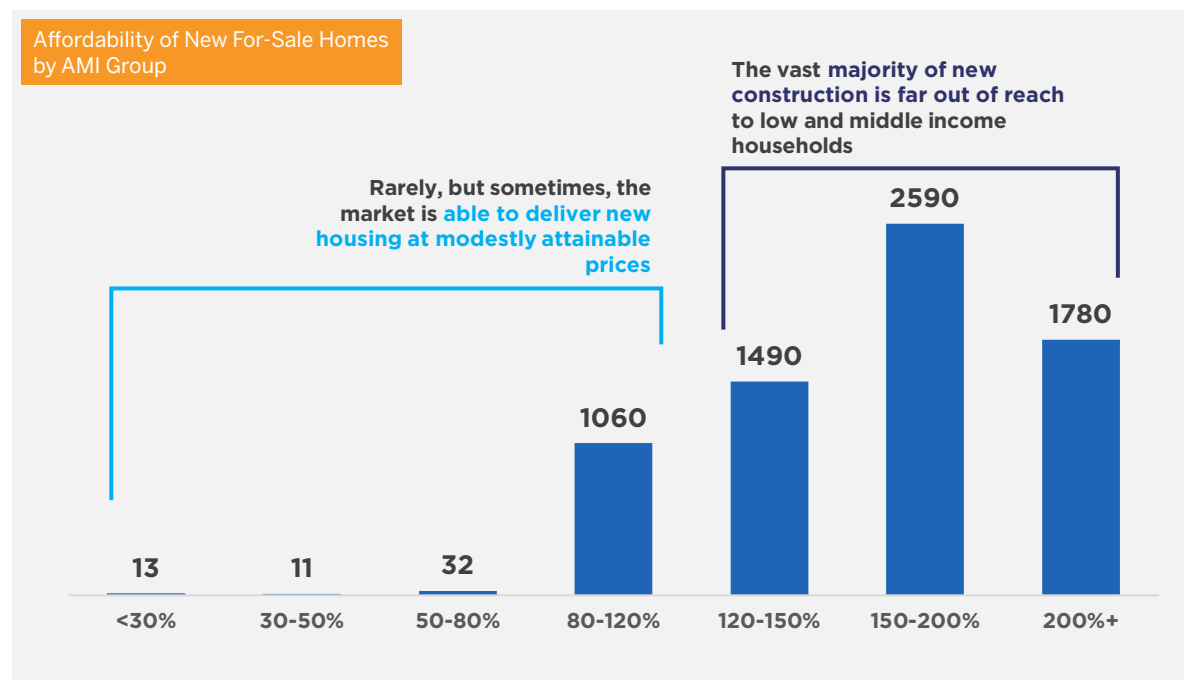
Source: Charleston-Trident Area Realtors FastStats. Sales prices reflect single-family homes, YTD (through March 2022). Inventory is for all properties, year on year in the month of March.

In short, demand for housing in the county continues to increase due to regional population growth, yet the supply cannot keep pace with demand, which has pushed housing prices upward. While increasing the overall supply is important, alone it will not fully address the challenge. Much more is need (such as direct support for affordable housing) to meet the needs of the entire community.

### High and Rising Construction Costs

Rising construction costs have made it increasingly difficult to deliver new housing at attainable price points. Awareness of high construction costs has grown amid the supply shortages associated with COVID-19, yet construction costs have rapidly grown over a much longer period. Between 2001 and 2019, construction costs increased by 100 percent, and by 30 percent from late 2019 to mid-2022. Both material and labor inputs contribute to these escalating costs.

In Charleston County, new apartments are no longer affordable to the median household in the County. Prior to the Recession, the average rent for newly-built apartments (\$860 in 2006) was below what the median household could afford to rent (about \$1,120) (CoStar, HUD MFI tables, defined for a 2-person household). But following the Recession, rents for new construction



Source: Estimates using report from Zillow April 2022 (homes built since 2010 sold in the last two years), CTAR for total closed sales during the same period.

jumped significantly. In 2021, newly-built apartments rented for an average of about \$2,000, but the median household in the County could afford just a \$1,640 rent.

New for-sale homes are even further out of reach to the median household. The graph above shows which AMI groups could reasonably afford homes built since 2010. Of all homes built since 2010 and sold in the last two years, just 15 percent sold at prices affordable to households earning below 120 percent of the area median income (AMI).

The vast majority of these newer homes are affordable only to households at the upper end of the income spectrum (63 percent to households at 150 percent of AMI or more).

These price trends and construction costs help to illustrate why creating new supply alone is not sufficient to address the housing needs of the entire Charleston County community.



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# Projected Housing Demand: the Decade Ahead

## **Projecting future housing demand can help quantify future housing needs and guide the development of specific strategies to accommodate growth.**

Future housing demand is an estimate of the additional housing that will be needed over some period of time. Future housing demand reflects only needed new supply; there are also housing preservation and repair needs that are not captured by this analysis.

The housing demand estimate for Charleston County, shown on the next page, includes significant demand across the entire affordability spectrum. The planning team arrived at this estimate using several methods of demand analysis that look at community needs and potential growth.

### **Affordability Analysis Method**

Affordability analysis asks what current residents can afford in order to estimate demand for different income segments, for both owner-occupied and rental housing. This method incorporates data about how much households at different income levels spend toward housing costs, assumptions about prevailing mortgage interest rates, and data about the proportion of owner- and renter-occupied housing units in the community.

### **Population Growth Method**

Population growth analysis simply projects household growth trends forward to estimate the net need for new housing units. This method typically uses several growth scenarios to establish a range for which the community can plan.

### **Economic Analysis Method**

This method analyzes projections for job growth to estimate future housing needs. State-generated data about the number of new jobs and average wages for growing occupations are used to inform assumptions about the relative growth of different income segments.

### **Demand Conclusions**

Demand conclusions are reached by triangulating results across the methods described above. The overall housing demand numbers, and the distribution of that demand by income group and tenure are described in the chart on the next page.

We estimate that Charleston County will need between 29,000 and 36,000 additional units of housing over the next 10 years. As the chart indicates, there is significant new demand across the entire income spectrum, and for both owner-occupied and rental housing. The range of housing price points is reflected in terms of percentages of area median income (AMI).

### **Policy Implications**

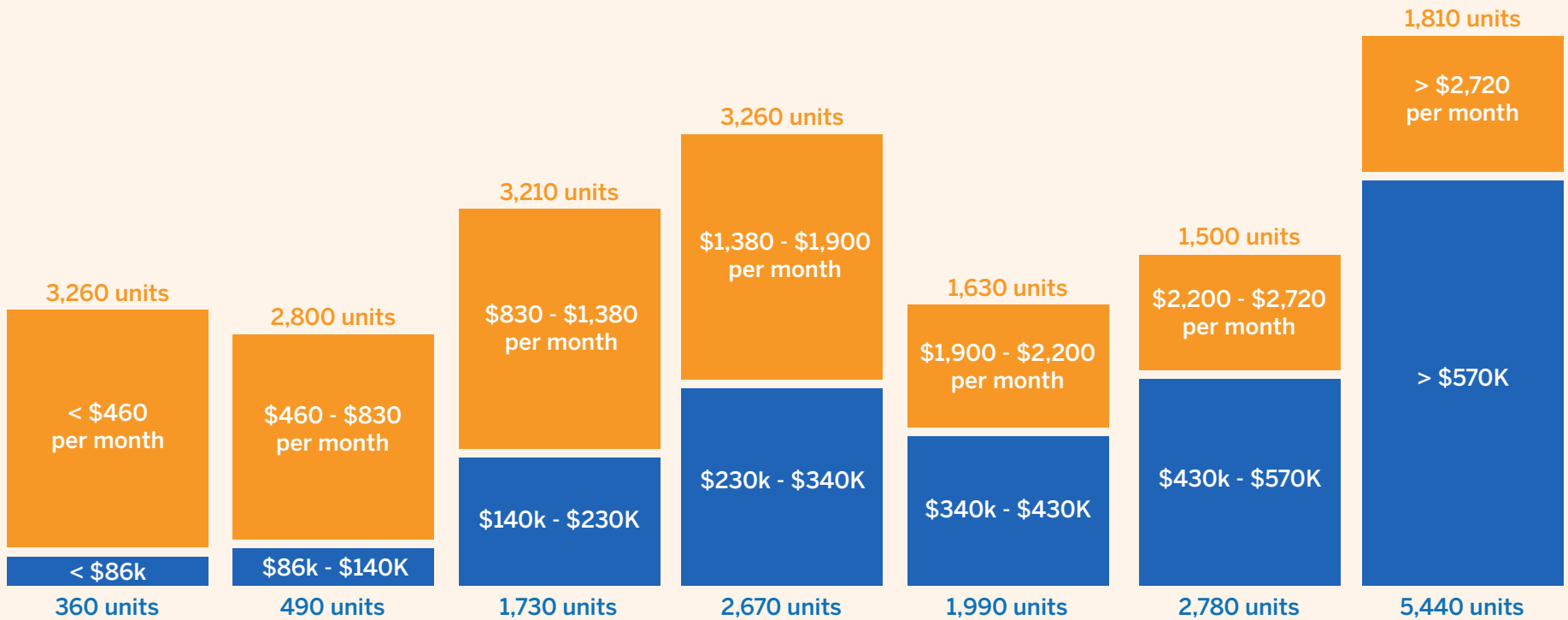
Different types of housing require different levels of support. Developers have a natural profit motive, and so they will pursue projects that are feasible (i.e., the market-based value of a home exceeds the costs of building that home) and low-risk (i.e., there is a deep demand for the housing). So luxury housing, on one end of the spectrum, offers an attractive prospect for most developers, assuming there is a market of willing buyers or renters. Deeply affordable housing, on the other end of the spectrum, simply cannot be created without some form of subsidy to fill the gap between the cost of providing the housing and its market-based value.

Charleston County will need new housing that meets the entire spectrum of housing needs in the community (in addition to investments that help to preserve existing housing).

A blend of tools will be needed to ensure the creation of housing options that meet all housing needs—not just the needs of high-income households.

## 10 Years of Projected Housing Demand by Area Median Income (AMI) Group

EXTREMELY LOW INCOME	VERY LOW INCOME	LOW INCOME	MODERATE INCOME	UPPER INCOME	HIGH INCOME	VERY HIGH INCOME
< 30% AMI	30% - 50% AMI	50% - 80% AMI	80% - 120% AMI	120% - 150% AMI	150% - 200% AMI	> 200% AMI
< \$25K per year	\$25K - \$39K per year	\$39K - \$66K per year	\$66K - \$98K per year	\$98K - \$123K per year	\$123K - \$164K per year	> \$164K per year



■ Rental units    ■ For-Sale units

Source: HUD, Development Strategies. Calculated based on 2.5-person household incomes. Maximum affordable rents are "net," exclusive of an estimated utility payment (\$150) as a share of housing costs. Rental demand assumes higher incomes households pay relatively smaller portion of their income toward housing costs. Due to volatility in interest rate environment, for-sale price points are calculated simply as 3.5 times household income, a common rule of thumb for high-cost markets.

# Addressing the Full Spectrum of Needs



## Affordable Housing Demand

As the housing demand summary on the previous page indicates, there is a deep, unmet need for affordable housing. Of the 29,000 to 36,000 new units of housing needed over the next ten years, at least 35 percent of estimated demand is for “affordable housing,” or housing affordable to households with incomes less than 80 percent of area median income (AMI).

Housing affordable at this level is not possible for the private market solely to deliver without support. Direct subsidy, incentives, and regulatory flexibility are all important parts of a mix to bring projects to



fruition. Even projects that layer all existing federal and state resources may still have a significant gap. Estimating a modest \$40,000 gap per unit in this category, a bare minimum of \$450 million would be needed to meet new demand.

Additionally, there are significant needs to preserve existing affordable housing. (These needs are further detailed on page 43). For example, as many as 680 Low Income Housing Tax Credit units could reach the end of their initial compliance period during the next 10 years, creating the potential for those units to be converted to market rate if needed supports are not in place.



## Middle-Income Housing Demand

An estimated 20 percent of new demand is among households with incomes between 80 and 120 percent of AMI. Housing for these middle-income households is also sometimes referred to as “workforce” housing. (Households across the income spectrum are an important part of the region’s workforce, yet the “workforce housing” moniker is broadly used.)

Federal and state governments have not traditionally offered development assistance resources for middle-income housing. But as development cost increases outpace wage growth nationally, it is becoming increasingly difficult to deliver new housing that is affordable to households in this income range—particularly in high-cost urban areas



where there is also deep demand for (and lower risk to invest in) upscale housing. But to create healthy, vibrant, mixed-income neighborhoods, communities need housing options that are affordable to people across the income spectrum, including middle-income households.

In parts of Charleston County with higher land costs, there is commonly a development gap for housing affordable to middle-income households, making it infeasible to create in many circumstances. Some portion of development gap can be bridged through regulatory supports—such as increased density in areas with high land costs. But depending on the project and the location, development assistance (such as a low-cost loan) could play an important role in making these projects possible.



### Upscale Housing Demand

An estimated 45 percent of new housing demand is from households with incomes more than 120 percent of AMI. This deep demand reflects the ongoing influx of high-income households to the region, and their persistent preference for locating in Charleston County. It also reflects the strong projected growth of high-wage jobs in the region.

The recognition of this new demand is by no means an indication that public resources should be devoted to bringing this housing to fruition. Where land is available and zoning allows it, the market is fully capable of delivering this housing without financial support. Yet, as discussed earlier in this



chapter, the availability of housing supply for higher-income households is one part of a comprehensive approach to creating and preserving options that are affordable to moderate- and low-income households.

In other words, meeting this demand is a necessary but incomplete part of a comprehensive approach to addressing affordable housing needs. Fully realizing new affordable housing opportunities must also involve financial support, capacity building, renter supports, and other strategies that directly address housing needs of low-income households.

## Key Issues & Opportunities

### **There are several timely opportunities and challenges that can guide strategies to address the County's housing needs.**

As described in previous sections, the county's housing needs are significant; knowing where to start can be a challenge. The following pages highlight several key considerations that help shape strategic options available to the County and its partners. These considerations include specific long-term opportunities (and constraints) impacting growth, as well as more urgent issues.

### **Context for Growth & Resilience**

The County's geographic context elevates the importance of maximizing the use of available land. The map on the next page overlays vacant parcels with high-risk flood zones, development-sensitive areas (identified in the County's Comprehensive Plan), and protected lands (i.e., local, state and federal conservation areas).

The remaining pink parcels identify vacant areas, largely in North Charleston and west of the Urban Growth Boundary (where water and sewer infrastructure are not broadly available, limiting development potential and raising development complexity).

Of the 57,000 acres of vacant land in the county, just 12,000 acres (about 20 percent) are within the Urban Growth Boundary. Further, some of these areas may not be appropriate for residential land uses.

This context highlights the importance of leveraging available development opportunities in the County, and exploring redevelopment opportunities where appropriate (e.g., Brownfield remediation).

### **Transit-Oriented Housing Development and Preservation**

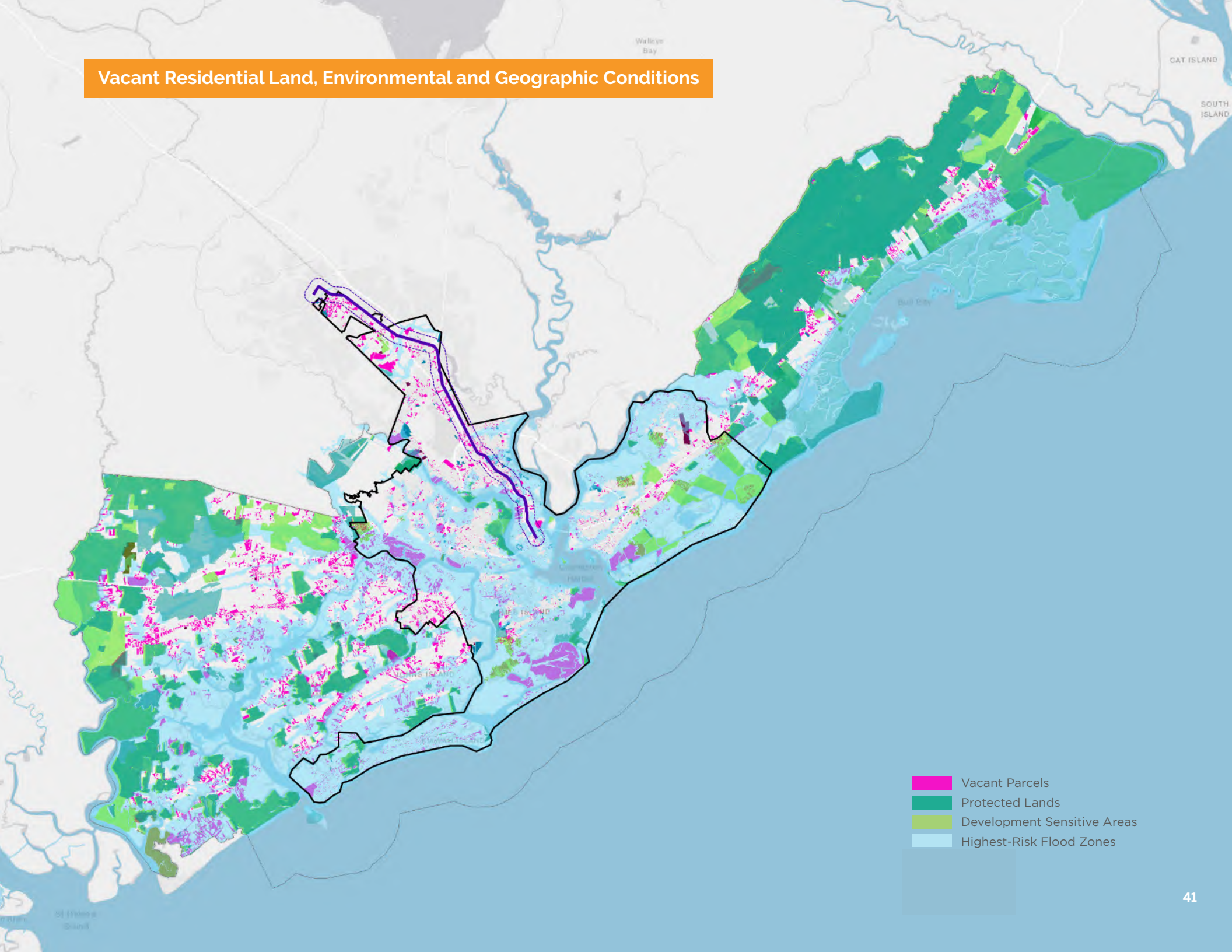
The planned Low Country Rapid Transit (LCRT) system—also shown on the map on the next page—will create significant new transit opportunities, helping to make the community car-optional for more residents. Tools and policies that support transit-oriented mixed-income housing along this corridor can help to alleviate growing traffic congestion, reduce transportation costs, and expand housing opportunities for households across the affordability spectrum.

#### **Spotlight Low Country Rapid Transit**

The region is working toward the creation of a 21.3-mile bus rapid transit line (Low Country Rapid Transit, or LCRT) that will improve walkability and access to jobs. LCRT is South Carolina's first mass transit infrastructure project. As of this plan's publication, planning and engineering for the system is targeting an opening date of 2028.

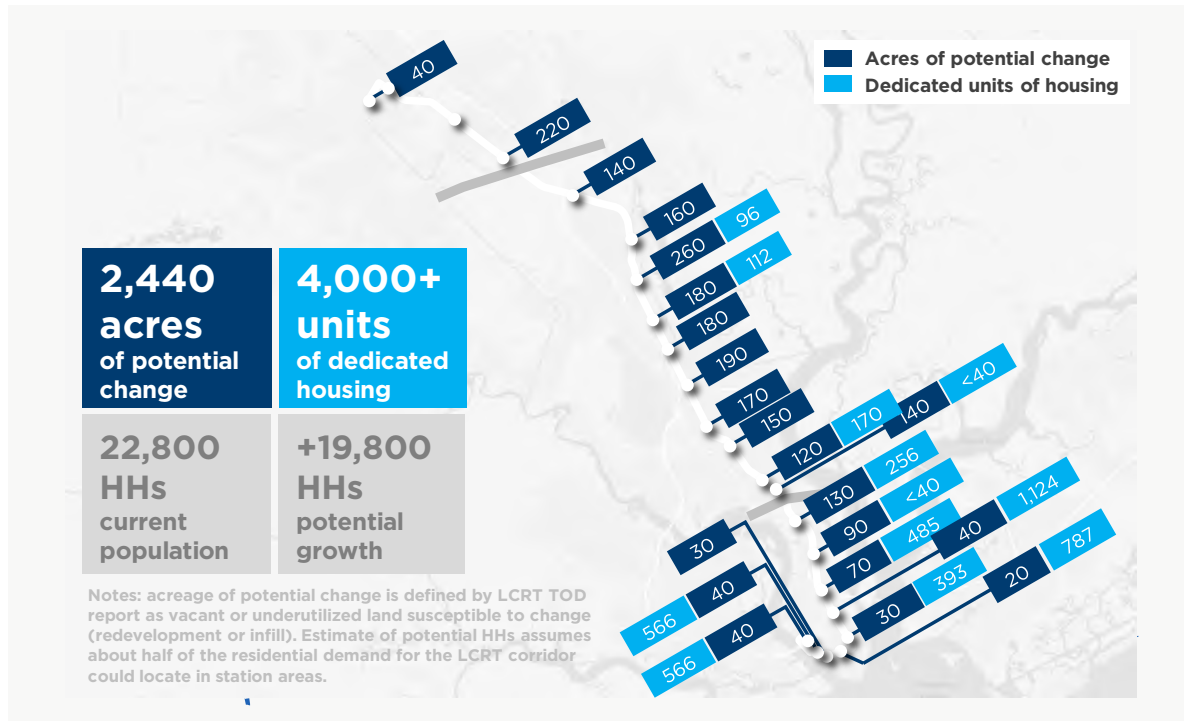
It will be critical to incentivize the creation of housing along the LCRT, including housing that is affordable to residents with a broad range of incomes, and especially to low-income households who are more likely to rely on transit to get around.

# Vacant Residential Land, Environmental and Geographic Conditions



- Vacant Parcels
- Protected Lands
- Development Sensitive Areas
- Highest-Risk Flood Zones

## Transit-Oriented Housing Development & Preservation Potential



Based on planning work led by the Berkeley-Charleston-Dorchester Council of Government (BCDCOG), there are significant opportunities to develop vacant and underutilized land in the half-mile radius around LCRT station areas—up to 2,440 acres of potential change, and the potential to add as many as 19,800 new households.

Much of the region's affordable housing supply already exists in these station areas. According to the same BCDCOG study, there are more than 4,000 units of dedicated housing around the station areas. The vast majority of existing dedicated housing is in the City of Charleston, but there is also a large supply of “naturally occurring affordable housing” around other station areas, especially in North Charleston.

Preserving these housing opportunities (either through direct preservation or through mixed-income redevelopment that includes affordable housing matched to community needs) can help to enhance transit access for lower-income households who often rely on public transportation to access jobs and services.

### Publicly-Owned Land

The vast majority of vacant land in Charleston County is privately owned. However, there are an estimated 6,200 acres of vacant land owned by various public entities, 1,160 acres of which are owned by divisions of Charleston County Government. 116 acres of County-owned vacant parcels are within a half mile of the planned LCRT line.

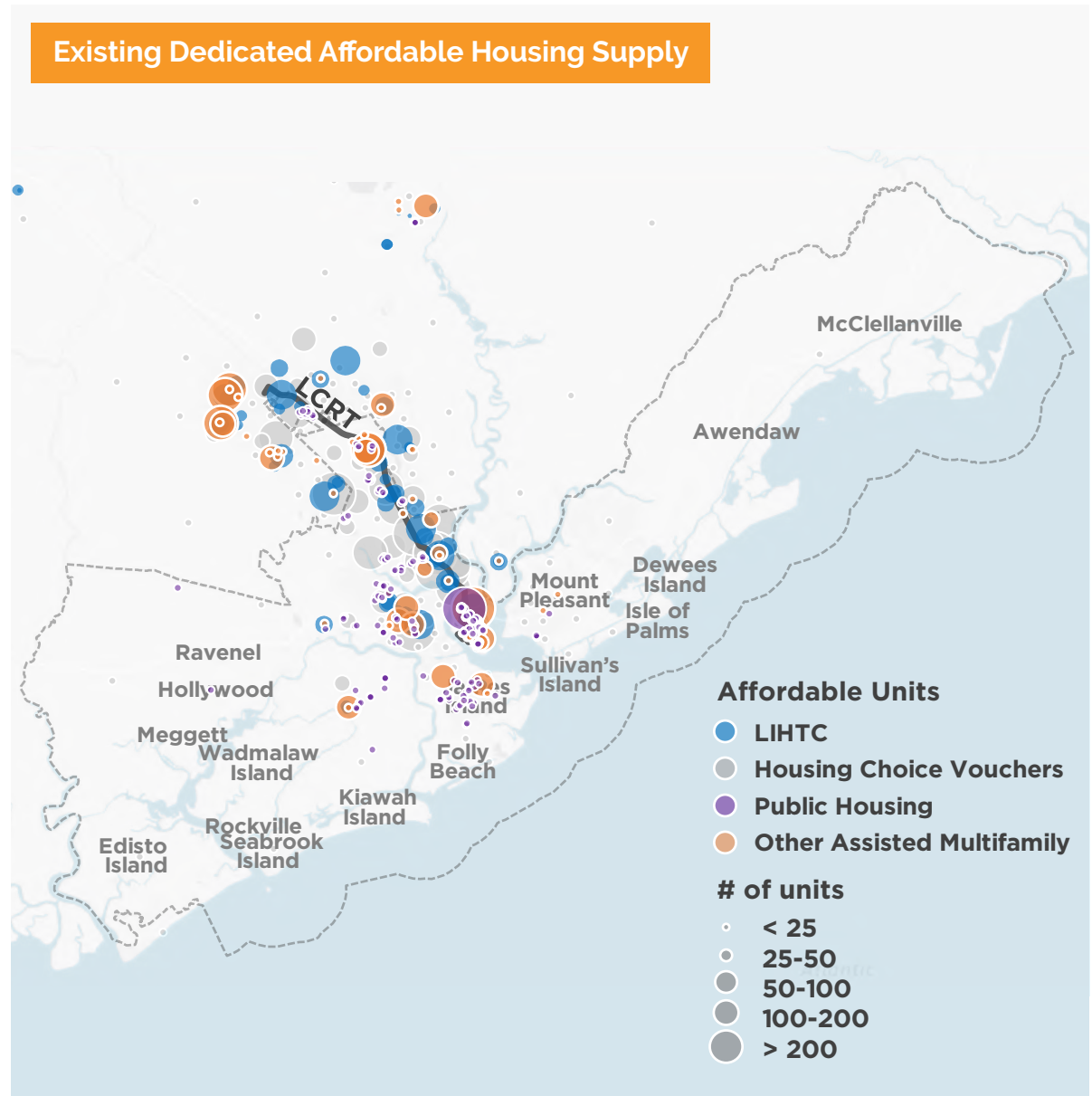
While not all of these publicly-owned vacant parcels are necessarily available or suitable for housing development, there may be several properties that present strategic opportunities for creating new affordable and/or mixed-income housing in areas close to transit, services, and/or employment.

## Preservation of Dedicated Affordable Housing

There are several state and federal programs that are used to provide “dedicated affordable housing”—housing that is restricted in its price/rents so that it is affordable to households with specific incomes.

Between all of the major programs used to create dedicated affordable housing, there are about 11,000 units and supports (including vouchers) in the county. However, there are an estimated 50,000 households who could be eligible for these opportunities (on the basis of their income). This means that just one in five eligible households actually receives these supports, making these dedicated housing resources very precious. Low-income households which do not participate in these programs compete for housing in the private market, often sacrificing on either quality or affordability.

Many dedicated housing programs (i.e., LIHTC and other HUD-assisted multifamily supports) have limited time horizons during which affordability restrictions apply; many of these restrictions are projected to end in the coming decade, highlighting the importance of preservation, as well as accelerating new production.



Source: HUD, Development Strategies

## Spotlight What is LIHTC?

The Low-Income Housing Tax Credit (LIHTC) program is the most important resource for creating affordable housing in the United States today. Created by the Tax Reform Act of 1986, the LIHTC program gives State and local LIHTC-allocating agencies authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households. (SC Housing is the state's allocation agency.) LIHTC is structured, funded, and operated entirely separately from federal public housing programs.

LIHTC can be used to develop housing that is affordable to households with incomes below 60 percent of area median income (AMI). There are two types of LIHTC credits: 9 percent and 4 percent. Nine percent credits can be used for new construction or substantial rehabilitation, and help fund more of a project's cost. Nine percent credits are highly competitive, and are evaluated by objectives set in SC Housing's annual Qualified Allocation Plan (QAP). Four percent credits cover less of a project's costs, but are less competitive. The amount of credits available statewide are limited by federal allocations and state bond capacity.

Additionally, some households who participate in the Housing Choice Voucher program have difficulty finding landlords to accept their vouchers. In some cases, voucher recipients have to accept lower-quality options or options that are far from their jobs. In other cases, tenants actually run out of time allowed for their search, and lose their voucher altogether. Encouraging landlord acceptance and participation through education and incentives is one part of a broader strategy to improve the efficiency and effectiveness of available dedicated housing resources.

## Home Repair Needs

Many long-time homeowners in the county are faced with repair needs that they do not have sufficient resources to address. Major storms can create or accelerate these challenges, leading to safety issues for the household, or even displacement. These situations are painful and damaging for the affected household, which loses its stability and, in some cases, a home that has been in their family for generations.

At the community level, displacement resulting from home repair issues also adds pressure to the overall need for new affordable housing opportunities. In this sense, home repair can be among the most effective affordable housing preservation strategies.

Yet, there are specific barriers that home repair strategies must acknowledge. Under state law, property improvements that exceed a certain percentage of a home's base value must also bring the home into full compliance with modern building codes. The cost of this modernization is often prohibitive, especially for low-income households. Additionally, homeowners without clear title (such as many heirs property owners) cannot access conventional sources of financing for home improvements. New or expanded programs for assisting with home repair can seek creative ways to overcome these barriers to maximize their reach and effectiveness.

## Leveraging State and Federal Resources

The primary program that creates new dedicated affordable housing is the Low Income Housing Tax Credit program (LIHTC). (Page 44 provides more information about LIHTC and how it works.) Historically, the Charleston region has attracted fewer LIHTC allocations than other regions in the state (i.e., Columbia and Greenville).

Based on the last ten years of allocations, the County has added 50 units each year through this program—equivalent to a single new multifamily project. At that rate, the County

would add about 500 new LIHTC units in the next decade, which would not keep pace with the growth in demand for dedicated housing. Strategies that help development partners successfully compete for LIHTC allocations will expand the county's ability to meet key housing needs.

The County has also received State and Local Fiscal Recovery Funds as part of the American Rescue Plan Act (ARPA) of 2021. As of this plan's publication, Charleston County Council has dedicated \$20 million of those funds toward housing initiatives. This is a very important step toward the County's more active partnership and leadership on housing issues.

### Spotlight American Rescue Plan Act Funding

In 2022, Charleston County Council dedicated \$20 million of its \$80 million ARPA funds to housing initiatives. This is a significant and timely investment in affordable housing initiatives that sets a foundation for long-term impact and action.

These funds have broad flexibility in how they can be used for housing initiatives, but must be fully obligated by December 31, 2024 and fully spent by December 31, 2026.







## Chapter 3

# Housing Goals & Strategies

# Overview of the Five Strategic Housing Goals

Charleston County's housing needs are varied and complex. The plan's five strategic goals offer a comprehensive blueprint for action, including a range of policies, programs, and capacity-building strategies.

This housing plan outlines the specific goals and strategies that Charleston County and its partners can use to address the community's housing challenges. It also establishes a holistic picture for how to meet needs, identifying available resources, partnerships, and policy responses.

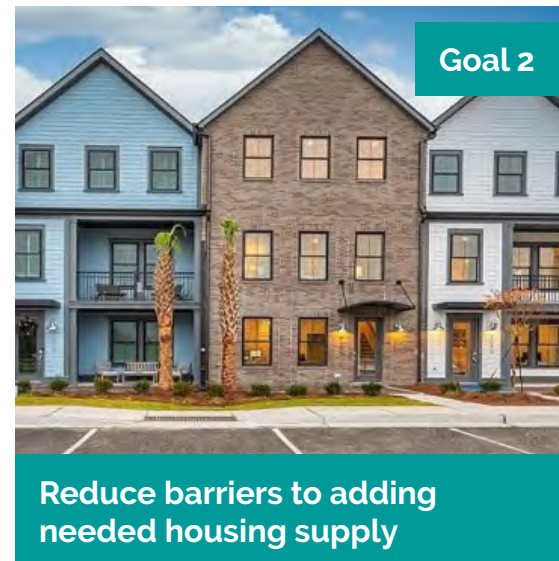
The five strategic goals outlined here are the foundation upon which specific strategies and recommended actions are built. These specific strategies are summarized in the rest of this chapter. The Implementation Matrix in Chapter 4 recommends phasing for strategy implementation.

The strategy outlined in this chapter is the product of conversations with housing stakeholders, discussion with the Steering Committee, input from residents, and best practices from other communities. This framework is intended to serve as a living document—a foundation on which future policies and programs can be built.



This goal includes strategies to create dedicated resources for the County and its partners to work on housing challenges through training, policy, advocacy, and regional coordination.

The “housing ecosystem” refers to everyone involved in building, maintaining, renting, and financing housing. This includes nonprofits, developers, and many others. “Building capacity” of this ecosystem means helping these groups do more of the things they do, and helping them do it better. This is focused especially on groups without many resources—grassroots organizations and small nonprofits that could use more support to do their best work and have a greater impact.



The “housing supply” refers to all of the housing available in Charleston County, including rental housing, owner-occupied housing, single-family homes, apartments, and everything in between.

“Reducing barriers” to add to the housing supply means making it easier to add the types of housing that the community needs. Changes to zoning regulations, transit-oriented development, streamlining permitting processes, and bringing vacant units into productive use can all help create needed homes that meet Charleston County's growing housing needs.



These strategies encompass efforts to provide housing attainable to households with incomes up to 120 percent of area median income (AMI). But the express focus is on housing affordable to low-income households—those with incomes below 80 percent of AMI—because this type of housing needs the greatest level of support, and because low-income households experience the greatest burdens of the county’s housing challenges.

Land banking, gap financing, incentives, and use of publicly-owned land are all important pieces of the puzzle. Many of these strategies will rely on partnership between the County and other entities.



These strategies focus on policies and programs that reduce the risk of displacement, particularly for renters who face challenges finding quality housing they can afford.

Helping people get a home when they need one can help get them on their feet. Helping people stay in their homes can also keep neighbors together and build strong communities.



As the previous chapter identified, some segments of the community face persistent barriers to accessing and sustaining homeownership, resulting in highly uneven access to generational wealth and financial security.

Strategies supporting this goal—such as down payment assistance, home repair, and community land trusts—focus on bringing stable homeownership into reach for households who may not otherwise have access.

# What is a Toolkit of Strategies?

**This plan presents a holistic toolkit of policies, programs, and capacity-building activities to address the community's complex housing challenges.**

The previous chapter outlines the layered challenges impacting housing attainability in Charleston County. Issues including land scarcity, high construction costs, economic inequality, and racial disparities all feed into the complexity of providing and sustaining high quality housing affordable to the diverse Charleston County community.

The county's context demands a multi-faceted approach—no single program, no matter how successful, will be sufficient.

## About the Toolkit

The following section outlines a comprehensive toolkit of approaches to advancing the five strategic goals. The toolkit includes policies, programs, and strategies to build needed capacity.

All strategies described in this chapter include some level of involvement by the County. But most strategies involve partnership with other entities, including local governments, nonprofit organizations, developers, and other stakeholders.

It is not possible for the County and its partners to implement all of these recommendations at once; some strategies will need to be prioritized as near-term action items, and others will require more capacity, resources, and time before they can be successfully implemented. Momentum to address the challenges will require a sustained commitment to collaboration and action on the issue. The implementation matrix included in the Implementation Chapter provides a framework for phasing use of these tools.

The strategies in this chapter include a variety of tools: some are policy tools, some are programmatic, and some are oriented toward building capacity.

## Policy Tools

Policy tools involve the creation of, amendment to, or advocacy around local and state law and regulations in order to reduce barriers and create supports that help meet the community's housing needs. For example, policy tools can determine available resources for housing, and alter the legal framework impacting renter stability.

## Programmatic Strategies

These strategies involve the use of resources to establish specific programs that meet housing needs. Program participants may include households (both renters and homeowners), developers (to encourage



the creation of affordable housing), and/or nonprofits providing services. In some cases, the County itself may operate a housing program; in many cases, the County could provide funding to non-profit partners with the needed expertise, community relationships, and capacity.

### **Capacity-Building Strategies**

These strategies are oriented specifically to creating the financial and organizational capacity needed to advance housing goals over the long-term. In many ways, these strategies lay the foundation for policy tools and programmatic strategies, and will be near-term implementation priorities.

### **How does funding from the American Rescue Plan Act fit in?**

The federal 2021 American Rescue Plan Act (ARPA) delivered \$350 billion Coronavirus State and Local Fiscal Recovery Funds (SLFRF) to state, local, and Tribal governments in the country to support their response to and recovery from the COVID-19 public health emergency. ARPA funds may be used for many purposes. Treasury has ruled that many activities related to affordable housing are eligible uses of ARPA funds.

In 2022, Charleston County Council dedicated \$20 million of its \$80 million in ARPA funds to housing initiatives. This is a significant and timely investment in affordable housing initiatives that sets a foundation for long-term impact and action.

Local governments have flexibility over how to use ARPA funds; however, the use of funding is time sensitive. Under Treasury rules, SLFRF funds must be used for costs incurred on or after March 3, 2021, fully obligated by December 31, 2024 and fully spent by December 31, 2026. (The term “obligated” means orders placed for property and services, contracts and subawards made, and similar transactions that require payment.)

The flexibility and time-bound nature of the County’s ARPA funds suggests that these \$20 million are best positioned to pilot programs, build capacity of the county’s housing ecosystem, and create a proof of concept upon which the community can build future efforts.

A high-level overview of the County’s plans for its housing-oriented ARPA funds is provided to the right. These planned programs and uses will also be highlighted throughout the chapter.

## **ARPA-Funded Housing Initiatives**

### **Goal 1: Expand capacity of the local housing ecosystem**

Provide grants and technical assistance to local non-profits to strengthen their capacity to develop quality affordable housing

### **Goal 2: Reduce barriers to adding needed housing**

Provide technical assistance resources to local governments to facilitate the creation of needed housing

### **Goal 3: Invest in creation and preservation of attainable housing**

Provide gap financing to quality affordable housing development projects

### **Goal 4: Support housing stability & security**

Provide assistance to help voucher holders find and security quality affordable housing during the available timeframe

Pilot an emergency rent assistance mini loan program

### **Goal 5: Increase equitable access to homeownership**

Expand available down payment assistance and education resources to first-time homebuyers

Expand home repair resources for seniors and low-income homeowners

## Goal 1

# Expand capacity of the local housing ecosystem

The first strategic goal is to strengthen and support the groups involved in building, maintaining, renting, and financing housing. The strength of this “housing ecosystem” is the foundation upon which all other goals are built—the stronger, more coordinated, and better resourced these groups are, the more effective their work will be in meeting the community’s housing needs.

This goal includes a range of strategies—listed to the right—to create needed resources, provide training, improve coordination, and fill specific gaps in capacity. These strategies pay particular attention to groups without many resources (such as small nonprofits and emerging developers) who will be critical in equitably meeting community housing needs, and who need support to do their best work.

As the list shows, some strategies involve new policies, some are programmatic, and some are focused on capacity building through coordination, partnership development, and advocacy.

Because the housing ecosystem’s capacity is so foundational, implementation of several strategies will best begin in the near-term. The planned timeline for implementation is further detailed in Implementation chapter.

### Policy Tools

- Establish an affordable housing trust fund
- Support and coordinate advocacy on state legislative issues

### Programmatic Strategies

- Provide capacity building and technical assistance resources to nonprofits and emerging housing developers

- Strengthen the region’s building trades workforce

### Capacity-Building Strategies

- Cultivate partnerships with major employers to invest in housing

- Sustain capacity within the County

## Community Housing Survey

### Prioritizing Housing Programs & Activities

**Question:** Expanding capacity of the local housing system means providing resources and knowledge for important housing activities. Which programs would you like to see in Charleston County? (Select your top 3 priorities.)



#### How did views differ?

Renters were more likely to support new construction of attainable housing (60%), rental assistance (52%), and expansion of homeownership opportunities (51%). Homeowners were more likely to support home repair for low-income homeowners (52%). Lower-income households (\$25,000 to \$50,000 per year) were more likely to support rental assistance (52%), while high-income households (more than \$150,000 per year) were more likely to support renovation of existing affordable rental units (81%).



### Establish an affordable housing trust fund to support priority activities

The County and its partners need dedicated resources to sustain important housing initiatives. Strategies such as gap financing for affordable housing development, land banking, homeownership assistance, and nonprofit capacity building all benefit from a stable, dedicated source of funding. Many communities (like Greenville, Austin, Nashville, and others) set aside specific funds for this purpose, often expanding their funding commitments over time.

A dedicated housing fund continually emerged as a top priority in conversations with community members and housing stakeholders. Charleston County has considered possible approaches to funding such a source—also described as an Affordable Housing Trust Fund—in the past. Yet there are many questions to consider regarding appropriate funding levels, funding sources, administration and

governance, and roles for potential partners. Previously, uncertainty surrounding these implementation-related questions has been a barrier to embracing this strategy. The implementation chapter of this report outlines a framework for how the County could move forward to establish an effective foundation for a dedicated housing fund.

Charleston County has already dedicated \$20 million of its federal ARPA funding to housing initiatives, and has opportunities in the years ahead to expand this initial commitment. These ARPA funds represent an opportunity to establish an initial funding framework and structure for policy development, the application process, administration, and monitoring of funds. The implementation section also identifies timing considerations related to ARPA funds, and informs when new sources of revenue will be needed to sustain important activities.

## Case Study

# (re)BUILD Tulsa Developer Academy



The re(BUILD) Tulsa Developer Academy provides education and funding to non-profit and for-profit residential developers, specifically BIPOC (Black, Indigenous, and people of color) individuals and women.

Re(BUILD) is a three-week program that includes training sessions, consultations with facilitators, and a capstone project for developer-entrepreneurs to put their new knowledge to the test.

Participants typically have some initial experience with real estate development, but are ready to scale up or overcome challenges they confronted in previous projects.

Re(BUILD) is operated by TEDC, formerly known as the Tulsa Economic Development Corporation, an organization charged with promoting and sustaining small business growth in Tulsa.



ARPA

## Provide capacity building and technical assistance resources to nonprofit and emerging housing developers

Strong developers are a critical part of the ecosystem that provides and sustains high-quality housing—particularly affordable housing. Currently, there is only a small handful of nonprofit developers with the experience and financial position required to successfully undertake an affordable housing development. For example, just 10 percent of all Low Income Housing Tax Credit allocations made in the past decade to projects in Charleston County were awarded to nonprofits.

Expanding the number of nonprofit developers with the capability to structure an affordable housing deal and win a LIHTC allocation will strengthen the region's ability to attract state and federal resources for affordable housing production, while also more closely aligning these resources with community needs and the community-building efforts of those nonprofits and the neighborhoods they serve.

Smaller for-profit developers, including developers of color, also play an important role in providing needed housing. For example, larger developers may not be willing to undertake smaller infill developments, yet those types of development are critical to neighborhood revitalization, community ownership, and sustainable land use.

The County is in a position to work with small nonprofits and emerging housing developers (including developers of color) to expand their opportunities and capacity to undertake quality housing and affordable housing development. Such a program could include fundamentals of real estate development, information about how to participate in County programs, and/or preparation for participation in national training resources (such as those provided by the National Development Council).

## Case Study

# Charlotte Housing Opportunity Investment Fund



### Cultivate partnerships with major employers to invest in housing

Community conversations during the planning process made clear that economic development leaders and major employers recognize the importance of housing to the region's continued economic prosperity. High housing costs and low housing availability have made it increasingly difficult for even moderate-income and high-wage employees to find housing when considering a move to the region. Some companies are losing talent to competitors in other markets that have more affordable and available housing. This over-heated housing market most painfully impacts households with lower incomes. As the previous chapter identifies, the region's rapid economic growth during the past two decades is in fact one of the driving factors of housing challenges in Charleston County.

As major employers increasingly recognize the impact of attainable housing, they may also see expanded roles for themselves as part of the solution. The County and its partners should continue to communicate the inter-reliance of housing attainability and regional economic prosperity, and encourage large employers to continue and/or begin funding housing programs that support the region's diverse workforce.

The Charleston Metro Chamber of Commerce is already leading on housing issues, including through the Regional Housing Coalition. The Chamber, alongside other partners, can continue to cultivate a network of employers committed to partnership on housing issues to share best practices and promising models in corporate contributions to attainable housing production and preservation.



Some communities, like Charlotte, have assembled civic and corporate resources to support affordable housing preservation and development.

The Charlotte Housing Opportunity Fund (CHOIF) is a privately-funded housing fund to promote mixed-income and affordable housing, targeting 50 percent of units below 80 percent of area median income.

The \$53 million initial capitalization is made available as preferred equity for non-LIHTC mixed-income development and as subordinate debt for acquisition or construction financing. CHOIF is administered in close coordination with City of Charlotte's Housing Trust Fund—the two sources have a joint Request for Proposals, and all proposals are reviewed by the City as well as LISC, the nonprofit administering CHOIF funds.



### Strengthen the region's building trades workforce

Ample availability of skilled contractors and tradespeople directly supports the quality and pace of needed housing development. Shortages in these sectors cause costly construction delays, making it difficult to provide attainable housing when and where it is needed. Many trades also offer good salaries, supporting financial security and economic mobility among these workers. According to the Bureau of Labor Statistics, the average annual wage in the construction sector in the Charleston-North Charleston metro area was \$72,000 in 2021.

Charleston County should continually seek opportunities to strengthen this workforce. Many leaders in this space highlight that early exposure to opportunities in the trades can encourage young people—including those from lower-income communities—to pursue careers in the trades.



### Sustain capacity within the County to advance key priorities

Successful implementation of housing activities will require a knowledgeable staff with dedicated, daily focus on key activities.

County Council's creation of the Department of Housing and Neighborhood Revitalization (HNR) put this very infrastructure in place; sustaining this capacity will be needed for ongoing program implementation, outreach and community engagement, coordination with community partners, policy development, and monitoring. The County should consider establishing a permanent advisory body to work with HNR to develop recommendations for County Council.

Resources to sustain this capacity could come from annual allocations from the general fund or an earmarked portion of a new dedicated funding source (described in greater detail on pages 82 through 85).

## Strategy Spotlight

### State Legislative Issues for Further Analysis

#### Goal 1: Expand capacity of the local housing ecosystem

Use of accommodations and/or hospitality tax revenue for affordable/workforce housing purposes (pages 82 to 85)

#### Goal 2: Reduce barriers to adding needed housing supply

Authorization of inclusionary zoning (S 258)

Extend powers related to repair of unfit dwellings to counties (H 5036) (page 61)

#### Goal 3: Invest in creation & preservation of attainable housing

State authorization of land bank authorities and powers (page 66)

Flexibility to use TIF in a manner that promotes the creation affordable housing (page 68)

State law impacting assessment standards for affordable properties (page 69)

#### Goal 4: Support housing stability & security

Source-of-income protections (page 73)

Review of landlord-tenant law impacting eviction (page 73)

Caps on late rent fees (page 73)

#### Goal 5: Increase equitable access to homeownership

Property tax exemptions for low-income homeowners and heirs property holders (S 233) (page 76)



### Support and coordinate advocacy on state legislative issues

The South Carolina Legislature's decisions set the framework in which local governments can operate. State law impacts the County's options regarding land use policy, collection and use of tax revenue, tax incentives, and more. In some cases, state policy offers a supportive foundation for the County; in others, there is the opportunity for greater alignment to help the County and its partners better meet community needs.

State policy is debated and amended annually, creating opportunities to strengthen the degree to which state law supports the county's needs. Charleston County should work with partners to continually identify potential state policy changes that could support local efforts. The County can also coordinate with local advocacy organizations to align recommendations with County policy and funding sources.

This type of collaborative advocacy is complex and can take time—the County may not find alignment with local partners on every issue, and it will likely take several legislative cycles to fully formulate and achieve policy goals. Nonetheless, patient persistence and collaboration on shared priorities could expand the toolbox available to the County and its partners, and pay dividends for the community.

The Housing Our Future process identified several state legislative issues, listed to the right, that the County and its partners should revisit for further study and potential advocacy.

## Goal 2

# Reduce barriers to adding needed housing

As Chapter 2 describes, there are deep unmet needs for housing in Charleston County, and much more housing needed in the years ahead. This strategic goal focuses on policy tools, programs, and capacity-building strategies that can reduce barriers to adding that needed housing.

While strategies within this goal reduce barriers to creating housing of any kind, there is a particular need to reduce barriers to providing housing that is attainable to low- and moderate-income households—the market is simply not producing housing affordable to these households today. (The third goal is more explicitly focused on strategies for providing affordable housing, and will discuss those specific opportunities in much greater detail.) Yet there is also a need to accelerate the production of housing

for households in all parts of the affordability spectrum, including affordable housing, moderate-income housing, and upscale housing.

Collaboration is a major theme of strategies supporting this goal. Strategies related to zoning, incentives, permitting processes, and vacant units will all be more successful if done in coordination with municipalities in the county, and even with neighboring Berkeley and Dorchester Counties. Historically, however, there are limited formal mechanisms for this type of regional governance and collaboration on land use issues. Working toward a regional approach to housing issues will take time and dedicated focus on building relationships and new modes of partnership.

### Policy Tools

Continue to refine the Zoning & Land Development Regulations Ordinance (ZLDR) to maximize housing development opportunities

Accelerate permitting processes for housing development

### Programmatic Strategies

Create incentives to bring vacant units back into use

Continue to invest in brownfield assessment and remediation

### Capacity-Building Strategies

Collaborate with municipal partners to align zoning and other land use regulations



**Continue to refine the Zoning & Land Regulations Development Ordinance (ZLDR) to maximize housing development opportunities**



The County's Zoning and Land Development Regulations Ordinance (ZLDR) is among the County's principal tools for shaping future housing development. The ZLDR sets out what types of land uses are allowed and where, and outlines associated requirements and limits on density, height, parking, lot coverage, and more. While 72 percent of vacant residential land (according to parcel data) is in unincorporated Charleston County, just 75 percent of that land lies within the Urban Growth Boundary, meaning that there are constraints on density that can be reasonably supported in many unincorporated areas.

In October 2021, Charleston County Council adopted several amendments to the ZLDR that address affordable and workforce housing. These amendments facilitate a greater variety of housing types, remove barriers to the creation of Accessory Dwelling Units (ADUs), and strengthen incentives

for developments that include affordable (up to 80 percent of AMI) and/or workforce housing (up to 120 percent of AMI) units. The Planning and Zoning Department, the Planning Commission, and Council should continually seek to identify and consider enhancements to the ZLDR that diversify available housing, encourage the creation of affordable and workforce housing, and disincentivize uses that compete with residential uses (such as short-term rental housing and storage facilities).

The County should periodically re-evaluate its incentive zoning policies for affordable and workforce housing. Re-evaluation of these incentives should seek to maximize the attractiveness of the incentives, align compliance requirements with those of other jurisdictions in the region, and explore payments in lieu as one means to raise revenue needed to directly support affordable housing creation.

Resilience to storm impacts and flooding can support housing stability by avoiding costly damage and displacement resulting from severe storms.

In August 2022, County Council adopted several amendments to the ZLDR that promote resilience, including in residential development. Specifically, these changes streamlined requirements by introducing pervious surface standards and capping impervious lot coverage at 40 percent of lot area. Projects may include up to 70 percent impervious lot coverage if they include low impact design features (such as rain gardens, rain barrels, or other innovative design features that achieve water infiltration) approved by Public Works and the Stormwater Division. In net, these changes do not reduce the buildable area for residential uses.

## Community Housing Survey

### Prioritizing Housing Programs & Activities

**Question:** Policies that guide what can (and can't) be built can create challenges to creating needed housing. Increasing density—like allowing more housing units per lot, apartments or townhomes, or taller buildings in some locations—can help reduce those challenges. In what situations would you support these types of housing?

(Select your top 3 priorities.)



#### How did views differ?

Renters (70%) and lower-income households (less than \$75,000 per year; 66%) were more likely to support adding density if housing is affordable to people with a range of incomes. Higher-income households (more than \$75,000 per year) were more likely to support adding density near jobs (61%). Black respondents (70%) had more support than white respondents (50%) for adding density if housing is affordable to people with a range of incomes.



ARPA

### Collaborate with municipal partners to align zoning and other land use regulations

Charleston County is one of many jurisdictions setting land use policy in the county; each incorporated municipality has its own zoning code and associated development regulations. The City of Charleston, North Charleston, and Mount Pleasant together comprise the vast majority of land within the Urban Growth Boundary (UGB), meaning that their zoning and land use regulations play the most central role in shaping development in areas with the greatest potential for housing development and walkable densities.

Every community has its own complex circumstances, and tailored zoning ordinances help to provide detailed guidance. Yet, county-wide, uncoordinated ordinances can create costly confusion and delays.

Charleston County should support coordination around zoning issues and changes impacting housing attainability, including allowable densities and housing types, entitlement incentives and density bonuses, permitting processes, transit-oriented development approaches, and affordability definitions and monitoring. This could include centralization of reporting and monitoring for inclusionary set-asides.

Some local governments have limited resources to study and implement zoning and land development regulation updates. Supporting these partners through technical assistance resources can advance shared, county-wide goals of housing attainability through zoning and process refinements that improve clarity and efficiency.

## Strategy Discussion

# Zoning Incentives, Density Bonuses & Inclusionary Zoning



### Accelerate permitting processes for housing development

The more time it takes for a project to receive zoning, environmental, and other regulatory approvals and finish construction, the longer a developer has to pay high interest rates on construction loans. This can add significant costs and unpredictability to a project, and delays the delivery of needed housing.

Every jurisdiction in the county has its own approvals process; some processes are fairly expedient, while others can take more than two years. The County, along with partners in other jurisdictions, should continually identify ways to expedite these processes, particularly for projects that include affordable housing.

Permitting processes represent another priority for inter-jurisdictional coordination—aligning processes and standards across permitting jurisdictions can help alleviate some factors that drive project costs.



Zoning is one tool for encouraging the creation and preservation of affordable housing. Incentives like density bonuses grant additional height, density, lot coverage, or parking flexibility to projects that create or preserve some portion of units that are affordable to low- and/or moderate-income households (or pay a fee in lieu of including those units). However, in markets where land values do not encourage density (or where low-density development is already highly profitable), it is common that these incentives go unused. The complexity of income verification and other compliance reporting requirements can also make developers hesitant to use these incentives.

Mandatory inclusionary zoning, by contrast, requires developers either to include affordable units in residential development or pay a fee in lieu. When used appropriately, these tools can help a community realize the

creation of affordable units. However, it can be difficult to design these policies such that they create a meaningful number of new affordable housing units, but not discourage housing development altogether. In other words, a badly designed inclusionary zoning policy has the potential to restrict the overall creation of new housing supply, in effect doing more harm than good.

These tradeoffs and tensions reflect the limitations of zoning as a stand-alone tool in achieving affordable housing goals. Yet it is important to create a framework encouraging mixed-income development. Gap financing and public control of land in strategic sites are complementary (and more powerful) strategies to affect the creation of needed affordable housing. As of this plan's publication, South Carolina state law does not authorize local governments to use mandatory inclusionary zoning; all existing affordable housing incentives are voluntary. But the State Legislature periodically considers bills that would allow for the local use of mandatory inclusionary zoning.

No matter the preferred approach, what is essential is that zoning policies are aligned with market conditions, supportive of mission-oriented developers' efforts to create affordable and moderate-income housing, and coordinated across jurisdictional boundaries to the greatest extent possible.

## Case Study

### Saint Louis Vacancy Collaborative



The Vacancy Collaborative in St. Louis is a multi-sector coalition of community members, private and non-profit stakeholders, and City agencies committed to reducing vacant property in St. Louis.

The Collaborative helps to coordinate existing vacancy efforts under one umbrella and empowers the public and private sectors to work together toward solutions through six strategic working groups: anti-displacement; data analysis; neighborhood engagement; reinvestment and reuse; stabilization, maintenance, and demolition; and vacancy prevention.

The Collaborative's working groups collect data and conduct community outreach that helps to formulate policy recommendations and develop resources for neighborhood groups and rehabbers.



#### Create incentives to bring vacant units back into use

Vacant homes in Charleston County, like brownfields, are liabilities that, with the right supports, could become housing assets.

Buildings can be vacant for many different reasons. In some cases, the owner has the will but not the resources to improve a property so it can be occupied. In others, developers may be holding the property until its condition declines to the point that it could be demolished and redeveloped as something else. In either case, vacant properties are eyesores, safety hazards, and buildings which could otherwise be homes.

The County and other jurisdictions within the county should explore a range of solutions to incentivize renovation and occupancy of vacant buildings. Possible solutions include fees or fines (such as employed by the City of Charleston), tax incentives for renovation of vacant properties, and renovation grants or low-cost loans.



#### Continue to invest in brownfield assessment and remediation

Brownfields in the County also represent assets which, if remediated, could unlock land for development of community assets, including housing.

Previously, Charleston County was selected by the U.S. Environmental Protection Agency (EPA) to receive two community-wide Brownfields Assessment Grants. These grants were used to identify brownfields throughout the county, and conduct Phase 1 and Phase 2 Environmental Site Assessments and clean-up on selected properties.

The County and its partners should continue to seek resources for brownfields assessment and remediation. Planning and cleanup for brownfields should be closely aligned with transit access, new potential housing resources, and land banking and disposition efforts.



## Goal 3

# Invest in creation and preservation of attainable housing

The third strategic goal focuses specifically on increasing the production of affordable and mixed-income housing. While several other goals touch on related topics, all strategies discussed here are oriented toward the creation of housing that is affordable to low- and moderate households (i.e., incomes less than 120 percent of area median income, or AMI), with particular focus on housing for households with incomes below 80 percent of AMI. More deeply affordable housing (i.e., for households with incomes below 50 percent of AMI) needs the most financial support to be feasible. “Attainable housing” is used here as an umbrella term to capture housing affordable to households in the full range between 0 and 120 percent of AMI.

Strategies including land banking, gap financing, and tax incentives are all detailed in this section. Most of these strategies rely on partnerships between the County and other entities.

Additional strategies for households in this income range, such as strengthening stability for renters and expanding access to homeownership opportunities, are included within Goals 4 and 5.

### Policy Tools

Utilize and bank land to support affordable and mixed-income housing development

Explore using TIF and tax abatement to support affordable and moderate-income housing

Review assessment policies for affordable housing

### Programmatic Strategies

Establish new gap financing source(s) to increase the production of affordable and moderate-income housing

### Capacity-Building Strategies

Explore creation of a public development partner

Continue to explore and support housing authority coordination



## Establish new gap financing source(s) to increase the production of affordable and moderate-income housing

As described in Chapter 2, creation and preservation of affordable housing (affordable to households earning less than 80 percent of AMI) requires some form of financial support to close the “gap” between what can be financed through conventional sources and the full cost of development. In Charleston County, it is not uncommon for affordable housing development projects to have a gap even after full use of available state and federal programs. Local sources of gap financing can help get these projects over the finish line, and can even help them better compete for state and federal sources. (SC Housing’s Qualified Allocation Plan, for example, gives additional points to 9 percent LIHTC applications that have a local financial contribution.)

Charleston County should create new gap financing programs through a dedicated housing fund (recommended on page 53). These programs should align with existing federal, state, and local programs—partners that administer those programs (such as SC Housing) should be consulted in the process of creating Requests for Proposals (RFPs) for new programs.

The County and its advisors will have to answer key questions in the design of new gap financing programs. For example, what exactly is the affordability requirement? Are both rental and for-sale projects eligible? Are there target geographies, or geographic characteristics that make projects more competitive? What is an appropriate cap on assistance per unit? What are the best forms of financial assistance—grants for

acquisition, bridge, or permanent financing? (Loans are the best form of gap financing for LIHTC projects.) What is the rate and term for gap financing? (Lower-rate and long-term sources are often more beneficial to a project, but have the tradeoff of tying up the County’s resources for a longer period of time.) How will funds be administered? Does the County need partners to help evaluate potential deals or disburse and monitor funds?

The implementation chapter of this plan provides initial guidance on some of these questions, and outlines a framework for administration and governance of gap financing programs, as well as other activities funded by a dedicated housing trust fund.



## Utilize and bank land to support affordable and mixed-income housing development

Policy tools like zoning can help encourage the inclusion of affordable housing, but are limited in their ability to fully realize the creation of affordable housing, particularly in locations near employment centers or transit which may also have strong demand for high-end housing.

But when local governments own land (as in the case of 995 Morrison), they have more direct control over how that land can be used, including whether future development must create affordable housing.

As described in the previous chapter, divisions of Charleston County collectively own more than 1,100 acres of land classified as “vacant” in parcel data (as of this plan’s publication). Ten percent of this acreage lies within a half-mile radius of the planned

Low Country Rapid Transit line. Land-holding divisions include the Airport District, Charleston County Sanitation, and others.

Certainly, not all County-owned vacant properties are actually available for future development, nor would all properties be suitable for residential or mixed use. Yet, there may be several properties that present these opportunities, or could in the future if current holdings are strategically expanded.

The County should conduct a detailed assessment of its holdings, and develop a strategy to proactively use and purchase land for future affordable and mixed-income housing development. That strategy should identify target geographies (e.g., areas with transit access, or neighborhood revitalization areas), determine appropriate holding entity(s) (e.g., partner non-profits, or an entity within the County), and outline terms

of transfer for future development (e.g., sale, ground lease, sellers notes, prices, etc.).

This strategy should also explore what capacity the County and its partners need to successfully and actively bank and use land in this fashion. While traditional “land banks” (which have authority to clear title) are not currently authorized by state law, dedicated staff capacity to lead land banking and transfer functions would still be needed for successful work in this domain.

Land banking for housing development could also be implemented in partnership with other jurisdictions and partners across the region. A regional land bank could serve as a central entity to manage the acquisition, holding, and disposition of infill lots (and even larger assemblages of land) for future affordable and mixed-income housing development.

# Community Housing Survey

## Prioritizing Housing Programs & Activities

**Question:** The County currently owns developable land, some of which could be used to create attainable housing that is protected long-term. Which ideas would you support? (Select your top 3 priorities.)



### How did views differ?

Black respondents (48%) and respondents age 35-44 (50%) were more likely to support maximizing the amount of housing regardless of cost.



**Explore creation of a public development partner**

Many local governments have development entities with capacity to facilitate large, complex projects involving significant public subsidy (i.e., either land or financing). These development entities can assemble and hold land for economic or neighborhood development, lead pre-development activities (i.e., master planning and RFP processes), and even participate as co-owners in signature projects. The Columbia Development Corporation in Columbia, South Carolina was an example of such an entity.

County governments have not traditionally had these entities, but as challenges of urban development extend past the boundaries of urban cities, many communities face a growing need for this type of capacity. Charleston County should remain in conversation with local jurisdictions and local housing authorities to discuss whether and how this capacity could be created.



**Continue to explore and support housing authority coordination**

There are three housing authorities in Charleston County: the Housing Authority of the City of Charleston (CHA), the North Charleston Housing Authority (NCHA), and the Charleston County Housing and Redevelopment Authority (CCHRA). Each of these authorities operates a Housing Choice Voucher program, and CHA and CCHRA operate portfolios of public housing (which range in size and population served). Some also have programs to help residents become economically self-sufficient, such as the Family Self-Sufficiency program.

The County and its partners should explore opportunities for coordination (and/or consolidation of these organizations) in order to maximize impact of the voucher program, coordinate Project-Based Voucher contracting, ensure the quality of existing public housing, and support the creation of additional affordable housing.

## Case Study

# Special Tax Assessment for Affordable Housing



Explore using Tax Increment Financing (TIF) and tax abatement to support affordable and moderate-income housing

In 2022, Greenville County adopted a policy providing up to 70 percent abatement on taxes for housing development projects including affordable housing.

To be eligible for incentives under this new policy, a project must have a minimum \$7.5 million investment and include at least 20 percent of units affordable to households with incomes between 40 percent and 80 percent of area median income (AMI) with the majority of such units affordable to households with incomes below 60 percent of AMI.

Projects will maintain eligibility for abatement by submitting annual certifications. Certifications are to include the rent roll, and detail the number of housing units by AMI level and their rental rates.

Tax incentives are another tool in the toolbox for creating and preserving affordable housing. Mechanisms like Tax Increment Financing (TIF) and tax abatement are used by local governments to incentivize development. The traditional purpose of these tools is to promote economic development, but as more communities realize the importance of housing affordability to economic prosperity and community health, cities and counties are increasingly using these tools to promote the inclusion and creation of affordable housing.

Charleston County should maximize use of these tools to support development and preservation of affordable and moderate-income housing. However, it is important to acknowledge the constraints on these tools. TIF in South Carolina currently requires approval by all taxing jurisdictions, which makes it a somewhat less commonly used

tool. The increment (or available incentive) for residential development using TIF is not a very deep subsidy and would likely need to be layered with other supports, particularly to provide deeper affordability. Outright requirements to use TIF for affordable housing, or to set aside some portion of TIF revenue into a County-wide housing fund, would need to be reviewed for consistency with state law.

The path to creating a tax abatement policy to support affordable housing has clear precedent. In 2022, Greenville County Council passed such a policy, allowing projects to apply for tax abatement if they provide at least 20 percent of units at rents affordable to households with incomes between 40 percent and 80 percent of area median income (AMI). Charleston County could structure such a program to match its specific housing needs.



### Review assessment policies for affordable housing

In Charleston County, properties are taxed on the basis of their appraised value. Appraised value is determined through either the cost approach (determined by the cost of replacement), a sales comparison approach (which looks at the sales value of similar properties in similar locations), or the income approach (which is used to value commercial and rental property by valuing the future revenue stream).

Charleston County should continually review its appraisal methods to ensure its methods incorporate the reality of affordability restrictions on sales price (in the case of deed-restricted affordable for-sale housing and Community Land Trusts) and rents (for affordable rental properties) when determining appraised value. Appraisals which value affordable properties as market-rate add unnecessary costs to the operation of affordable housing.



## Goal 4

# Support housing stability & security

Many renters in Charleston County are just a paycheck away from missing rent, moving from apartment to apartment, or living in unhealthy housing. Some renters who cannot qualify or successfully compete for quality options are limited to lower-quality options where landlords charge above-market rents. What can the County and its partners do to make sure that renters in Charleston County have a safe, stable, affordable, and healthy place to call home?

Conditions impacting renter stability are complex—economic, physical, social, and legal circumstances all intersect to impact renters' housing options, wellbeing, and security. There is mounting evidence that evictions and unplanned or frequent moves lead to negative health and educational outcomes—especially for children.

As complex as issues of renter stability may be, the striking evidence of its importance warrants ongoing effort to identify policies and programs that can help renters find and maintain quality, affordable housing.

This fourth strategic goal focuses on a range of approaches to reducing the prevalence of common issues that lead to evictions, limit access to quality housing options, and contribute to displacement.

### Policy Tools

Explore policy protections to improve stability for renters

### Programmatic Strategies

Create landlord incentive programs to help tenants overcome barriers to quality housing

Provide assistance to voucher holders searching for housing

Provide emergency rental assistance resources

### Capacity-Building Strategies

Proactively advance affordable housing preservation priorities

Coordinate access to legal counsel for renters facing eviction



## Create landlord incentive programs to help tenants overcome barriers to housing quality

Low-income renters struggle to access quality options when searching for housing. In some cases, low-income renters, even those with a great rental history, may be out-competed by higher-income renters when applying for attractive housing options.

Many landlords refuse to rent to Housing Choice Voucher (HCV) participants, due to disinterest in meeting housing authority requirements, misunderstanding about what those requirements are, a stigma attached to HCV renters, or a combination of those factors.

Tenants with past evictions or past justice-involvement have a particularly difficult time accessing quality housing.

Landlord incentive programs are designed to give tenants a fair shot at accessing quality housing while also reducing the risks and barriers for landlords. For example, some landlord incentive programs will cover repairs or rent nonpayment if a rental situation goes awry. Other programs offer modest grants to help small-scale landlords make improvements to meet Housing Quality Standards (HQS) for the HCV program. Others provide a signing bonus to recruit landlords to participate in the HCV program.

Charleston County can work with its partners at local housing authorities and social service organizations to design incentive programs that will work for renters who most need support.



ARPA

## Provide assistance to voucher holders searching for housing

Many Housing Choice Voucher (HCV) participants run out of time during their search and lose access to their voucher altogether. Other voucher holders settle for an apartment they can quickly find, even if it is not in a neighborhood of their choice. Barriers such as transportation, landlord disinterest, and limited information about available options all complicate the search.

Some communities provide direct support to households in their search by educating prospective landlords on the program, maintaining a list of participating landlords, providing transportation assistance, or even offering signing bonuses to landlords who agree to participate in the HCV program. These and other approaches can be effective ways of making the HCV program more efficient while also producing better outcomes for participating households.

## Case Study

# Detroit Housing Preservation Partnership



In 2018, the City of Detroit assembled a Preservation Task Force and created a Preservation Action Plan. The Task Force started by creating a Preservation Database, including property address, the number of assisted units, the current owner, the date compliance periods of relevant programs are scheduled to end, and existing public financing tied to the property. With the database in hand, the Task Force created a prioritized list of specific properties for immediate intervention.

The Action Plan also identified specific types of financial assistance to help current owners or potential buyers preserve affordable housing properties. Resources such as capital needs assessment grants, low-interest acquisition loans, and preferred equity were crafted to fill specific financial gaps and overcome barriers to preservation.



**Proactively advance affordable housing preservation priorities**

As described in the previous chapter, there are hundreds of dedicated affordable housing units which are slated to lose their affordability restrictions over the coming decade. Some affordable housing properties may be at risk of conversion to market-rate; others may be likely to remain affordable, but with growing deferred maintenance issues. A detailed strategy to preserve these properties as high-quality affordable housing opportunities will help avoid displacement, keep renters in their neighborhoods, and preserve the already limited stock of dedicated affordable housing.

Charleston County should work with partners at HUD, housing authorities, the SC Community Loan Fund, and SC Housing to inventory these properties, identify preservation priorities, and create a plan for priority properties (including outreach and assistance).



ARPA

**Provide emergency rental assistance resources**

Many renters in Charleston County live paycheck to paycheck. For the 24 percent of renter households paying more than half of their income toward housing, it is close to impossible to build up a financial cushion. Even a small financial disruption—like a car repair or missed week of work—can break a household's budget, leading to a missed rent payment and late rent fees. A 10 percent late fee on a \$1,500 monthly rent is \$150—a large sum for somebody already in financial distress.

Charleston County can explore creating programs that help renters cover rent and avoid those late fees. A zero-interest micro loan program, for example, could help thousands of renters avoid unpaid rent situations that lead to late rent fees, eviction filings, and—even worse—evictions.

## Community Housing Survey

### Prioritizing Housing Programs & Activities

**Question:** Each of the policies listed below is an effective way to improve housing stability. Which policies do you think would have the most impact in Charleston County?  
(Select your top priority.)



n = 690

#### How did views differ?

Households with incomes between \$25,000 and \$50,000 per year were more likely to support providing emergency rent or utility assistance (46%). Households with incomes between \$50,000 and \$75,000 and \$100,000 and \$150,000 per year (14%) and respondents identifying as “Other” race or ethnicity (23%) were more likely to support expanding access to legal help for renters facing eviction.



#### Coordinate access to counsel for renters facing eviction

When renters are served with an eviction notice, it can be difficult to know where to turn. Even though legal aid resources and other supports may be available, it is hard to identify the options and which make the most sense. But tenants’ access to legal counsel is shown to dramatically increase the likelihood that an eviction filing results in a workable outcome for tenants, including negotiation of repayment plans, reductions in damages, or more time to find housing and make a move. Tenant legal representation can also make the process of resolving disputes smoother for landlords.

Charleston County can work with its partners to centralize information about available services, and help navigate renters in crisis to services that might work for them. These partners can also work with neighborhood-based organizations and faith leaders to expand awareness of available supports.



#### Explore policy protections to improve stability for renters

The community should continually consider policies that reduce the prevalence of common issues that lead to damaging outcomes like eviction.

For example, unlike in North Carolina, there are no caps on late fees in South Carolina. Setting reasonable caps can maintain landlords’ ability to recover income while also avoiding financial hardships for tenants that can lead to eviction. Appropriate changes to state law related to evictions may also reduce the prevalence of eviction filings, limiting them to fewer circumstances and keeping renters’ records clear. The County could also explore source-of-income protections, which prohibit discrimination on the basis of a renter’s source of income (like HCV or SSI) and expand renters’ ability to access quality housing.

## Goal 5

# Increase equitable access to homeownership

As detailed in Chapter 2, some groups face persistent barriers to accessing and sustaining homeownership, resulting in racial disparities and highly uneven access to generational wealth and financial security.

This final strategic goal is focused on strategies to address these inequities both by expanding access to homeownership for prospective buyers, and by helping existing homeowners overcome challenges to remaining in their homes.

Specifically, this goal includes strategies such as down payment and closing cost assistance, home repair, and shared equity housing models like community land trusts and limited-equity housing cooperatives.

This goal dovetails closely with goals 3 and 4; nearly all first-time homebuyers are currently renters. Stable, quality, affordable rental housing is, in many ways, the foundation for equitable homeownership opportunities.

### Policy Tools

Explore property tax relief for low-income homeowners

### Programmatic Strategies

Expand available down payment assistance and homebuyer education programs

Expand home repair resources for seniors and low-income homeowners

### Capacity-Building Strategies

Facilitate establishment and expansion of community land trusts and other shared-equity models

## Community Housing Survey

### Prioritizing Housing Programs & Activities

**Question:** Which policies and programs do you think would best expand stable homeownership for all Charleston County residents?  
(Select your top 3 priorities.)



#### How did views differ?

Renters were more likely to support expanding down payment assistance and education (84%) and reducing property taxes for low-income homeowners (75%). Black respondents were also more likely to support expanding down payment assistance and education (81%) and reducing property taxes for low-income homeowners (80%). People age 65 and up were more likely to support expanding emergency home repair resources (79%).



ARPA

### Expand available down payment assistance and education resources

Many homebuyers receive assistance when purchasing their first home. Some receive assistance from family, but many individuals do not have access to intergenerational wealth. Many households—particularly lower-income households—face significant barriers to saving for a home. The combination of low wages, rising rents, and other costs of living leave little extra money for saving.

Following the 2008 Great Recession, mortgage interest rates gradually decreased to historic lows. This was a boon for mortgage affordability, and contributed to home price growth, while new construction lagged. Beginning in 2022, the Federal Reserve began to raise interest rates to manage inflation, causing mortgage rates to rise. These higher rates may curb home price increases, but they also reduce mortgage affordability.

Even at more attainable housing prices, down payment and closing costs can be a barrier. While some mortgage options allow for a small down payment (e.g., under five percent of the purchase price), they also require private mortgage insurance (PMI) until the mortgage's loan-to-value ratio rises above 80 percent. PMI adds significant extra monthly costs for anybody unable to make a down payment of 20 percent or more. Assistance with up-front costs of a purchase, paired with homebuyer education, can help households afford a home and access more sustainable mortgage terms.

Matched savings programs can also help encourage and accelerate first-time homebuyers' efforts to save for their first purchase. By matching deposits of participating individuals, these programs can help bring homeownership closer to reality.



ARPA

### Expand home repair resources for seniors and low-income homeowners

As described in the previous chapter, many long-time homeowners in the county face significant repair needs. Major storm events can add to these challenges, leading to safety issues and even displacement. Mounting repair issues can also make it difficult for homeowners to maintain homeowners insurance, putting them at greater risk of financial hardship and danger. Programs to help homeowners resolve repair issues can preserve their home while also reducing the growing needs for new affordable housing opportunities.

It is difficult to provide home repair services that meet the broad variety of needs in the county. Under state law, property improvements that exceed 50 percent of a home's value must bring the home into full compliance with buildings codes—often at prohibitively high expense. Additionally,

homeowners without clear title (such as many heirs property owners) cannot access conventional sources of financing for home improvements.

The County should seek to expand its current critical home repair supports to assist more low-income homeowners and seniors; the American Rescue Plan Act provides a timely opportunity to do so.

Expanded home repair supports should prioritize flexibility in documentation requirements—alternatives to clear title (such as affidavits with supporting documentation) can help these programs reach heirs property owners, who are among the households with the greatest needs.



### Explore property tax relief for low-income homeowners

Property tax relief can be an effective part of a strategy to prevent displacement and preserve housing affordability in communities where property values are rapidly rising. These programs can be directed toward long-time and/or low-income homeowners living in a neighborhood undergoing focused reinvestment, or more broadly to income-eligible homeowners across the county. The assistance could take the form of a reimbursement or an exemption (if appropriate provisions are added to state law).

This type of property tax relief can also be paired with legal assistance to establish wills or resolve title issues. A fairly small amount of reimbursement (e.g., \$1,000 to \$2,000 per homeowner) can make a significant difference in these residents' ability to stay in their home and community.

## Case Study

### Durham Community Land Trustees



#### Facilitate establishment and expansion of community land trusts and other shared-equity models

Shared equity housing combines features of both renting and homeownership to create opportunities that, for many households, is a good mix of attainability, community building, and wealth building.

In a Community Land Trust (CLT) model, a nonprofit owns the underlying land on which a home sits, while a household (often income-qualified) buys and owns the home itself. If that household moves, the equity in the house is split between the household and the nonprofit. The nonprofit's share of the proceeds is passed to the next buyer via a lower price and helps sustain the organization's operations. Charleston County already has at least two active CLTs.

In a Limited Equity Housing Cooperative (LEC), a co-op organization owns both the land and structures. Residents buy into the property through "shares" of an ownership interest in the LEC.

Shared equity communities often have a physical design that promotes mutual support and community building. Features like open spaces, gardens, and community rooms facilitate community interaction. They may also involve a level of self-governance, which can build community pride and ownership.

Shared equity models require time, planning, and support to get started, partly because conventional financial institutions are unfamiliar with how to finance them. Yet the potential benefits outweigh the complexities. The County should continue to provide support to shared equity efforts—contributions such as land, navigation of permitting and approvals processes, and funding (as for other affordable housing development types) are all valuable forms of support.

Durham Community Land Trustees (DCLT) is a community land trust that develops, manages, and advocates for permanent affordable housing.

Since the organization's establishment in 1987, DCLT has created almost 300 units of affordable rental and homeownership housing. The organization is focused on homes for households with incomes less than 60 percent of area median income. More than 90 percent of the impacted families are African-American or non-white Hispanic, reflecting the power of the model in expanding housing access to groups who have traditionally been excluded.

With its focus on preservation, DCLT also makes capital and energy-efficiency improvements to properties it built or renovated more than 20 years ago.





## Chapter 4

# Implementation

# About Implementation

**Successful implementation of Charleston County's housing strategy will require sustained effort and focused, near-term steps that build a foundation for the future.**

## Phasing and Prioritization

The previous chapter outlines a comprehensive strategy to guide the County's housing efforts over the coming decade. It is ambitious in scope; no community can implement everything at once. They must determine where to focus their efforts, and take early steps that build momentum toward broader, larger impact.

Several near-term priorities emerged through the Housing Our Future process. These priorities were identified based on available resources, community priorities, and timing. Implementing these priorities will take effort and involvement from a wide array of partners. Near-term priorities for implementation are summarized on the next page, and highlighted within the implementation matrix (page 88).

## Implementation Matrix

The implementation matrix (pages 88 through 101) is a tool that the County and its partners can use to understand how various strategies fit together, which housing needs they address, and potential partners to involve. An implementation matrix serves as a resource for connecting the dots, and as a reference tool for all partners involved. This matrix will not be static, but change when/if priorities are re-set, funding becomes available, or new and additional needs emerge.

As the chart shows, some strategies are targeted to for-sale and owner-occupied housing, and others to rental housing. Strategies also affect housing at different affordability levels, with various strategies positioned to address housing needs across the income spectrum. The target housing demand type columns in the implementation matrix highlight the relevant details related to tenure and affordability.

Implementation of the County's strategy must be rooted in partnership. In some areas, the County will take the lead and in others, they will be a supportive partner to other entities. The matrix includes a list of potential partners for each strategy.

## Resource Availability

The availability of funding and capacity has a major bearing on implementation. Strategies for which resources, expertise, and administrative capacity currently exist have the potential for near-term action; strategies for which resources are not currently available may still be very important, but will need those resources to be made available before progress can occur.

Pages 82 through 85 detail important funding considerations, including key timing issues and potential funding tools.

## Governance & Administration

Successful implementation also requires having the right systems and processes in place for decision-making and program administration. Establishing appropriate infrastructure for governance and administration will ensure that needed expertise, accountability, and organizational capacity are in alignment.

## Near-Term Implementation Priorities (Next 2 Years)

### Policy Tools

Establish an affordable housing trust fund to support priority activities

Provide collaborative technical assistance funding to municipal partners to address zoning and permitting challenges that delay the creation of needed housing supply

Establish tax abatement programs for affordable housing development and preservation

Study property tax abatement and/or relief mechanisms for low-income homeowners

### Programmatic Strategy

Pilot a training program for nonprofits and small developers

Design and implement a program to assist voucher holders in finding suitable housing

Design and pilot a micro-loan program to help renters avoid eviction

Design and implement programs to expand available down payment and homebuyer education assistance

### Capacity-Building Strategy

Establish dedicated sources of funding for housing initiatives

Establish a Council-appointed Housing Advisory Committee

Establish a partnership with a CDFI to assist with loan underwriting, disbursement, and tracking

Form a regional preservation coalition / working group

Goal 1: Expand Capacity

Goal 2: Reduce Barriers

Goal 3: Affordability

Goal 4: Renter Stability

Goal 5: Equitable Homeownership

# Funding Considerations

**The County and its partners need dedicated, recurring sources of revenue to advance priority housing initiatives. The County should build on its initial commitment of ARPA funds by establishing one or more sources of dedicated revenue, while also cultivating support and alignment with philanthropic partners and the corporate community.**

## ARPA Funds

Charleston County Council has committed \$20 million of the County’s State and Local Fiscal Recovery Funds (from the American Recovery Plan Act, or ARPA) toward housing initiatives. This commitment is the County’s largest ever investment in housing initiatives, and will allow the Housing and Neighborhood Revitalization Department (HNR) to establish and pilot important housing programs. (These programs are listed on page 51 in Chapter 3.) This funding will also allow HNR to establish the infrastructure for tracking and monitoring the County’s investments. While ARPA funds have specific reporting requirements; many of these same metrics can also be used to report on the impact of housing programs outside of those funded by ARPA.

If County Council determines that its ARPA allocations for other uses are no longer as urgently needed as funds for housing programs, they still have the flexibility to re-commit those ARPA allocations toward housing initiatives.

Under federal rules, ARPA funds must be fully obligated by December 31, 2024 and fully spent by December 31, 2026. This timeline has several important implications for implementation of the County’s housing strategy. Available funding for key programs will be exhausted by the end of 2024. While contracts funded by ARPA (such as transfers to nonprofit partners or contracts for home repair assistance) may still be in the process of completion through 2026, the County will no longer have funds available to establish new programs or replenish resources for successful pilot initiatives.

This timeline places particular constraints on programs supporting affordable housing development. Because permitting, approvals, and construction can be lengthy processes in the Charleston region, it would be too risky for the County to commit funding to projects that have any chance of not being fully completed by the end of 2026. Furthermore, it takes time for developers to detail project concepts to the point that they would be ready for a funding request.

Reliable and consistent gap financing programs are needed to help developers establish a “pipeline” of viable affordable housing projects. The County will be most effective in its efforts to increase the production of affordable housing if it has an ongoing funding source for gap financing programs in place by the end of 2024.

## Future Public Revenue Options

Communities across the country use many different revenue sources to fund housing initiatives. An analysis of these options is shown in a table on the next page. As the table shows, some options are not currently available to Charleston County under South Carolina state law. Of those that are, some present potential to raise additional revenue; other available options would involve redirection of existing revenues from other uses toward housing initiatives.

Each option has unique considerations and tradeoffs (summarized on the following pages)—the key is to pursue the options that together raise sufficient resources, are dependable, limit impacts on current residents (particularly those for whom the County is seeking to expand or preserve housing affordability), focus impacts on drivers of housing challenges, and are reasonably straightforward to implement and administer.

## Analysis of Revenue Sources Commonly Used to Fund Housing Initiatives

		Possible Source for County Housing Initiatives under SC State Law	Potential to RAISE Additional Revenue	Potential to REDIRECT Existing Revenues
Dedicated Taxes	Property tax (i.e., mill levy)	<b>YES</b>	<b>YES</b>	<b>YES</b>
	Excise tax	no	n/a	n/a
	Local option sales tax (<20%) <sup>1</sup>	<b>YES<sup>1</sup></b>	no	<b>YES</b>
	Accommodations tax <sup>2</sup>	no	n/a	n/a
	Hospitality tax <sup>2</sup>	no	n/a	n/a
Dedicated Fees	Short-term rental fee <sup>3</sup>	no	no	n/a
	Conveyance fee <sup>4</sup>	<b>YES</b>	no	<b>YES</b>
	Document recording fee <sup>4</sup>	<b>YES</b>	no	<b>YES</b>
	Development impact fee	unknown	unknown	n/a
	Building permit fee <sup>5</sup>	<b>YES</b>	<b>YES</b>	<b>YES</b>
	Payment in-lieu of units <sup>6</sup>	<b>YES</b>	<b>YES</b>	n/a
	Fee in-lieu <sup>7</sup>	<b>YES</b>	no	<b>YES</b>
Other	Other general fund revenues	<b>YES</b>	unknown	<b>YES</b>
	Fiscal recovery funds (ARPA) <sup>8</sup>	<b>YES</b>	no	<b>YES</b>

(1) Cannot be raised; only discretionary portions (<20% of overall revenue) could be redirected toward housing initiatives. (2) Can only be used for tourism-related expenditures. (3) Short-term rentals are already subject to accommodation tax. (4) Fees set by state legislation. (5) Refers to payments in lieu of including affordable units for developments utilizing incentive zoning. Current zoning does not have a payment in lieu option, but this could be considered. (6) Fees set by ordinance; sized to cover cost of department operations. (7) In use by taxing entities including, but not limited to, Charleston County. 1% of this revenue is about \$500k. (8) Potential for re-allocation of funds previously allocated for non-housing activities.

## Property Tax

Property tax revenue for housing initiatives would be raised via a mill levy, or an addition to the rate applied to the assessed value of a property to determine property taxes owed. (One mill is equivalent to one dollar per \$1,000 of assessed value.) For an owner-occupied home appraised at the median price in the County (\$500,000), one mill would add \$20 to the annual tax bill (\$1.67 per month). Of all of the County's options, property tax has one of the broadest tax bases and greatest potential to raise new revenue. One mill would raise an estimated \$4.8 million each year (based on calendar year 2022 property tax assessments).

County Council could levy additional mills for housing initiatives simply by voting to include such a provision in future budgets—a referendum is needed only to issue bonds on a future revenue stream, not to levy mills. Counties are constrained by state-imposed caps on property tax millage, meaning that they cannot tax property at a rate higher than what the state allows.

Property taxes are an example of a proportional tax: two individuals in the same tax jurisdiction who live in properties with the same values pay the same amount of property tax. On average, higher-income individuals are likely to own higher-value properties, thus paying higher property taxes.

Under state law, owner-occupied and commercial (renter-occupied property) are taxed at different assessment ratios (4 percent and 6 percent, respectively). It is unclear whether the differing assessment ratios would direct a greater burden of a mill levy toward renters versus homeowners. A simple analysis of the mill levy impact on example rental properties with rents ranging from \$1,655 to \$3,557 per month suggests that the impact of a 1 mill levy would add no more than a \$1.33 addition to monthly rent, assuming that all of the increased tax liability is passed from the property owner to the renter.

Property taxes have the potential for bonding, which would create significant upfront resources (e.g., for affordable housing creation) guaranteed by future property tax revenue. If Charleston County bonded 20 years of revenue from a 2-mill property tax levy, the County could raise an estimated \$120 million. This amount would have to be spent within a 3- to 5-year window.

## Conveyance Fee and Document Recording Fee

The Charleston County Register of Deeds currently collects a document recording fee and a conveyance fee—a fee for real estate property transfer, assessed as a percentage on the property's sales price.

In the ten-year period between FY13 and FY22, these fees generated an annual average of \$1.5 million in revenue for the County. (Under state law, these fees are capped, and about 70 percent of collected revenue goes to the state.)

Revenue from these fees must go into the County's General Fund, and are also used to fund operations of the Register of Deeds Office. Some portion of this revenue could, however, be dedicated specifically to housing initiatives out of the general fund.

These sources have a nexus with affordable housing pressures in the County because real estate transfers have a direct relationship to rising rents and home prices in high-growth high-cost markets like Charleston County. These fees are also applied at the time of sale, which means property values are liquid and available for payment of fees (in contrast to property taxes). According to a 2016 report of the Center for Community Change, document recording fees are a funding source for the vast majority of county housing trust funds.

However, this source is susceptible to fluctuations in the real estate market. These sources will generate more revenue during years that have a high volume of sales, and less during periods of economic stagnation. All the same, these fees could be an appropriate element of a funding strategy.

### **Building Permit Fees**

Charleston County could consider increasing its building permit fees to raise revenue for affordable housing. This type of source would tie revenue for affordable housing to new development and growth, particularly if the additional fee excludes affordable housing development projects under a certain size (which are more likely to be repairs). (Charleston County already waves many permitting fees for affordable housing projects.) Based on permitted activity between FY13 and FY22, an added fee of 1 percent would generate an estimated \$20,000 each year.

Since Charleston County permits building activity only in unincorporated parts of the county, it may be most appropriate to direct revenue from this source toward housing programs meeting the needs of residents in unincorporated parts of the county, such as critical home repair.

### **Accommodations Tax**

Charleston County levies an accommodations fee of 2 percent from renters of transient room accommodations including hotels, motels, and other short-term rentals (e.g., Airbnb, VRBO, etc.). In FY22, Charleston County collected about \$25.6 million through in accommodations tax revenue.

The Charleston region's tourism economy depends substantially on the availability of a workforce paid at low and moderate wages—a workforce that depends on a sufficient supply of affordable and moderate-income housing. Additionally, short-term rentals (such as hotels and Airbnbs) place constraints on the supply of land and buildings that might otherwise be available for housing. Under this rationale, there is a nexus between short-term rental accommodations and the need for affordable and moderate-income housing.

However, under current law, accommodations tax expenditures must be tourism-related. The County could advocate for state legislative change to increase flexibility around the use of accommodations tax revenue, and/or the creation of fees specifically for residential buildings (owner- or renter-occupied) used as short-term rentals.

### **Philanthropic Sources**

While public sources of revenue for housing initiatives will be critical, Charleston County and its partners should not lose sight of the potential for philanthropic and corporate involvement in housing solutions. The Charlotte Housing Opportunity Investment Fund case study (page 55) illustrates one of many ways that the corporate community can play a role in affordable and mixed-income housing creation.

Philanthropic and corporate sources of funding often have far greater flexibility than resources raised through taxes or fees—this makes them a valuable complement to public sources of funding in piloting new initiatives, and disbursing funds in a manner that may be highly supportive of affordable housing development, but for which County government itself is not best to implement (e.g., via loans or equity investments).

In addition to funding, the corporate community may also own land in high-demand areas which they no longer need, and which could be made available for housing development.

## **Successful implementation relies on a clear understanding of roles in policy development, program administration, and decision-making.**

The County should establish a process of governance and administration to ensure there is sufficient clarity and capacity for successful implementation.

### **Key Roles in Implementation of County Housing Initiatives**

#### **Housing Advisory Commission**

Housing programs and policy issues are complex, and County Council has many competing demands for its time and attention. Council can consider establishing a permanent Housing Advisory Commission (HAC) that can provide guidance to the Department of Housing & Neighborhood Revitalization (HNR), and work with HNR to develop recommendations for Council's consideration.

This Council-appointed Commission would operate in a manner similar to the Greenbelt Advisory Board—developing recommendations on updates to the Housing Our Future plan and policy and program issues. This body can also provide initial approval of program applications, following detailed review by HNR.

The HAC would have monthly standing meetings co-led by the Commission Chair and the Director of HNR.

HAC should be composed of individuals with expertise in housing finance, housing development, housing-related social services, and neighborhood revitalization. Council could consider including ex officio representatives from entities such as the Planning Commission, a lending partner, and other entities essential to policy alignment and coordination.

#### **Lending Partner**

Some of the County's investment in housing initiatives will be offered as grants, but loans are also important forms of assistance for development. (Low-interest "soft" debt works best alongside many state and federal affordable housing development programs.) However, Charleston County cannot itself make loans—it will need one or more partners to provide its resources as debt.

HNR should establish a partnership with a community development financial institution (CDFI) that has the expertise and capacity to provide gap financing for development. An organization such as South Carolina Community Loan Fund, for example, has the staff expertise and track record needed for successful deployment of loan capital for affordable housing development.

### **Process of Approvals and Administration**

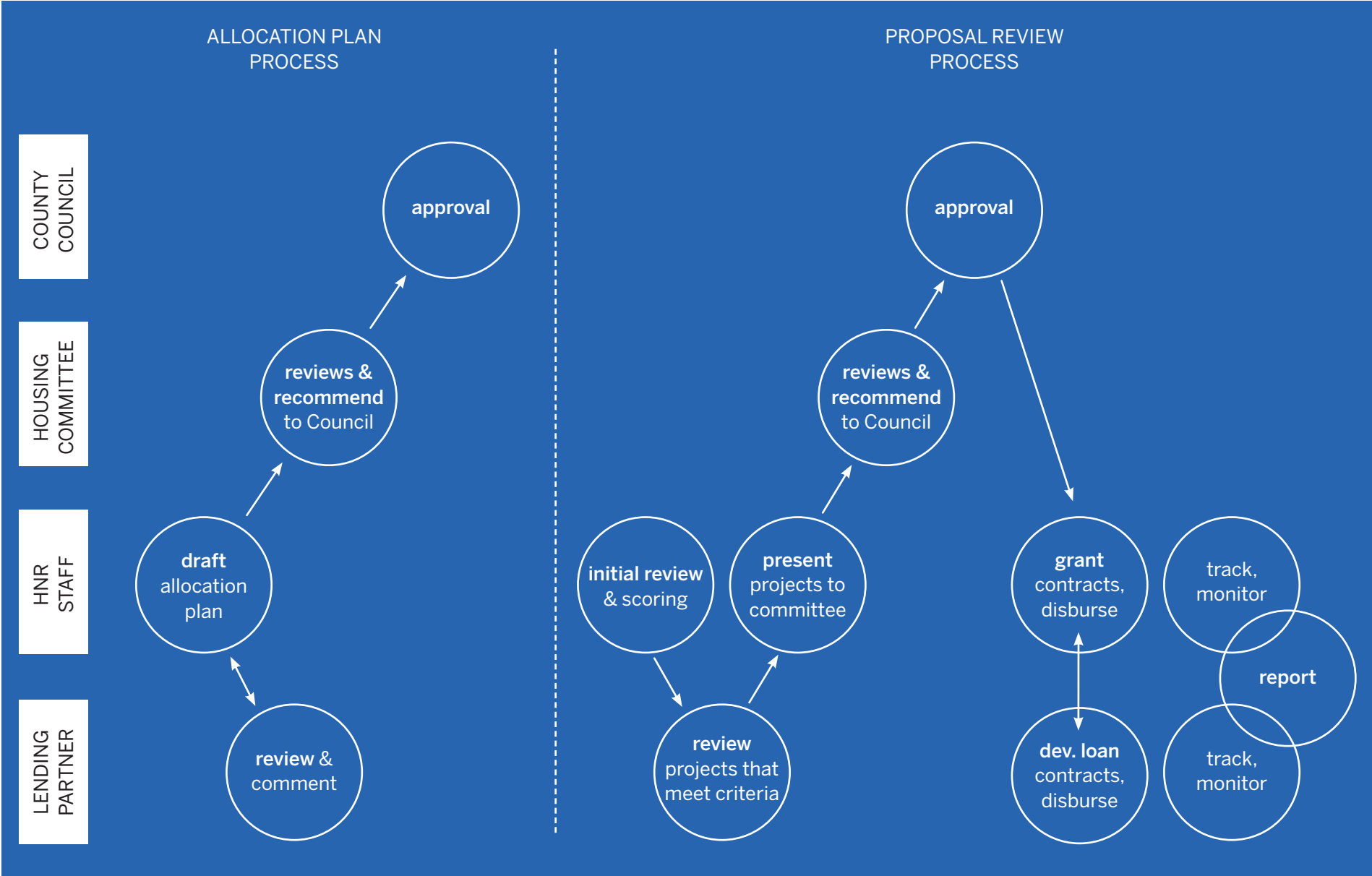
A clear process of program development and administration is needed to align funding decisions around the County's policy goals, monitor program compliance, and track community impact. As the County moves toward establishing more permanent resources for housing initiatives, it should establish a process with two key elements; the diagram on the next page describes key roles and milestones for each.

#### **Allocation Plan**

HNR should create an Allocation Plan which outlines program goals and requirements, describes proposal evaluation criteria, and describes the process for application review and approval. This Allocation Plan should be updated at least annually. HNR should publish a draft Plan, and solicit review by partners to ensure program goals and requirements align with other resources and the capacity of possible applicants.

#### **Proposal Review**

The Proposal Review process—which may occur on either a quarterly or rolling basis—is designed to involve key entities in review before Council's approval is requested. Tracking and monitoring of awards would be conducted in partnership between HNR and the lending partner.



# Implementation Matrix

Strategic Recommendations	"Timeline (years)"			Tenure		Target Demand (% of area median income)					Initial Funding from ARPA	Potential Partners
	0 to 1	2 to 4	5+	rental	homeownership	<30	30-50	50-80	80-120	120+		
<b>Goal 1: Expand capacity of the local housing ecosystem</b>												
a. Establish an affordable housing trust fund to support priority activities	0			r	h	X	X	X	x		Y	SC Community Loan Fund
a1. Create the initial funding framework, including allocation of available funds by program area	0					X	X	X	x			
a2. Establish agreements and processes for policy development, application process, and administration	0					X	X	X	x			
a3. Establish dedicated, recurring source(s) of revenue		0				X	X	X	x			
a4. Consider referendum to request public approval to bond future revenue stream			0			X	X	X	x			
a5. Annually, report on fund and program impact, and revise policy	0					X	X	X	x			
b. Provide capacity building and technical assistance resources to nonprofit and emerging housing developers	0			r	h	X	X	X	x	x		National Development Council, SC Housing, Urban Land Institute
b1. Pilot a training program for nonprofits and small developers	0					X	X	X	x	x	Y	

Strategic Recommendations	"Timeline (years)"			Tenure		Target Demand (% of area median income)					Initial Funding from ARPA	Potential Partners
	0 to 1	2 to 4	5+	rental	homeownership	<30	30-50	50-80	80-120	120+		
b2. Add a follow-on program for graduates		0				X	X	X	x	x		
b3. Consider set-asides of available resources or nonprofit partner requirements in gap financing programs			0			X	X	X	x			
c. Cultivate partnerships with major employers to invest in housing	ongoing			r	h	x	X	X	x			Regional Housing Coalition
c1. Continue to collaborate with the Regional Housing Coalition	ongoing											
c2. Continue to engage with the region's large employers, exploring possible models for collaboration on housing investments.	ongoing											
d. Strengthen the region's building trades workforce	ongoing			r	h	X	X	X	X	X	Y	
e. Sustain capacity within the County to advance key priorities	ongoing			r	h	X	X	X	X	X		

Strategic Recommendations	"Timeline (years)"			Tenure		Target Demand (% of area median income)					Initial Funding from ARPA	Potential Partners
	0 to 1	2 to 4	5+	rental	homeownership	<30	30-50	50-80	80-120	120+		
e1. Establish a Council-appointed standing Housing Advisory Commission to jointly develop recommendations to Council on housing programs, policies, and investments	0					X	X	X	X	X		
e1. Monitor and track program impact from ARPA investments	ongoing					X	X	X	x	x		
e2. Annually monitor staff needs for successful program implementation	ongoing					X	X	X	X	X		
d. Support and coordinate advocacy on state legislative issues	ongoing			r	h	X	X	X	X	X		Regional Housing Coalition
d1. Continue to participate in Regional Housing Coalition activities	ongoing					X	X	X	X	X		
d2. Consider directly assisting with advocacy on state legislative issues related to housing to ensure alignment with the County's needs	ongoing					X	X	X	X	X		

Strategic Recommendations	“Timeline (years)”			Tenure		Target Demand (% of area median income)					Initial Funding from ARPA	Potential Partners
	0 to 1	2 to 4	5+	rental	homeownership	<30	30-50	50-80	80-120	120+		
<b>Goal 2: Reduce barriers to adding needed housing supply</b>												
a. Continue to refine the ZLDR to maximize housing development opportunities	ongoing			r	h	X	X	X	X	X		
a1. Conduct feasibility analysis to identify possible refinements to existing incentive zoning policies for affordable housing	0					x	X	X	X	x		
a2. Explore creation of payment-in-lieu alternative within incentive zoning policies	0					x	X	X	X			
a3. Re-evaluate potential or as-of-right allowance of alternative housing types	0					x	X	X	X			
b. Collaborate with municipal partners to align zoning and other land use regulations	0			r	h	X	X	X	X	X		Cities of Charleston, North Charleston, Summerville, BCDCOG, CARTA
b1. Provide technical assistance funding for review of zoning and/or permitting processes in high-growth potential areas in the County	0					X	X	X	X	X	Y	
b2. Convene an inter-jurisdictional working group to design TOD zoning supportive of mixed-income housing and affordable housing creation and preservation	0					x	X	X	X	x		

Strategic Recommendations	"Timeline (years)"			Tenure		Target Demand (% of area median income)					Initial Funding from ARPA	Potential Partners
	0 to 1	2 to 4	5+	rental	homeownership	<30	30-50	50-80	80-120	120+		
b3. Conduct collaborative analysis of incentive zoning policies for affordable and moderate-income housing, and identify opportunities for greater consistency and improvement		0				x	X	X	X			
b4. Explore centralized administration of incentive zoning policies		0				x	X	X	X			
<b>c. Accelerate permitting processes for housing development</b>	ongoing			r	h	X	X	X	X	X		
c1. Continue to waive certain County fees for permits and approvals for affordable housing development	ongoing					X	X	X	x			
c2. Work with partners such as the Charleston County Water System to explore permit and fee waivers, acceleration for affordable housing development	ongoing					X	X	X	x			
c3. Provide technical assistance funding for review of zoning and/or permitting processes in high-growth potential areas in the County	0					X	X	X	X	X	Y	
<b>d. Create incentives to bring vacant units back online</b>	0			r	h	x	X	X	x	x		
d1. Explore forming an inter-jurisdictional and cross-sector working group to study and evaluate strategies to prevent and address vacancy		0				X	X	X	X	X		

Strategic Recommendations	"Timeline (years)"			Tenure		Target Demand (% of area median income)					Initial Funding from ARPA	Potential Partners
	0 to 1	2 to 4	5+	rental	homeownership	<30	30-50	50-80	80-120	120+		
d2. Explore creation of fees, tax incentives, and/or renovation programs to prevent vacancy and encourage/support needed repair and rehabilitation		0				x	X	X	X	x		
e. Continue to invest in brownfield assessment and remediation		ongoing		r	h	X	X	X	X	X		EPA
<b>Goal 3: Invest in creation and preservation of attainable housing</b>												
a. Establish new gap financing source(s) to increase the production of affordable and moderate-income housing	0			r	h	X	X	X	x		Y	SC Community Loan Fund, local housing authorities, SC Housing
a1. Establish a partnership with a community development financial institution (CDFI) in order to structure, provide, and monitor loan assistance to development partners	0					X	X	X	x			
a2. Consider establishing a loan committee to review gap financing proposals (for non-LIHTC development) and provide project evaluations to the Housing Advisory Commission	0					X	X	X	x			
a3. At least annually, review gap financing programs and consider revisions to better align with other funding sources, meet project needs, and better target investments toward pressing community housing needs		ongoing				X	X	X	x			
a4. Annually publish a report on gap financing investments and impacts		ongoing				X	X	X	x			

Strategic Recommendations	"Timeline (years)"			Tenure		Target Demand (% of area median income)					Initial Funding from ARPA	Potential Partners
	0 to 1	2 to 4	5+	rental	homeownership	<30	30-50	50-80	80-120	120+		
<p>b. Utilize and bank land to support affordable and mixed-income housing development</p> <p>b1. Conduct a detailed analysis of current holdings, assembly opportunities</p> <p>b2. Develop a policy outlining disposition strategy and criteria for evaluating acquisition opportunities</p> <p>b3. Explore creation of a Regional Land Bank to manage holding and disposition of infill lots of affordable and mixed-income housing development</p> <p>b4. Consider hiring a Real Estate Director to carry out the County's acquisition and disposition strategy</p> <p>b5. Engage in pre-development planning to inform RFP creation for large-scale development opportunities</p> <p>b6. Continually coordinate with nonprofit development partners to support development of needed housing</p>	0			r	h	x	X	X	x	x		
	0					x	X	X	x	x		
	0					x	X	X	x	x		
	0					x	X	X	x	x		
		0				x	X	X	x	x		
	ongoing					x	X	X	x	x		
	ongoing					x	X	X	x	x		
<p>c. Explore creation of a public development partner</p> <p>c1. Study precedent models for public or publicly-owned nonprofits that actively facilitate development to meet community needs which cannot be met by the market alone</p>			0	r	h	x	X	X	x	x		
			0			x	X	X	x	x		

Strategic Recommendations	“Timeline (years)”			Tenure		Target Demand (% of area median income)					Initial Funding from ARPA	Potential Partners
	0 to 1	2 to 4	5+	rental	homeownership	<30	30-50	50-80	80-120	120+		
d. Continue to explore and support housing authority coordination	ongoing			r		X	X	x				Local housing authorities
d1. Continue to work with the three local housing authorities to identify opportunities for collaborating around the County’s housing activities	ongoing					X	X	x				
d2. Continue to maximize portability and other mechanisms to support tenants in housing choice across the region	ongoing					X	X	x				
d3. Engage all housing authorities in design of voucher holder assistance programs	0					X	X	x				
d4. Identify opportunities for local housing authorities to participate in affordable housing development as land owners, to facilitate tax abatement and/or exemption	ongoing					X	X	x				
d5. Facilitate and support development partnerships to minimize relocation needs while RAD conversions and RAD-supported mixed-income redevelopment occur	ongoing					X	X	x				
d6. Explore and evaluate potential for consolidating under a regional housing authority			0			X	X	x				

Strategic Recommendations	"Timeline (years)"			Tenure		Target Demand (% of area median income)					Initial Funding from ARPA	Potential Partners
	0 to 1	2 to 4	5+	rental	homeownership	<30	30-50	50-80	80-120	120+		
e. Explore utilizing TIF and tax abatement to support affordable and moderate-income housing	0			r	h	x	X	X	X	x		Local housing authorities
e1. Study precedents in the region and state for use of both tools, including Greenville's Special Tax Assessment for Affordable Housing	0					x	X	X	X	x		
e2. Engage the development community, advocates, and nonprofit organizations in the design of policies appropriate for Charleston County	0					x	X	X	X	x		
f. Review assessment policies for affordable housing		ongoing		r	h	X	X	X				
f1. Ensure that assessment practices of affordable and mixed-income housing properties incorporate deed restrictions into comparable and income approaches		ongoing				X	X	X				
f2. Identify any state legislative changes needed		ongoing				X	X	X				

Strategic Recommendations	"Timeline (years)"			Tenure		Target Demand (% of area median income)					Initial Funding from ARPA	Potential Partners
	0 to 1	2 to 4	5+	rental	homeownership	<30	30-50	50-80	80-120	120+		
<b>Goal 4: Support housing stability and security</b>												
a. Create landlord incentive programs to help tenants overcome barriers to housing quality		O		r		X	X	x				Local housing authorities, Just Home Project Partners, One80 Place, other social service organizations
b. Provide assistance to voucher holders searching for housing		O		r		X	X	x			Y	Local housing authorities
c. Proactively advance affordable housing preservation priorities			ongoing	r		X	X	X	x	x		SC Housing, HUD, SC Community Loan Fund, local housing authorities
c1. Work with partners to convene a regional preservation coalition / working group		O				x	x	x				
c2. Build a database of restricted properties, identifying owner, data restrictions end, and financing on the property		O				x	x	x				

Strategic Recommendations	"Timeline (years)"			Tenure		Target Demand (% of area median income)					Initial Funding from ARPA	Potential Partners
	0 to 1	2 to 4	5+	rental	homeownership	<30	30-50	50-80	80-120	120+		
c3. Identify priority properties for outreach, based on likelihood of conversion to market-rate and/or severity of deferred maintenance issues	0					X	X	X				
c4. Conduct outreach to owners to understand capital / financial needs for preservation, share information	0					X	X	X				
c5. Design potential loan products and other programs to support preservation		0				X	X	X				
d. Provide emergency rental assistance resources	0			r		X	X	X			Y	Social service organizations, legal aid organizations
d1. Identify non-profit partners with capacity to administer micro-loan program for rental assistance	0					X	X	X				
d2. Continue to engage social service organizations and other nonprofits in the design and implementation of rental assistance resources	0					X	X	X				

Strategic Recommendations	"Timeline (years)"			Tenure		Target Demand (% of area median income)					Initial Funding from ARPA	Potential Partners
	0 to 1	2 to 4	5+	rental	homeownership	<30	30-50	50-80	80-120	120+		
e. Coordinate access to counsel for renters facing eviction		ongoing		r		X	X	x				Trident United Way, social service organizations, housing courts, legal aid organizations, fair housing organizations
e1. Form a working group of partners who provide and/or refer individuals to legal counsel resources for eviction		0				X	X	x				
e2. Create a database of resources, and identify a coordinating entity to lead eviction response and counsel in the county		0				X	X	x				
e3. Explore the potential for funding to increase the capacity, reach, and coordination of organizations providing legal counsel to tenants			0			X	X	x				

Strategic Recommendations	“Timeline (years)”			Tenure	Target Demand (% of area median income)					Initial Funding from ARPA	Potential Partners	
	0 to 1	2 to 4	5+		rental	homeownership	<30	30-50	50-80			80-120
f. Explore policy protections to improve stability for renters		ongoing		r		X	X	x				Local housing authorities, legal aid and fair housing organizations
f1. Coordinate with advocates, the legal aid community, and the Regional Housing Forum to identify policy protections with greatest potential for impact		ongoing				X	X	x				
<b>Goal 5: Increase equitable access to homeownership</b>												
a. Expand available down payment assistance and education programs	0			h		x	X	X	x		Y	Local lenders, local nonprofits, SC Housing
a1. Work with existing providers of down payment assistance and education programs to identify specific gaps that can be filled with County assistance	0					x	X	X	x			
a2. Create and circulate an RFP for funding provided by the County	0					x	X	X	x			
a3. Establish reporting, tracking, and monitoring system for grantees	0					x	X	X	x			

Strategic Recommendations	“Timeline (years)”			Tenure	Target Demand (% of area median income)					Initial Funding from ARPA	Potential Partners	
	0 to 1	2 to 4	5+		rental	homeownership	<30	30-50	50-80			80-120
<p>b. Expand home repair resources for seniors and low-income homeowners</p> <p>b1. Continue to expand and provide resource for critical home repair</p> <p>b2. Identify mechanisms to maximize potential participation by heirs property owners</p> <p>b3. Establish reporting, tracking, and monitoring system for grantees</p>	ongoing			h		X	X	X			Y	Habitat for Humanity chapters, Metanoia, other home repair assistance providers, Center for Heirs Property Preservation
c. Explore property tax relief for low-income homeowners	0			h		X	X	X				Center for Heirs Property Preservation, social service organizations
d. Facilitate establishment and expansion of community land trusts and other shared-equity models	ongoing			h		x	X	X	X	x		Local lending institutions, existing cooperatives and CLTs





## Appendix

## Area Median Income (AMI) by Household Size

% of AMI	Persons in Family							
	1	2	3	4	5	6	7	8
30%	\$19,300	\$22,050	\$24,800	\$27,750	\$32,470	\$37,190	\$41,910	\$46,630
50%	\$32,150	\$36,750	\$41,350	\$45,900	\$49,600	\$53,250	\$56,950	\$60,600
80%	\$51,450	\$58,800	\$66,150	\$73,450	\$79,350	\$85,200	\$91,100	\$96,950
100%	\$67,500	\$77,150	\$86,800	\$96,400	\$104,150	\$111,850	\$119,550	\$127,250
120%	\$81,000	\$92,550	\$104,150	\$115,680	\$124,950	\$134,200	\$143,450	\$152,700
150%	\$101,250	\$115,700	\$130,150	\$144,600	\$156,200	\$167,750	\$179,350	\$190,900
200%	\$135,000	\$154,250	\$173,550	\$192,800	\$208,250	\$223,650	\$239,100	\$254,500

Source: HUD, FY22

# Glossary of Key Housing Terms

## Accessory Dwelling Units (ADUs)

An accessory dwelling unit (ADU) is a smaller, independent residential dwelling unit located on the same lot as a stand-alone (i.e., detached) single-family home. ADUs can be converted portions of existing homes (i.e., internal ADUs), additions to new or existing homes (i.e., attached ADUs), or new stand-alone accessory structures or converted portions of existing stand-alone accessory structures (i.e., detached ADUs). (Source: American Planning Association)

## Area Median Income (AMI)

Area Median Income (AMI) is a metric calculated by the U.S. Department of Housing and Urban Development (HUD) to determine the income eligibility requirements of federal housing programs.

## Brownfields

A brownfield is a property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant. (Source: EPA)

## Cost Burden

According to the U.S. Department of Housing and Urban Development (HUD), households are considered “cost-burdened” if they pay more than 30 percent of their income toward housing—rent or mortgage, utilities, insurance, taxes, and other costs—and “severely cost burdened” if they are paying over 50 percent of their income toward housing costs.

## Dedicated Affordable Housing

There are several state and federal programs that are used to provide “dedicated affordable housing”—housing that is restricted in its price/rents so that it is affordable to households with specific incomes.

## Density

A measure of how many housing units are provided within a given land area; usually expressed in terms of units per acre.

## Development Gap

The financial gap between the cost of building and the amount of capital available through conventional sources like banks and developer equity. “Gap financing” in different forms (e.g., grants, low-interest loans, tax credits, etc.) is needed to fill a development gap.

## Eviction

A court-ordered removal of a tenant from the property where they reside.

## Eviction Filing

A landlord must file in court to have a tenant legally evicted. A tenant then receives a legal eviction notice called a Rule to Show Cause. A tenant has only 10 days to answer the charges made against them after receiving a Rule to Show Cause.

### **Extremely Low-Income Household**

Households with incomes below 30 percent of area median income. Defined by HUD. Most federal affordable housing programs serve households earning up to 80% of area median income.

### **Fair Market Rent (FMR)**

The Fair Market Rent is the average rent and utility costs for newly leased, non-luxury rental units with basic amenities. Fair Market Rents are used to set rental assistance payment standards for federal housing programs

### **Gross Annual Household Income**

The total income received by all members of the tenant's household. This is the amount before taxes and deductions are subtracted.

### **Gross Rent**

Gross rent is the amount of rent stipulated in a lease.

### **Homeless**

An individual who lacks a fixed, regular and adequate nighttime residence.

### **Household**

All the people who occupy a housing unit. A household includes the related family members and all the unrelated people.

### **Housing Assistance Payment**

The monthly dollar amount a Public Housing (PHA) would pay, directly to the landlord, on behalf of the Housing Choice Voucher holder. The amount of HAP is the difference between the unit rent and the tenant contribution. The tenant contribution in the Housing Choice voucher program is 30% of monthly income.

### **Housing Choice Voucher**

HUD's major tenant-based rental assistance program, Section 8 Housing Choice Vouchers allow low-income households to receive rental assistance in a home of their choice. Housing Choice Voucher tenants pay 30% of their monthly income for rent and the federal government pays the landlord the remainder through a local housing authority. Payments to landlords are restricted by the area's Fair Market Rent (FMR).

### **Low-Income Household**

A household whose combined income does not exceed 80% of the median family income for the area. This is the income eligibility threshold for most federal affordable housing programs. Defined by HUD.

### **LIHTC**

Low Income Housing Tax Credit Program

### **Market Value**

The most probable price that a property should bring in a competitive and open market. This is provided that all conditions requisite to a fair sale are present, the buyer and seller are knowledgeable and acting prudently, and the price is not affected by any undue stimulus.

**Metropolitan Statistical Area (MSA)**

An area with at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core. This integration is primarily measured by commuting ties.

**Mixed-Income Housing**

Mixed-income development refers generally to residential settings in which housing is affordable to individuals and families with different income levels. The term is often applied to projects that include a mix of market-rate and dedicated affordable units (restricted to low-income households) in the same building or development. (Source: Local Housing Solutions)

**NIMBY (Not In My Backyard)**

Describes the phenomenon in which residents of a neighborhood designate a new development or change in occupancy of an existing development as inappropriate or unwanted for their local area. These sentiments are a common barrier to the

creation of new housing opportunities.

**NOAH**

Naturally occurring affordable housing; housing that is available on the regular market, open to anyone and happens to be affordable to many families

**Operating Subsidies**

Payments authorized by the U.S. Housing Act of 1937 for operating costs of low-rent public housing properties. Operating subsidies help public housing authorities pay for utilities, maintenance, security, accounting, reporting and similar operating costs.

**Pervious Surface**

A pervious surface is a surface that allows the percolation of water into the underlying soil.

**Project-Based Housing Assistance**

When government housing assistance is tied to the unit, not the tenant. When a tenant moves out, they do not take the rental assistance with them. New tenants moving into the unit will benefit from the rental assistance attached to the property.

**Project-Based Vouchers**

A component of a public housing authority's housing (PHA) Section 8- Housing Choice Voucher program. A PHA can attach up to 20% of its voucher assistance to specific housing units if the owner agrees to either rehabilitate or construct the units, or the owner agrees to set aside a portion of the units in an existing development.

**Public Housing**

Housing assisted under the provisions of the U.S. Housing Act of 1937 or under a state or local program having the same general purposes as the federal program. Distinguished from privately financed housing, regardless of whether federal housing subsidies or mortgage insurance are features of such housing development.

**PHA**

Public Housing Authority.

**Rehabilitation**

The labor, materials, tools and other costs of improving buildings, other than minor or routine repairs.

**Renovation**

Rehabilitation that involves costs of 75 percent or less of the value of the building before rehabilitation. Examples of renovation projects include jobs like kitchen or bathroom remodels, upgrading windows or adding a deck.

**Tax Abatement**

An abatement is a reduction or an exemption on the level of taxation faced by an individual or company. Abatements could include a tax decrease or a rebate.

**Tax Increment Financing (TIF)**

Tax increment financing allows a city to

borrow money for redevelopment within its incorporated boundaries, with debt service to be provided from the incremental property tax revenues resulting from the value added by the redevelopment project.

**TOD**

Transit Oriented Development. Refers to development that encourages use of transit and promotes walkability. May include less parking than conventional development, and/or greater densities.

**Utility Allowance**

An amount used by a Public Housing Authority (PHA) to determine average utility bills for a specific area. It is used to calculate the tenant's portion of the monthly rent, and is a useful resource for understanding utility costs as a portion of overall household housing costs.

**Workforce Housing**

Workforce housing is housing for the occupations needed in every community, including teachers, nurses, police officers, fire fighters, and many other critical workers. The families in need of workforce housing do not fall neatly into a single narrow income category.

Many communities use this term to describe specific income groups within their community, as a means of differentiating housing supports for these groups from traditional "affordable housing" programs.

# Detailed Community Housing Survey Results

**The Housing Our Future planning process relied on two public surveys to complement other data sources with data on community experience and perspectives. This section summarizes key findings from the second survey, the Community Housing Survey.**

## The Survey's Purpose

During the early phases of the project, the consultant team worked with County staff to provide housing-related questions in a broader community needs survey related to ARPA. During the later phases of the project, the consultant team released the Community Housing Survey, which was designed to provide education on possible plan strategies and gather community input on the strategy framework.

## The Survey's Organization and Implementation

The survey included 13 questions organized into two sections.

### Section 1: Informing the County's Housing Plan

This section asked respondents to select their preferences among potential strategies that support the plan's five goal areas:

1. Expand capacity of the local housing system
2. Reduce barriers to adding needed housing supply
3. Invest in creation and preservation of attainable housing
4. Support housing stability and security
5. Increase equitable access to homeownership

### Section 2: Please tell us a little about yourself

This section asked respondents to share their personal and demographic information:

- Are you an individual, or are you representing an organization?
- Do you live in Charleston County?
- What zip code do you live in?
- Do you own or rent your home?
- What is the combined income of people who live in your household?

- With what races/ethnicities do you most identify?
- What is your age?

The survey was made available in both English and Spanish and administered primarily through the web-based survey platform SurveyMonkey. A corresponding paper version was created to facilitate participation by groups without easy access to the internet.

Initial survey promotion was through the County's social media channels and website, stakeholders interviewed early in the planing process, and Steering Committee members. To expand participation among initially under-represented groups, the County and its partners conducted follow-up outreach with faith groups, housing organizations, and other community-based partners.

### Response to the Survey

Overall, 690 people participated in the survey, including Charleston County residents (91%), people living outside the County (8%), and people who were unsure whether they lived in the County (1%). While survey participants were not perfectly representative of the Charleston County community, their responses help the County and its partners better understand local housing needs, preferences, and opportunities.



Household Income	Survey Responses	Charleston County
Under \$25,000	8%	15%
\$25,000 to \$50,000	22%	15%
\$50,000 to \$75,000	19%	16%
\$75,000 to \$100,000	18%	12%
\$100,000 to \$150,000	18%	17%
Over \$150,000	15%	23%

Race and Ethnicity	Survey Responses	Charleston County
White	63%	61%
Black or African American	33%	21%
Hispanic / Latino / Latina	4%	7%
American Indian and Alaska Native	1%	0.3%
Asian and/or Pacific Islander	1%	2%
Other	5%	4%

Housing Tenure	Survey Responses	Charleston County
Own my home	68%	63%
Rent my home	22%	37%
Staying with friends/family	8%	Categories not available in data sources
Do not currently have stable housing	2%	

Age	Survey Responses	Charleston County
0 - 25	4%	30%
25 - 34	15%	15%
35 - 44	22%	14%
45 - 54	15%	11%
55 - 64	19%	12%
65 and up	24%	18%

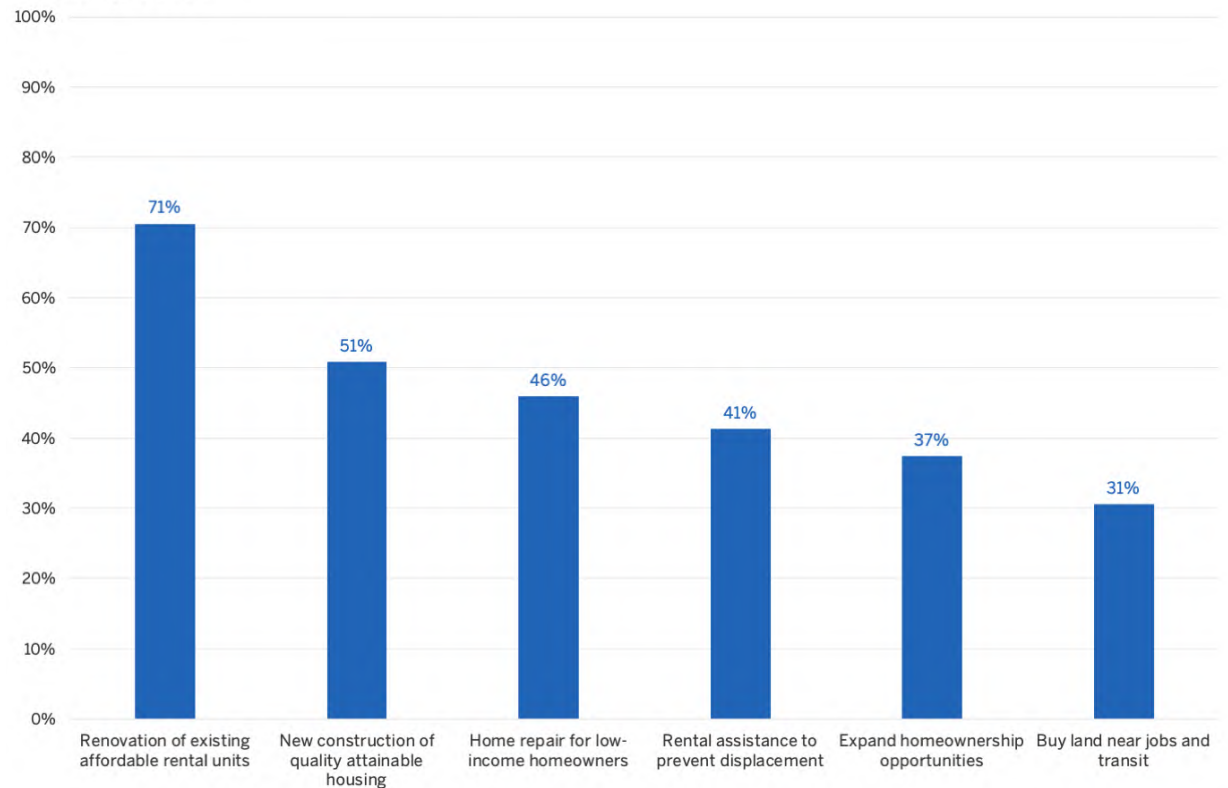
### Question 1:

Expanding capacity of the local housing system means providing resources and knowledge for important housing activities. Which programs would you like to see in Charleston County? (Select your top 3 priorities.)

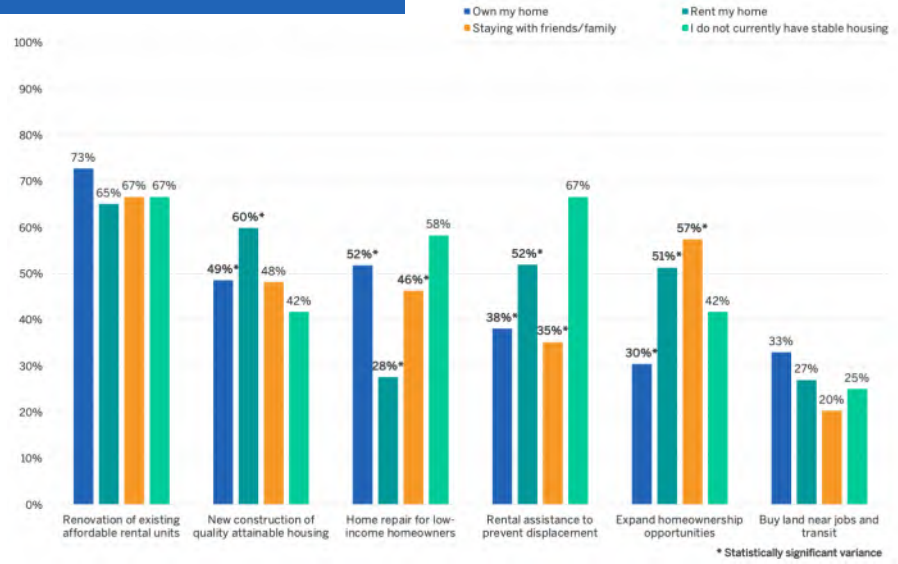
### Strategy Options

1. Renovation of existing affordable rental units to fix them up but make sure they stay affordable
2. New construction of quality attainable housing for households with a range of incomes
3. Home repair for low-income homeowners
4. Rental assistance to prevent displacement and/or eviction
5. Expand homeownership opportunities through construction and/or down payment assistance
6. Buy land near jobs and transit to ensure attainable housing is available there

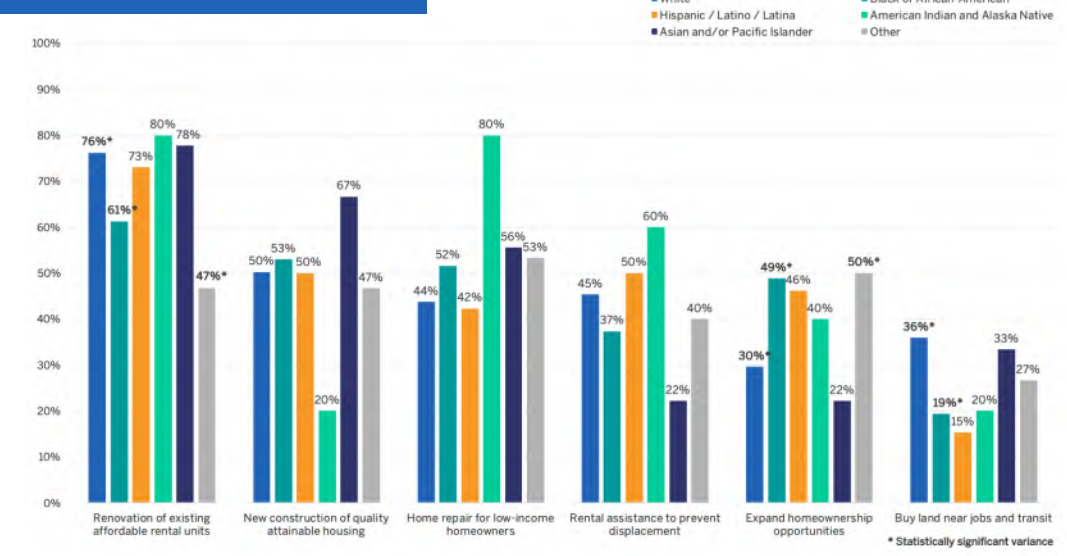
#### All Responses



## Responses by Housing Tenure



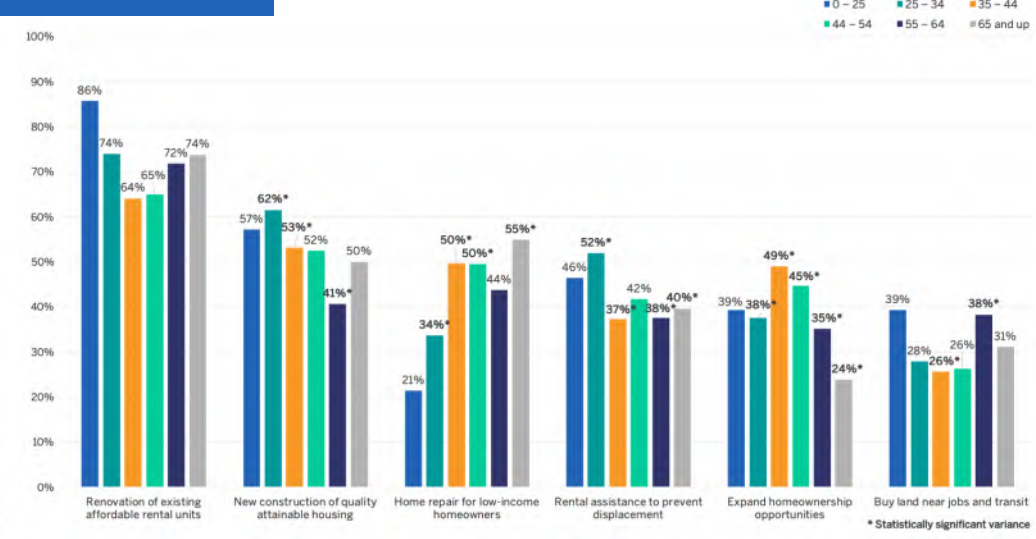
## Responses by Race & Ethnicity



## Responses by Household Income

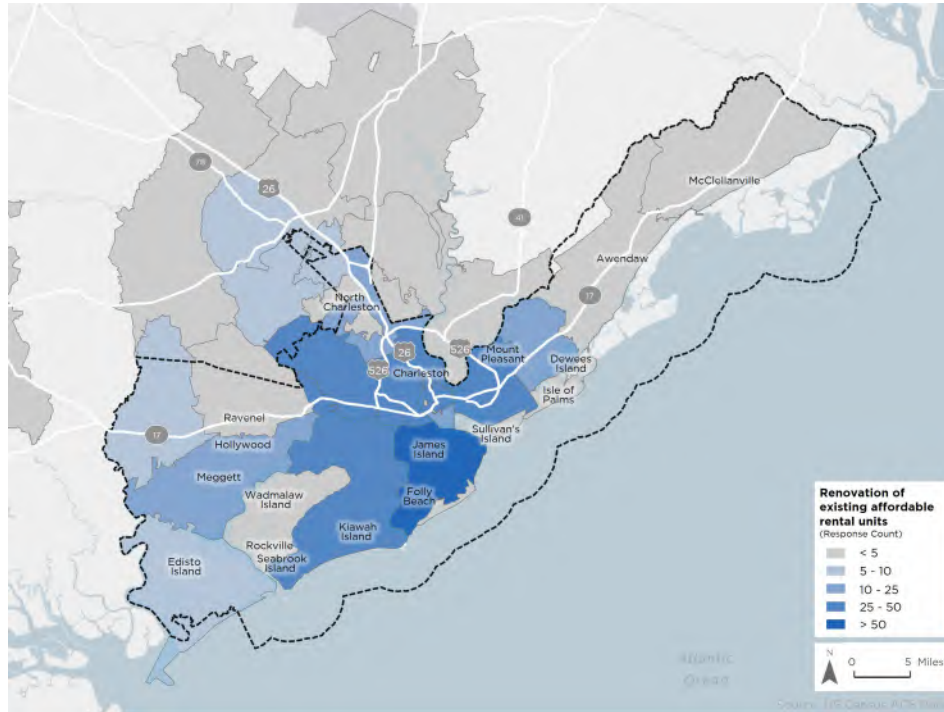


## Responses by Age

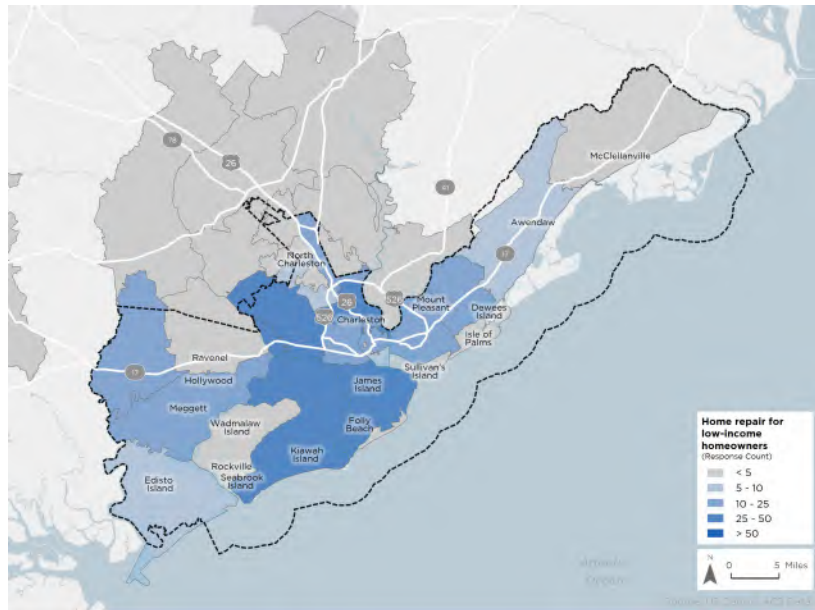


## Responses by Zip Code

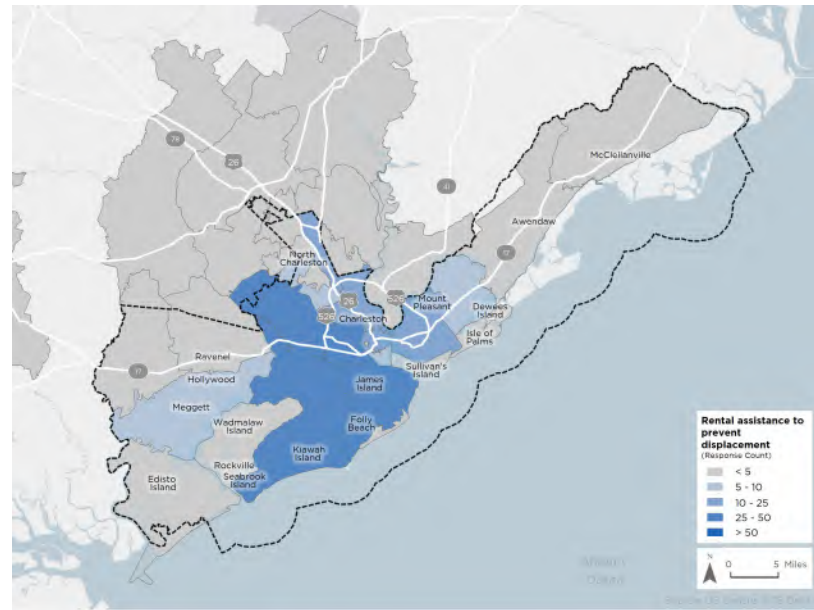
**Option 1: Renovation of existing affordable rental units to fix them up but make sure they stay affordable**



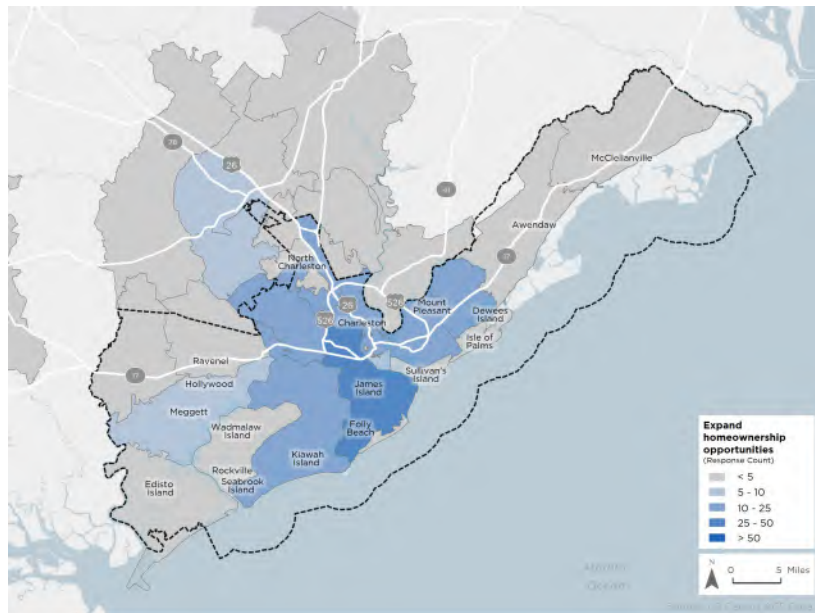
**Option 3: Home repair for low-income homeowners**



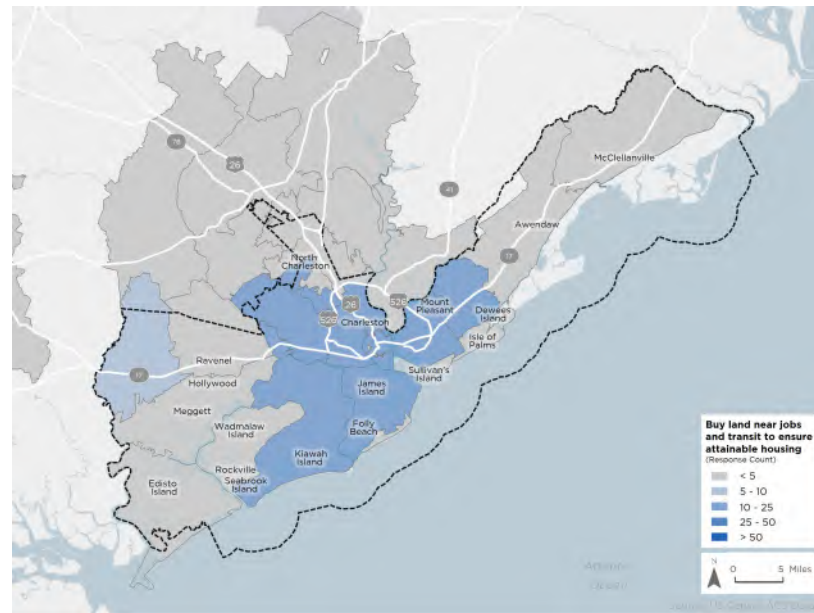
**Option 4: Rental assistance to prevent displacement and/or eviction**



**Option 5: Expand homeownership opportunities through construction and/or down payment assistance**



**Option 6: Buy land near jobs and transit to ensure attainable housing is available there**



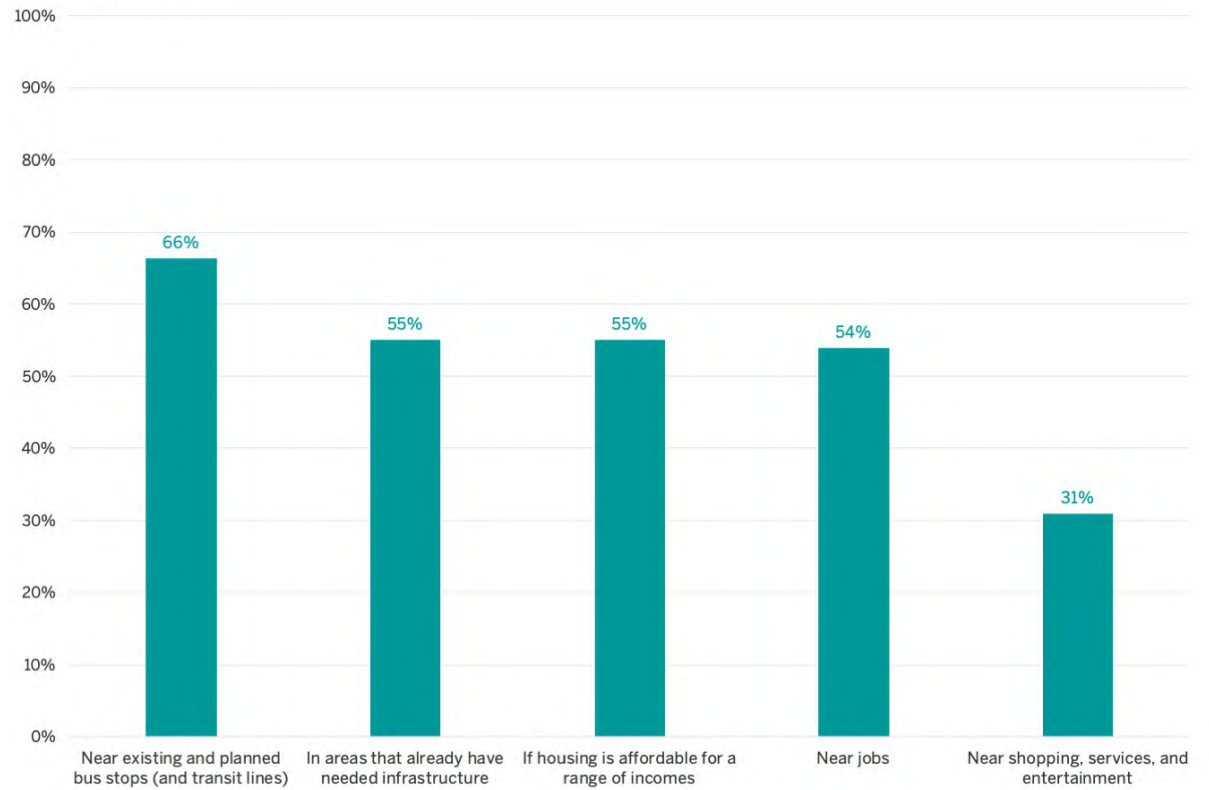
### Question 2:

Policies that guide what can (and can't) be built can create challenges to creating needed housing. Increasing density—like allowing more housing units per lot, apartments or townhomes, or taller buildings in some locations—can help reduce those challenges. In what situations would you support these types of housing? (Select your top 3 priorities.)

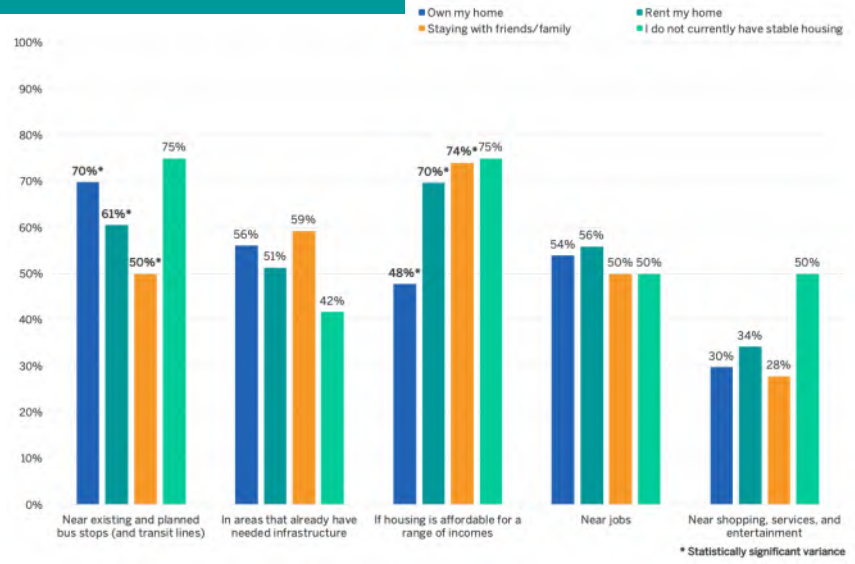
### Strategy Options

1. Near existing and planned bus stops (like the Low Country Rapid Transit line)
2. In areas that already have needed infrastructure (e.g., transportation, water, sewer)
3. If housing is affordable to people with a range of incomes
4. Near jobs
5. Near shopping, services, and entertainment

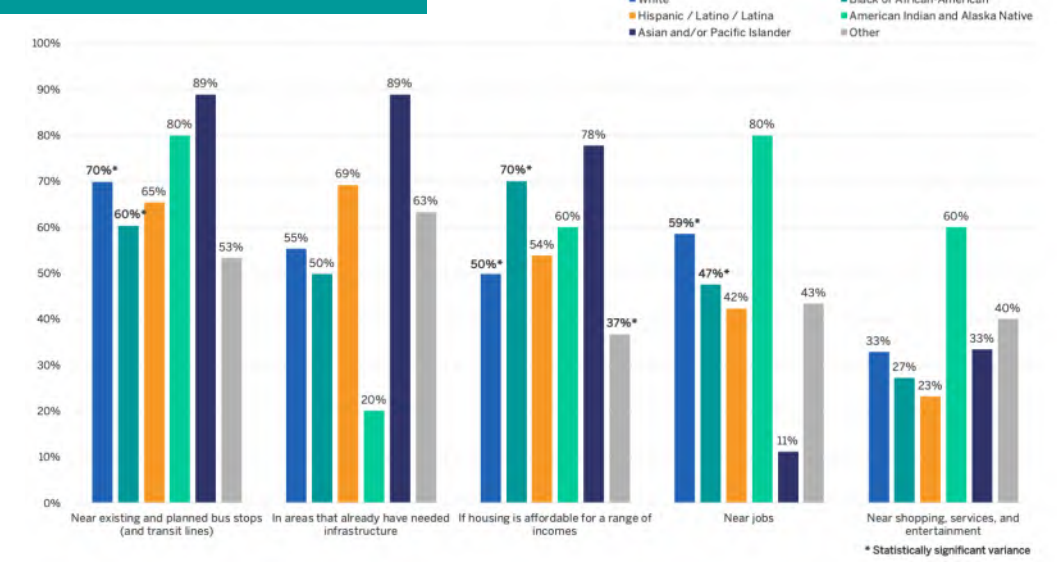
#### All Responses



## Responses by Housing Tenure



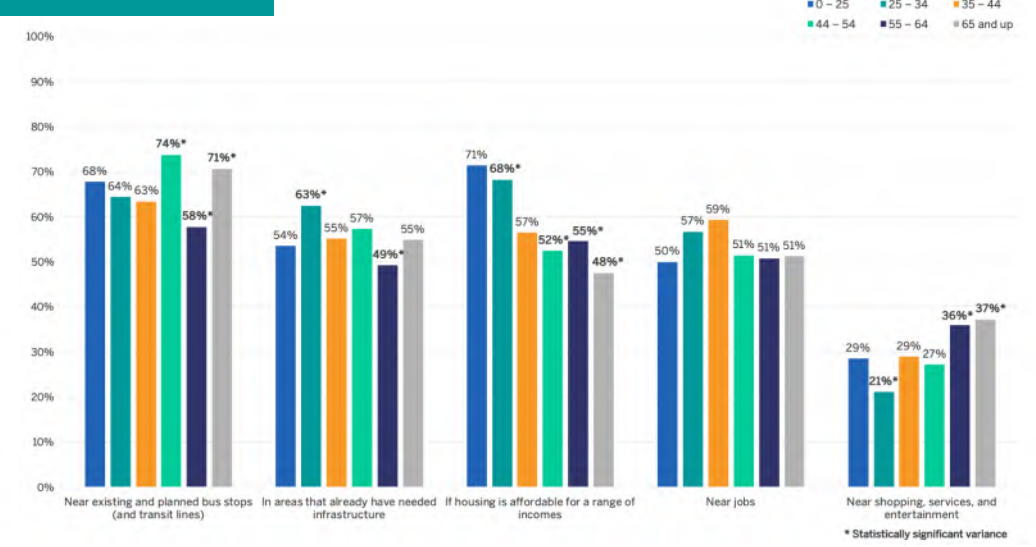
## Responses by Race & Ethnicity



## Responses by Household Income

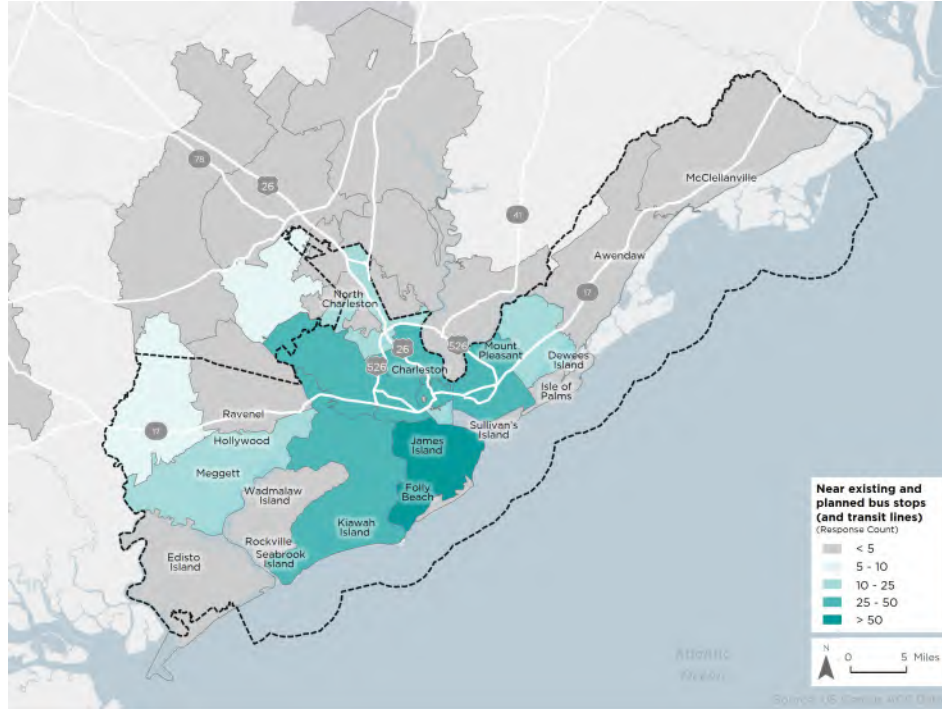


## Responses by Age

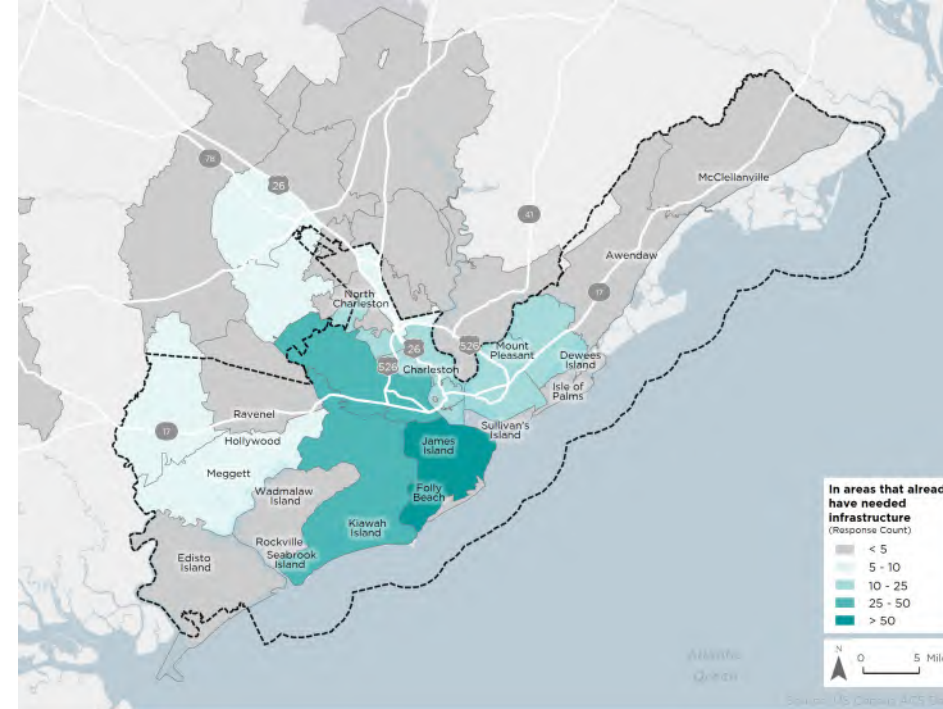


## Responses by Zip Code

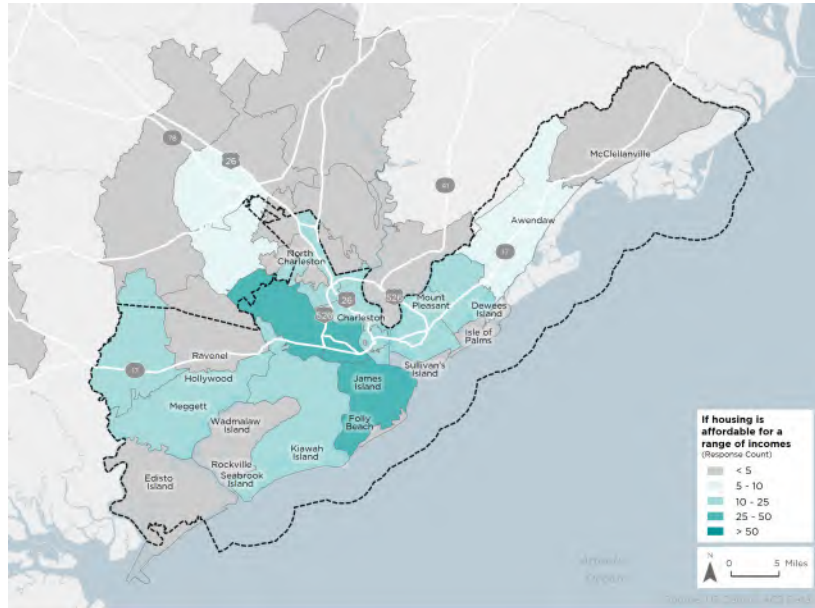
**Option 1: Near existing and planned bus stops (like the Low Country Rapid Transit line)**



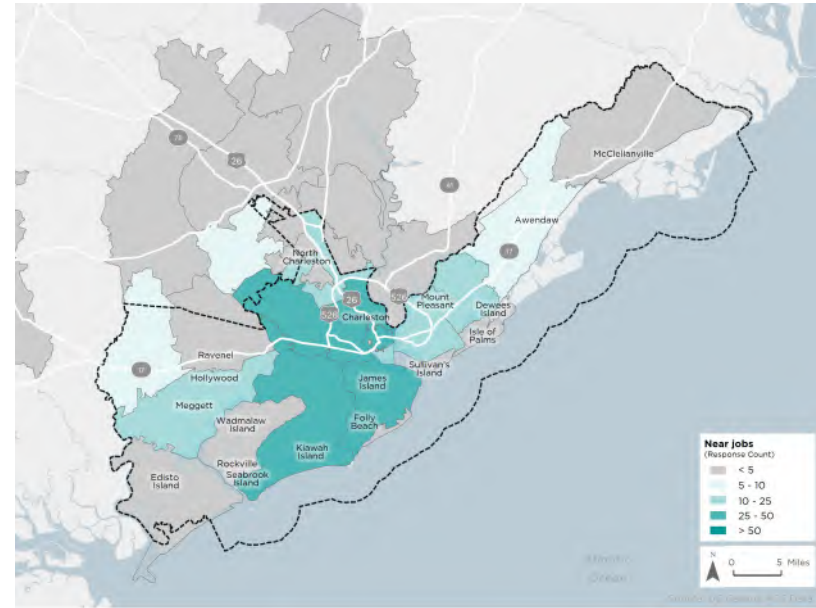
**Option 2: In areas that already have needed infrastructure (e.g., transportation, water, sewer)**



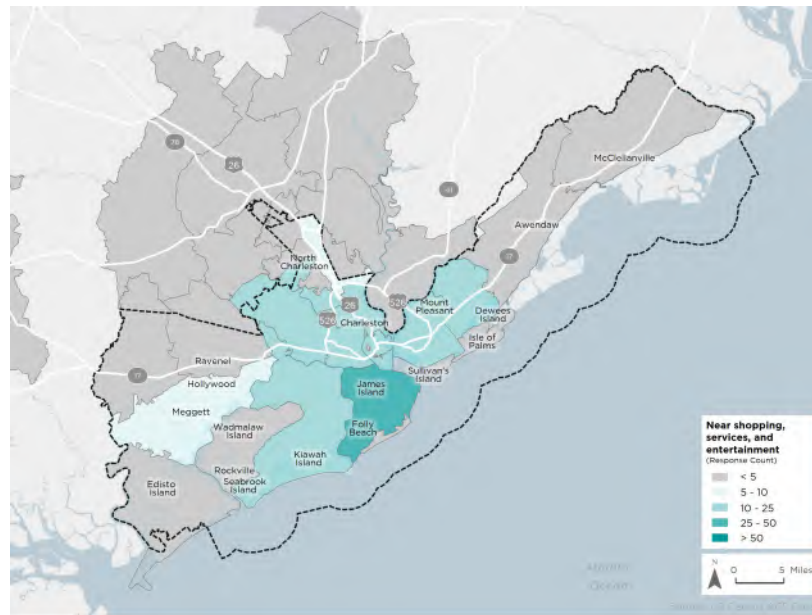
Option 3: If housing is affordable to people with a range of incomes



Option 4: Near jobs



Option 5: Near shopping, services, and entertainment

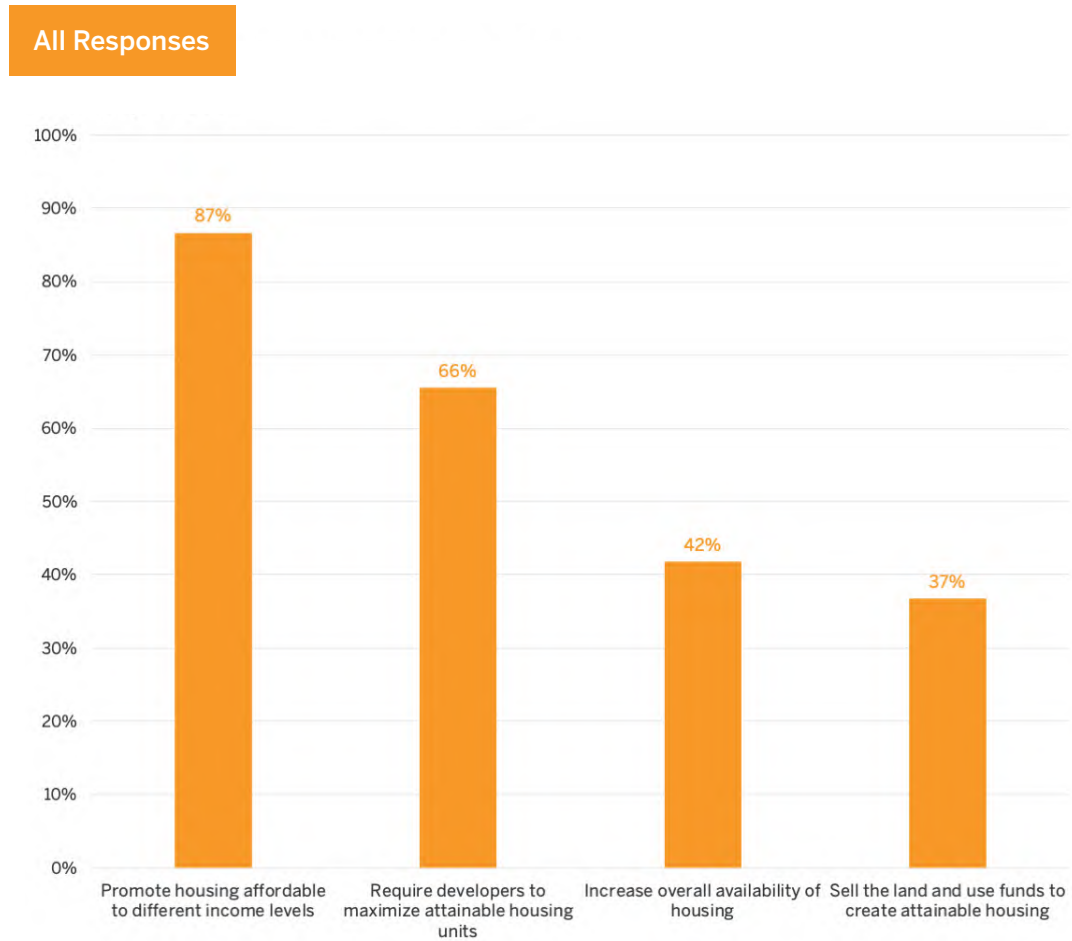


### Question 3:

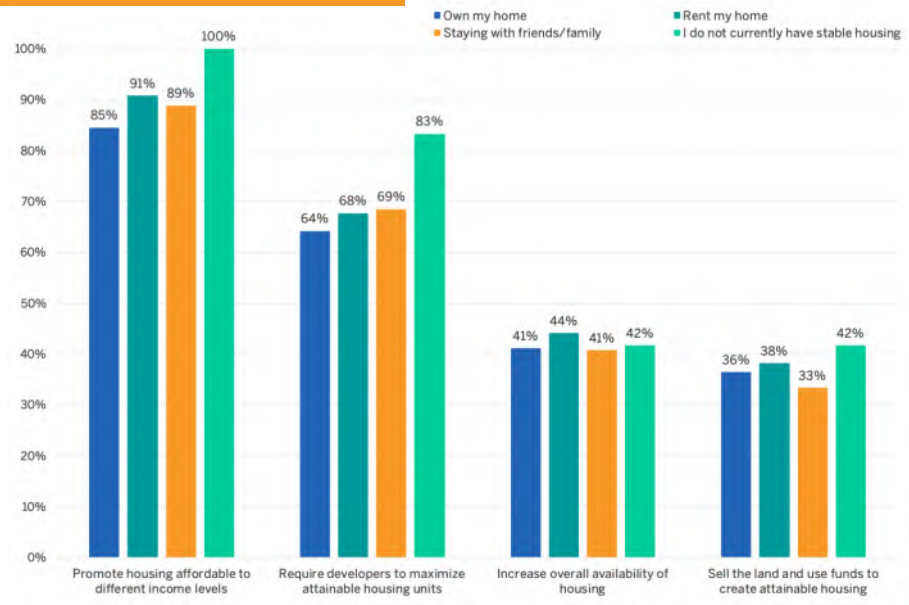
The County currently owns developable land, some of which could be used to create attainable housing that is protected long-term. Which ideas would you support? (Select your top 3 priorities.)

### Strategy Options

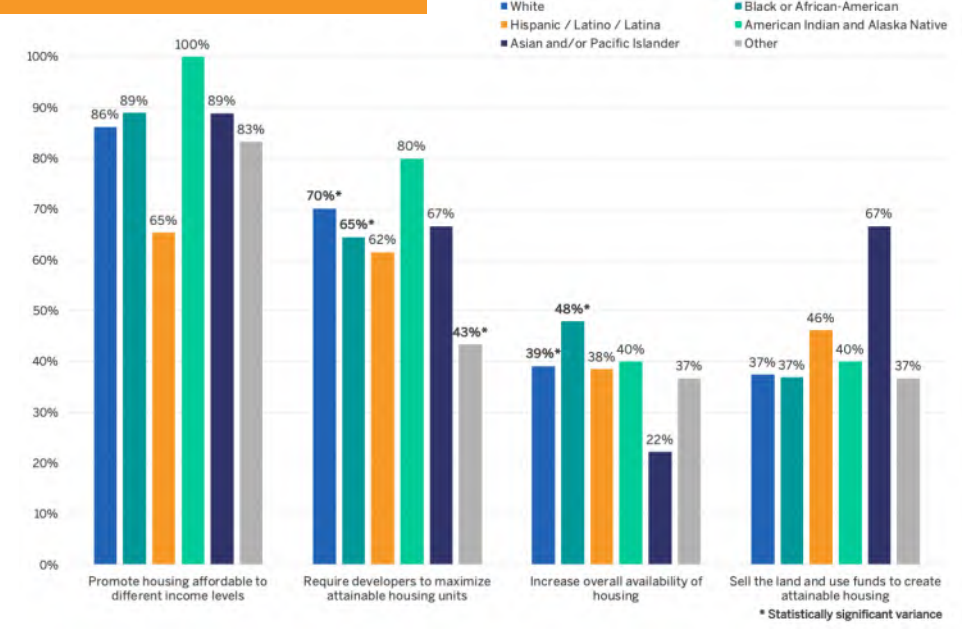
1. Promote housing affordable to people at different income levels
2. Require developers to maximize the number of attainable housing units they build
3. Maximize the amount of housing (regardless of cost) to increase the overall availability of housing
4. Sell the land and use the funds to create attainable housing



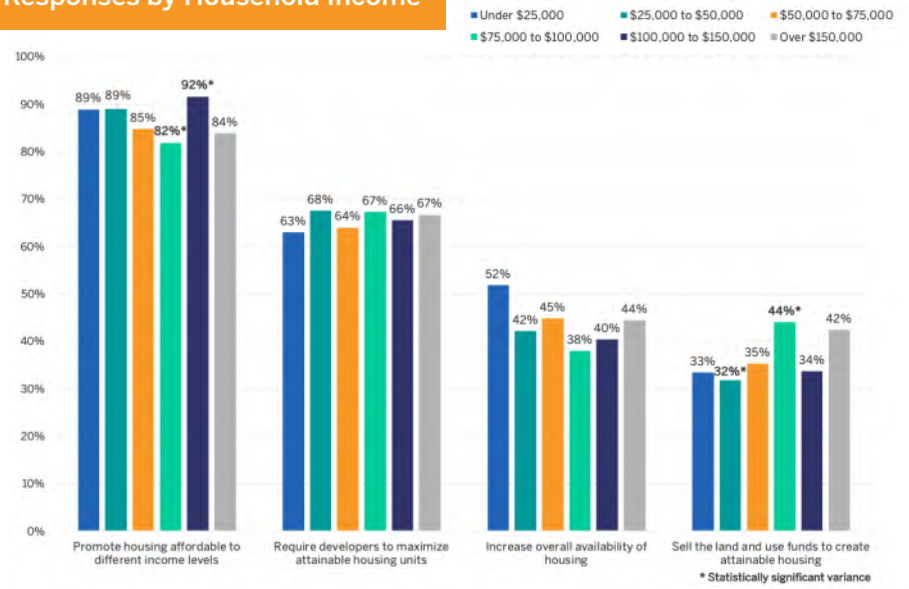
## Responses by Housing Tenure



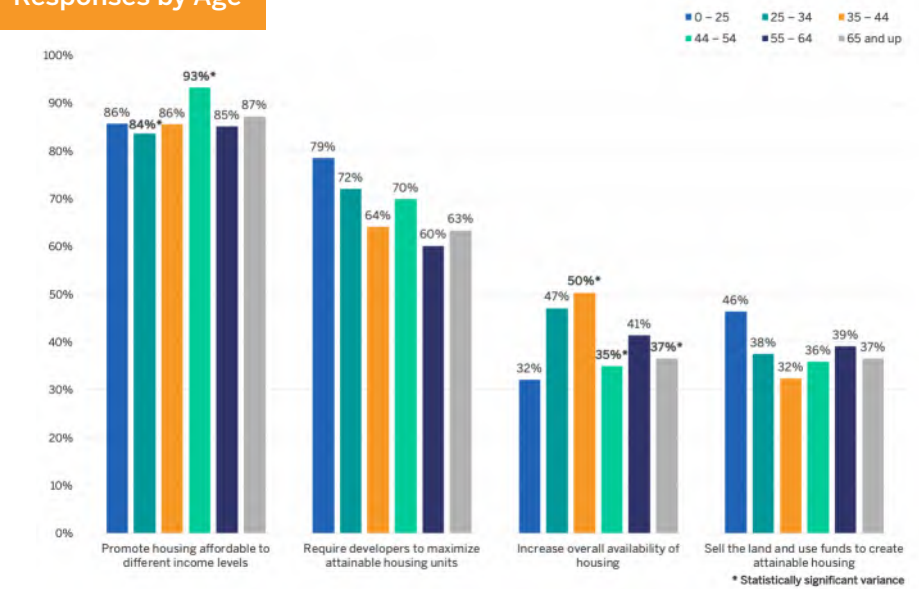
## Responses by Race & Ethnicity



## Responses by Household Income

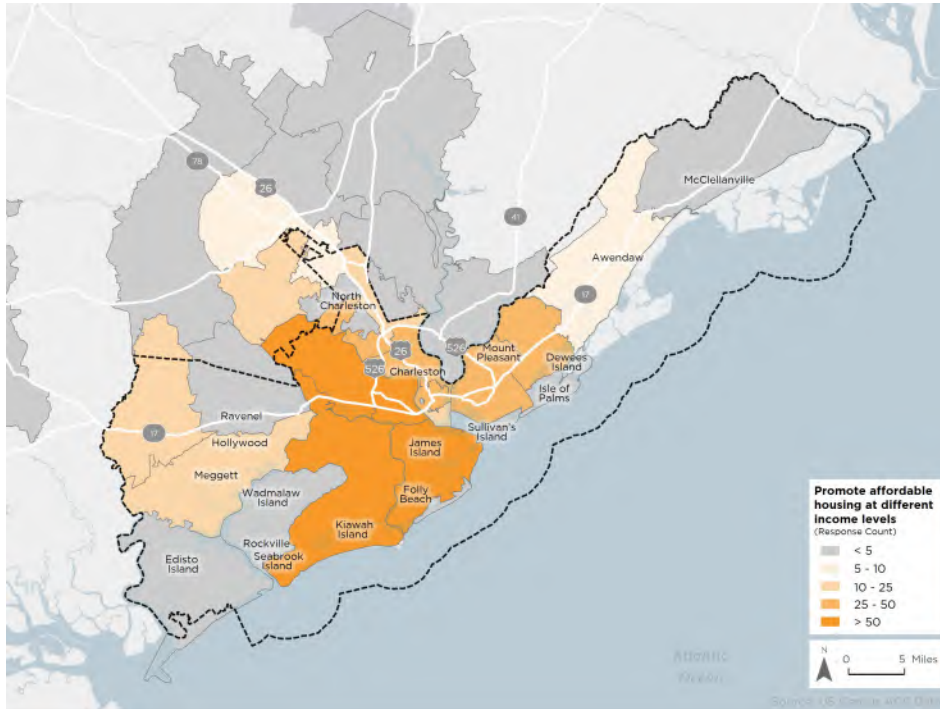


## Responses by Age

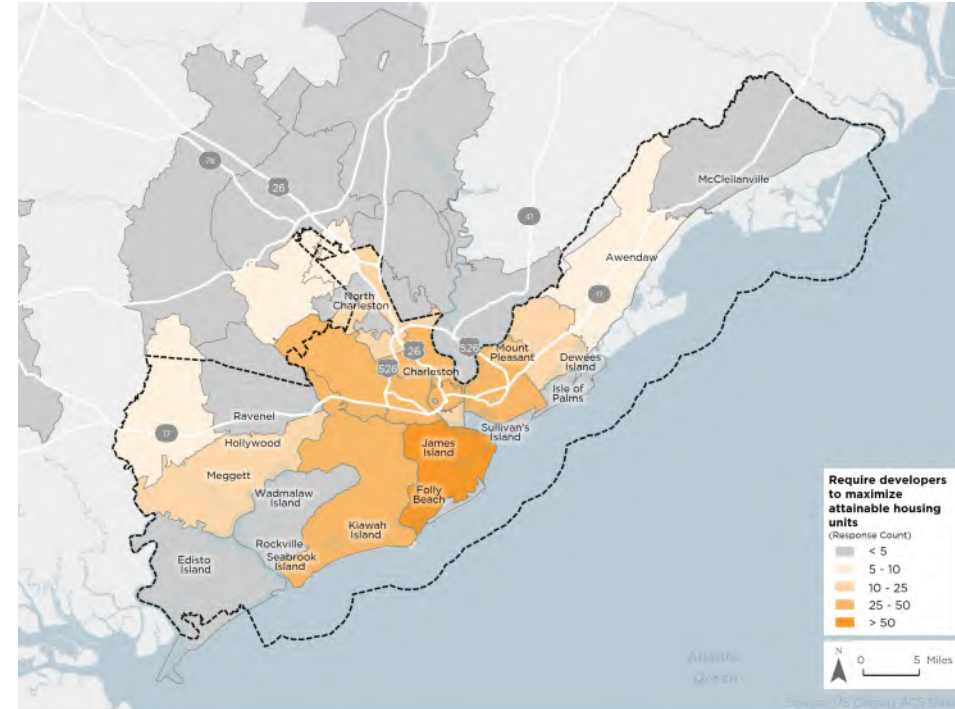


## Responses by Zip Code

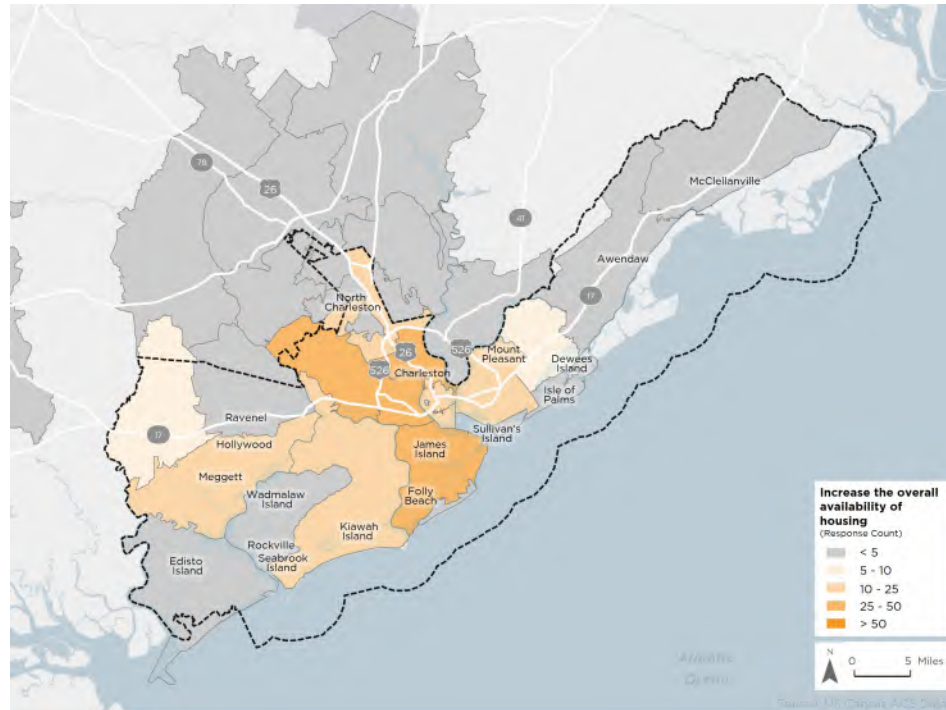
Option 1: Promote housing affordable to people at different income levels



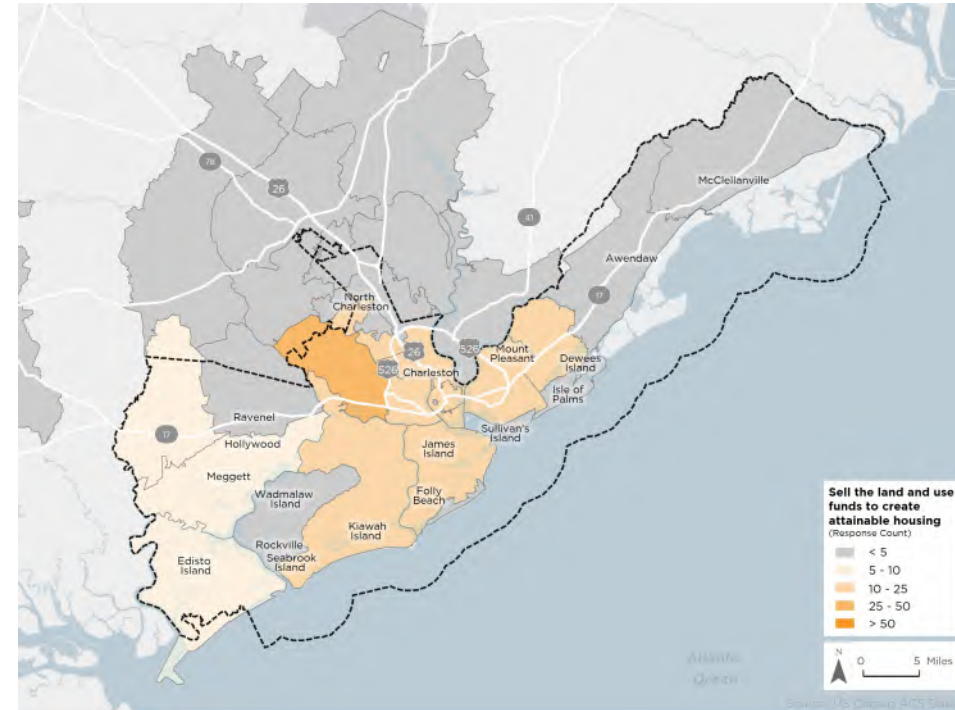
Option 2: Require developers to maximize the number of attainable housing units they build



**Option 3: Maximize the amount of housing (regardless of cost) to increase the overall availability of housing**



**Option 4: Sell the land and use the funds to create attainable housing**

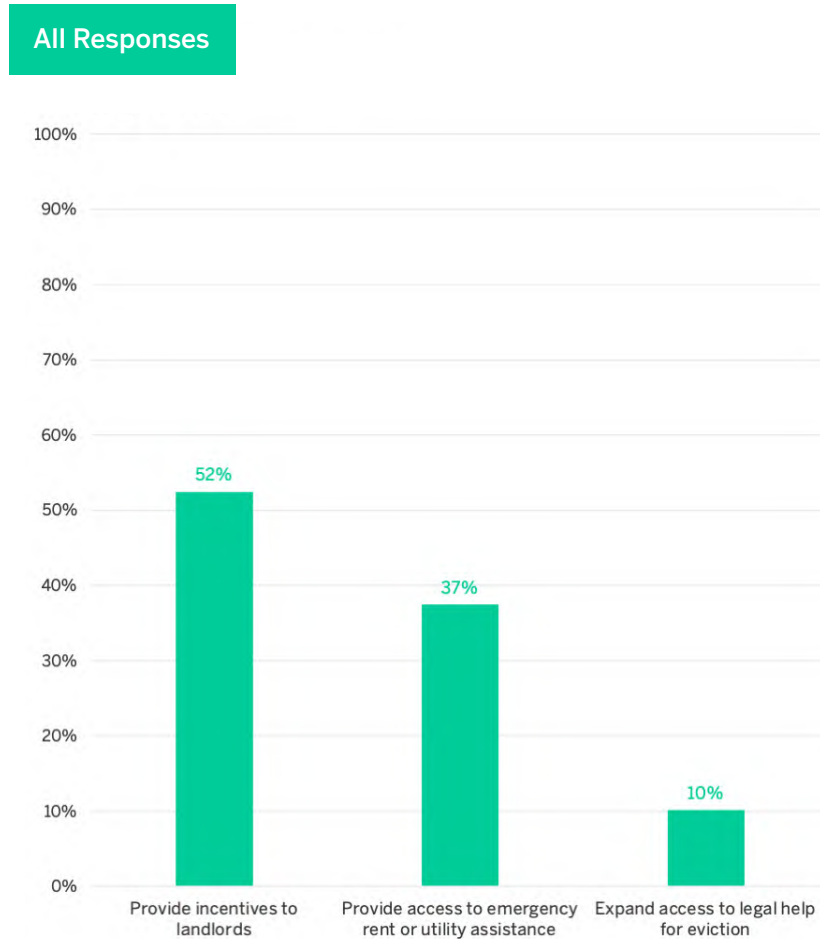


#### Question 4:

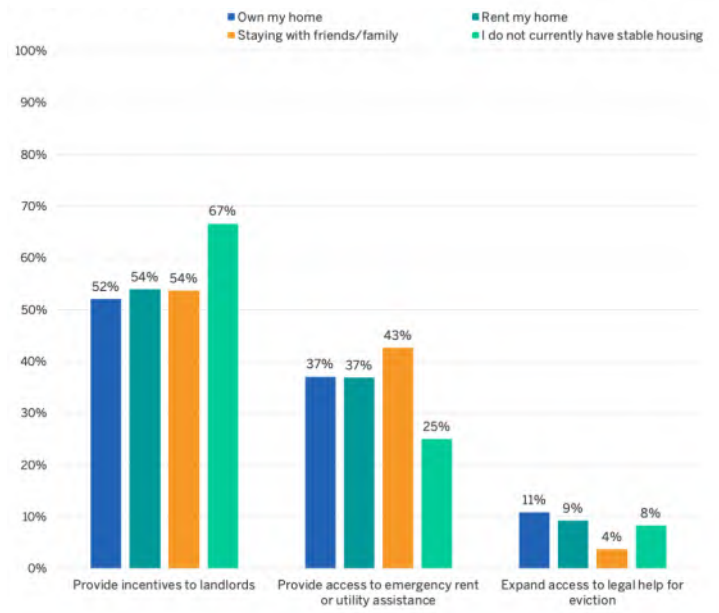
Each of the policies listed below is an effective way to improve housing stability. Which policies do you think would have the most impact in Charleston County? (Select your top priority.)

#### Strategy Options

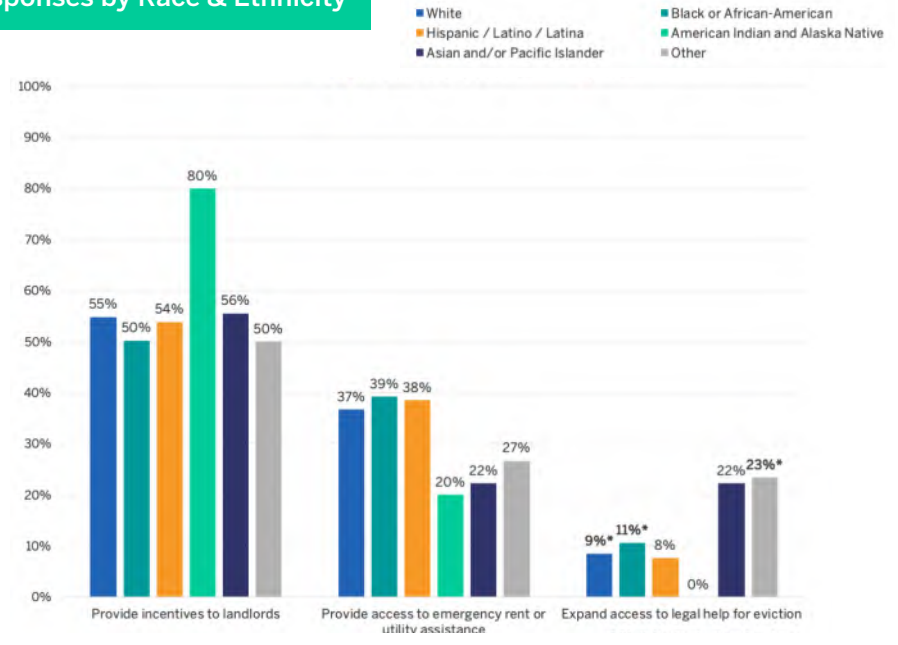
1. Provide incentives to landlords that rent to people who are struggling to find quality housing they can afford
2. Provide access to emergency rent or utility assistance to help households avoid eviction
3. Expand access to legal help for renters facing eviction



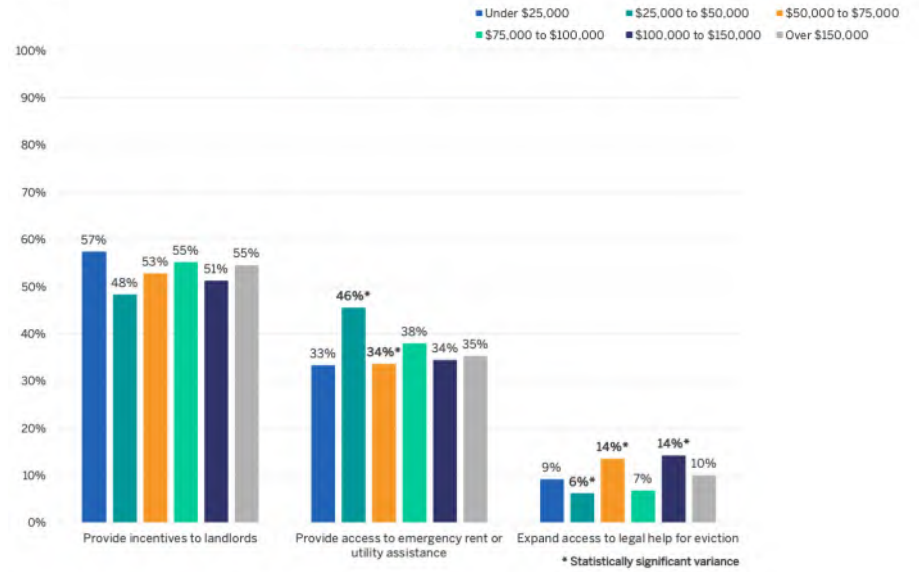
### Responses by Housing Tenure



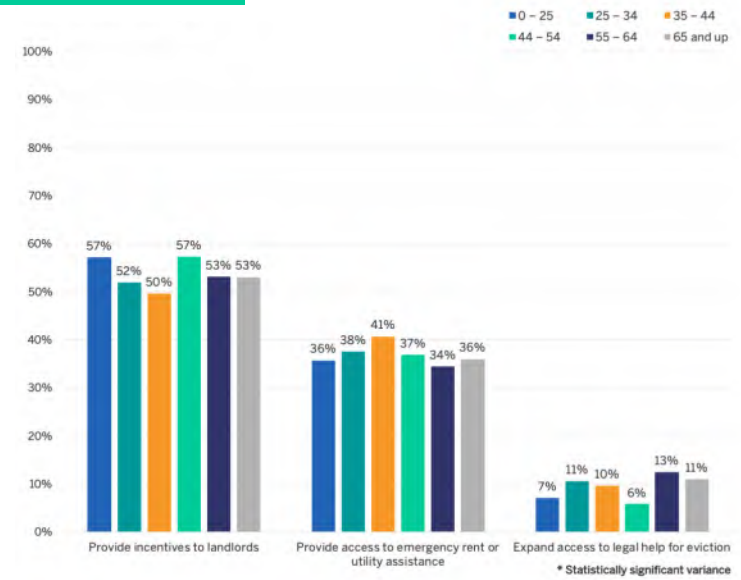
### Responses by Race & Ethnicity



### Responses by Household Income

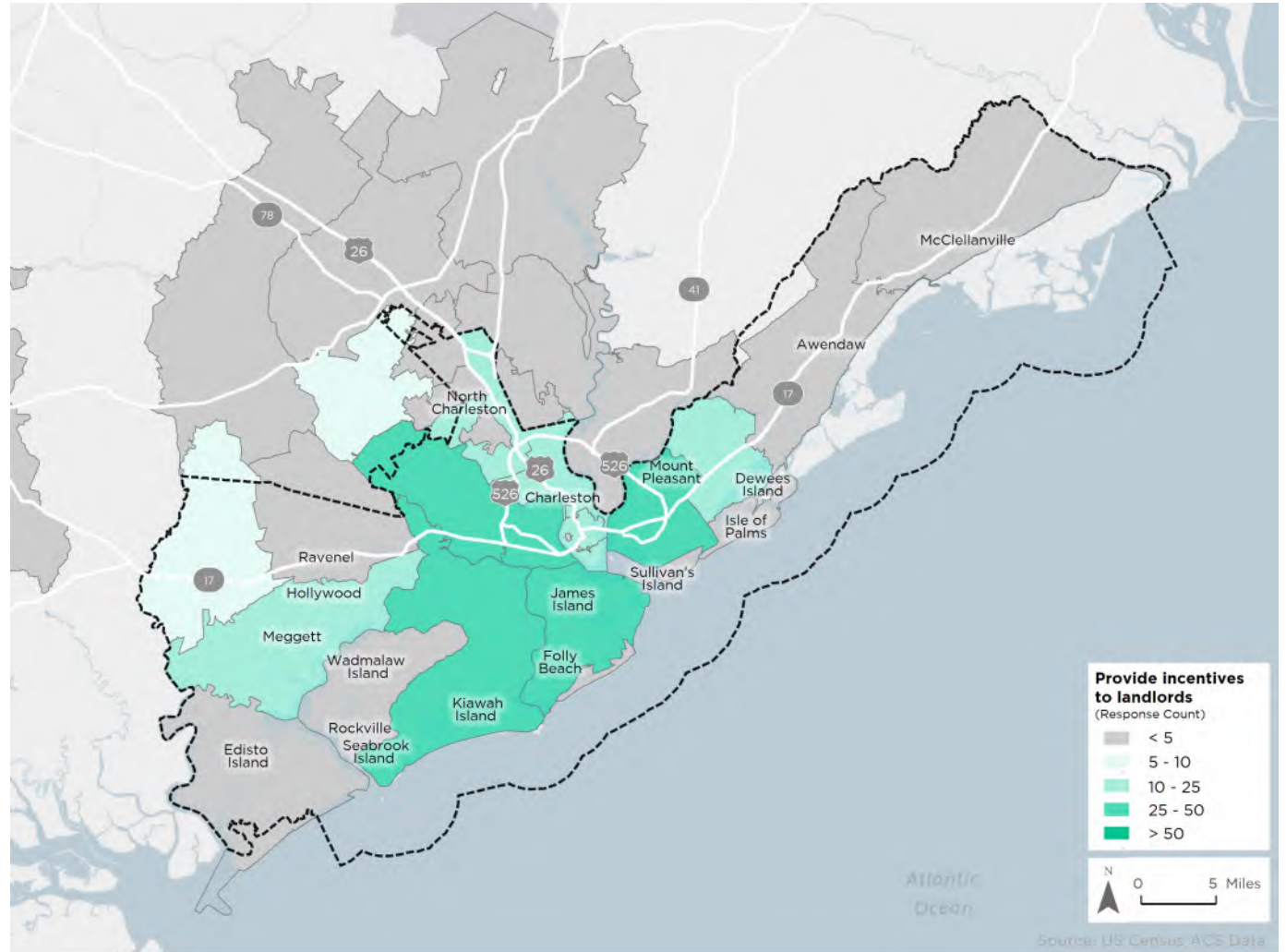


### Responses by Age

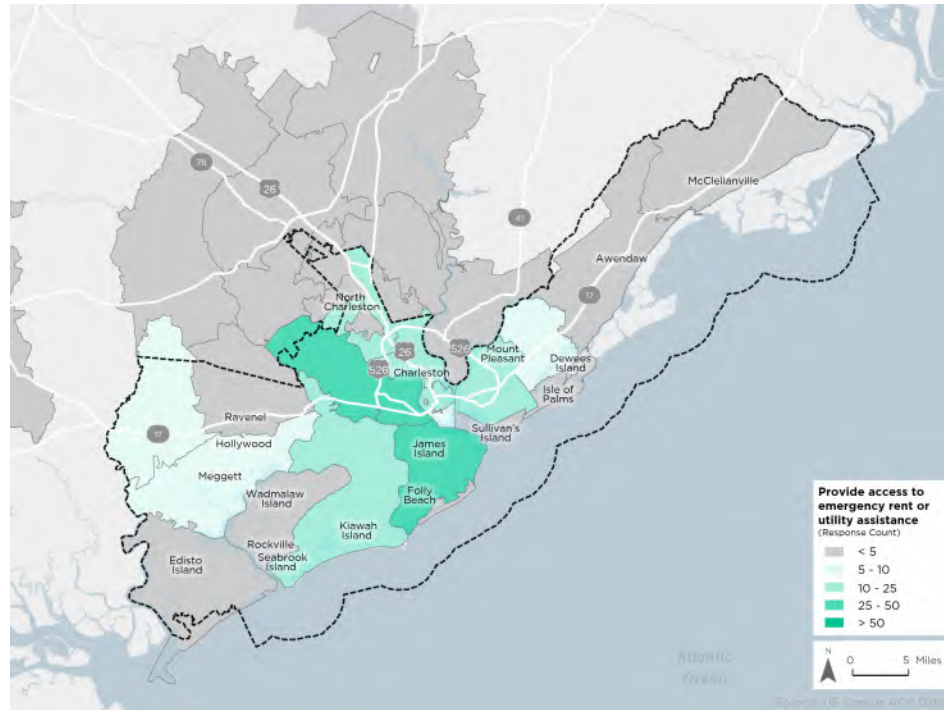


## Responses by Zip Code

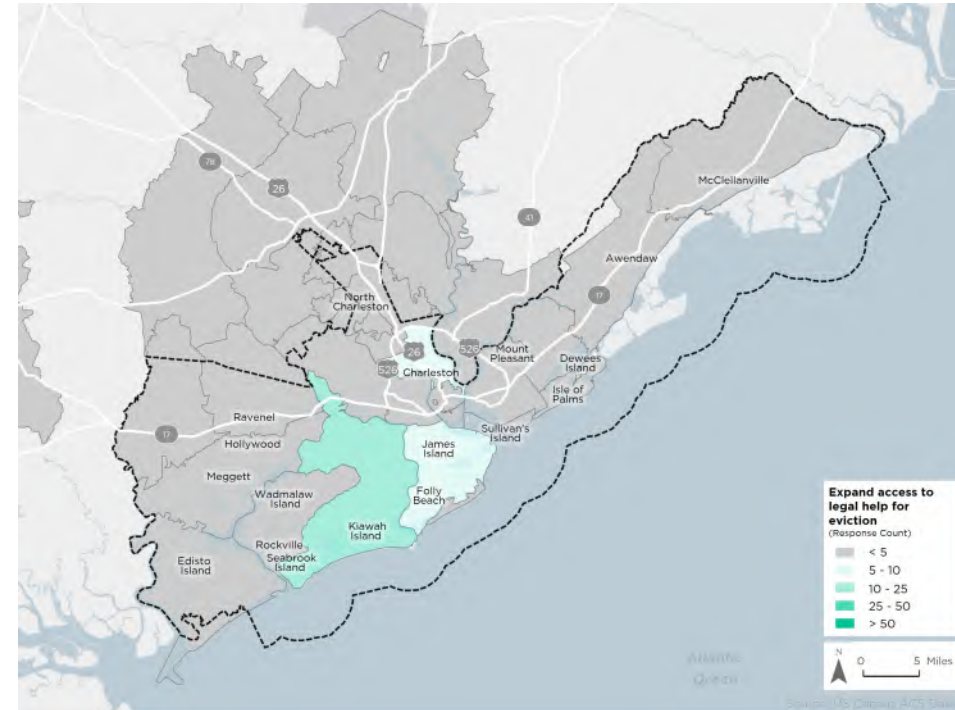
**Option 1: Provide incentives to landlords that rent to people who are struggling to find quality housing they can afford**



**Option 2: Provide access to emergency rent or utility assistance to help households avoid eviction**



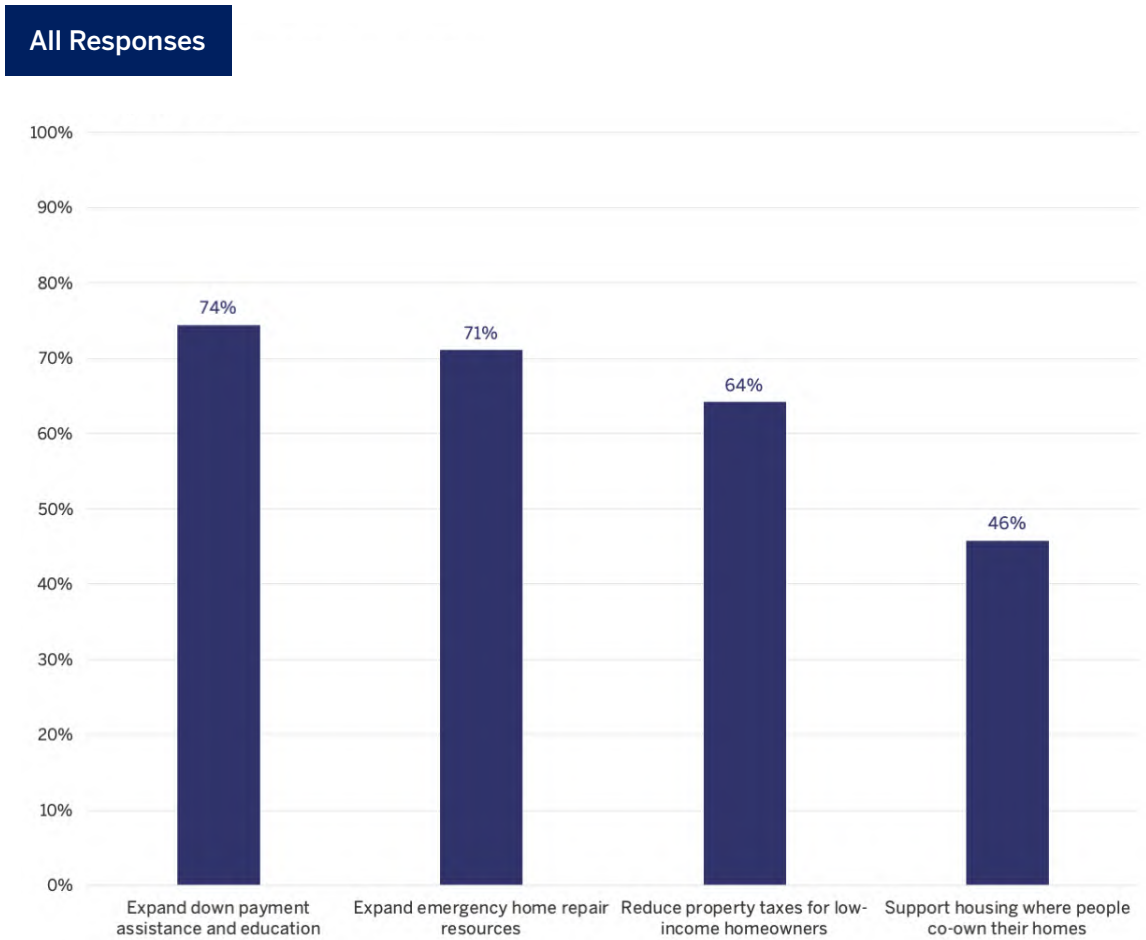
**Option 3: Expand access to legal help for renters facing eviction**



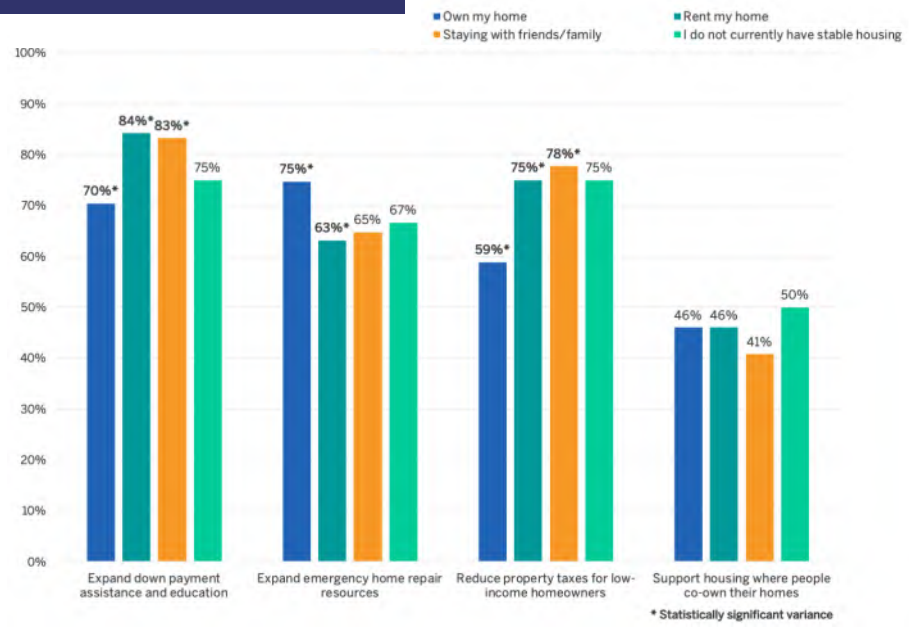
**Question 5:**  
**Which policies and programs do you think would best expand access to stable homeownership for all Charleston County residents? (Select your top 3 priorities.)**

**Strategy Options**

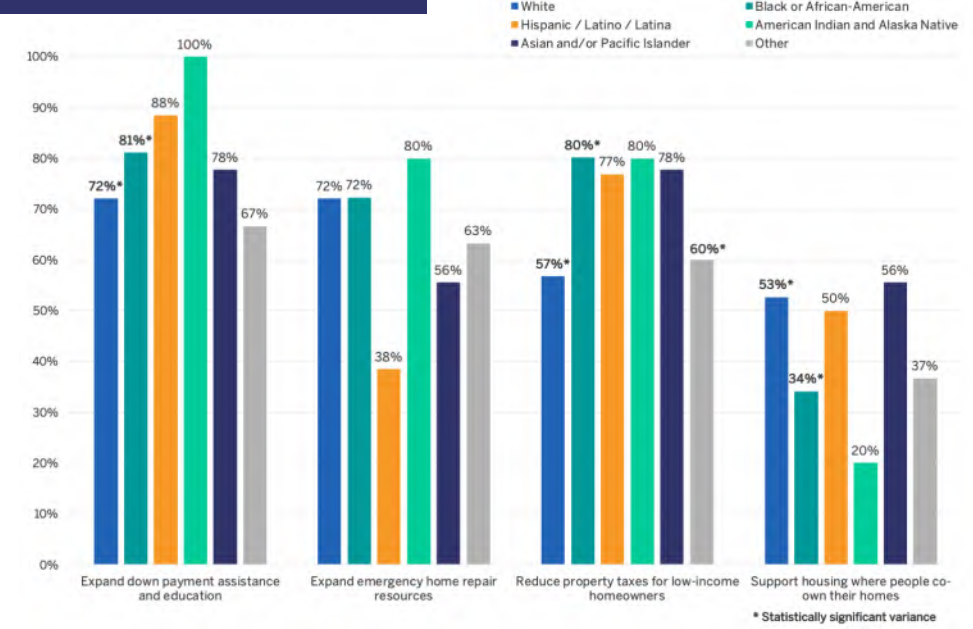
1. Expand down payment assistance and education for new homeowners
2. Expand emergency home repair resources for low-income homeowners
3. Reduce property taxes for low-income homeowners
4. Support housing where people co-own their homes with organizations that share costs, risks, and wealth building



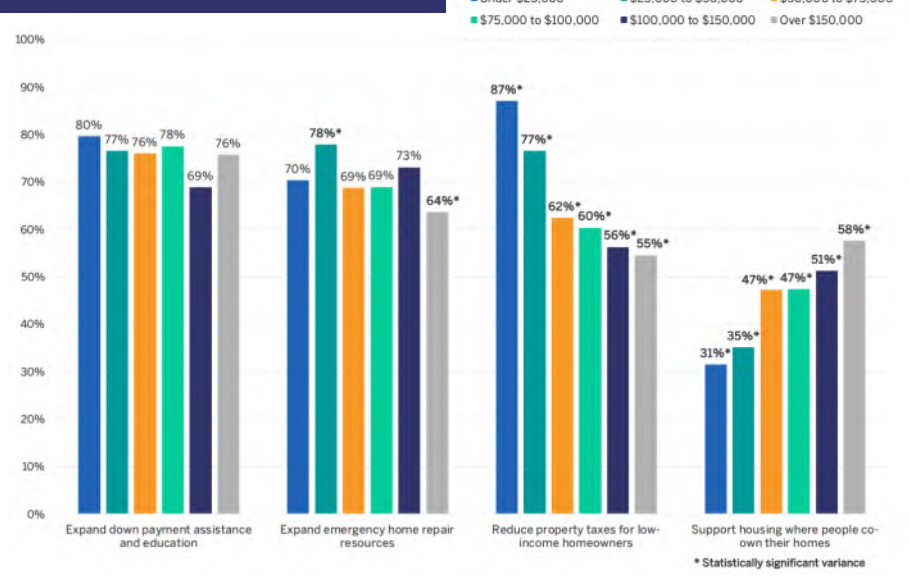
## Responses by Housing Tenure



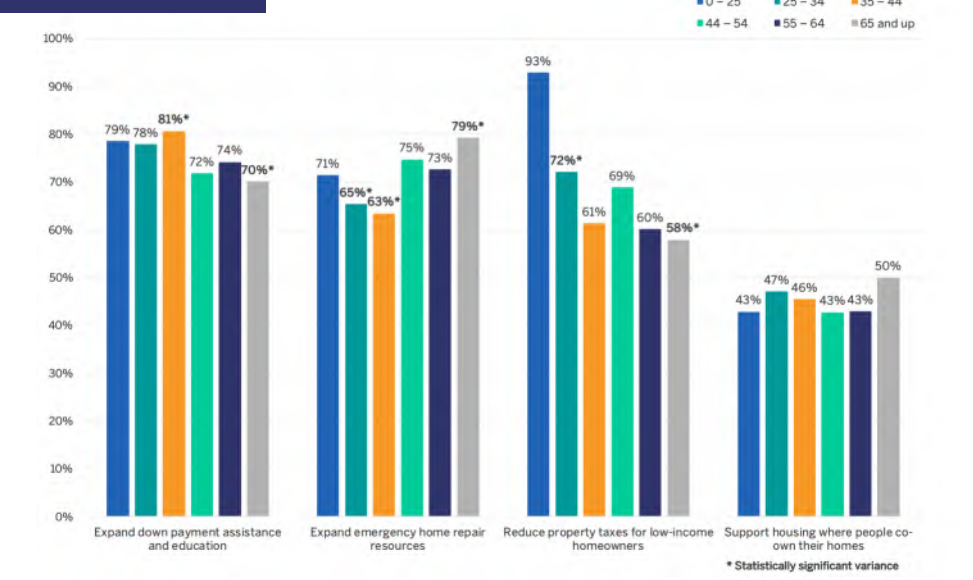
## Responses by Race & Ethnicity



## Responses by Household Income

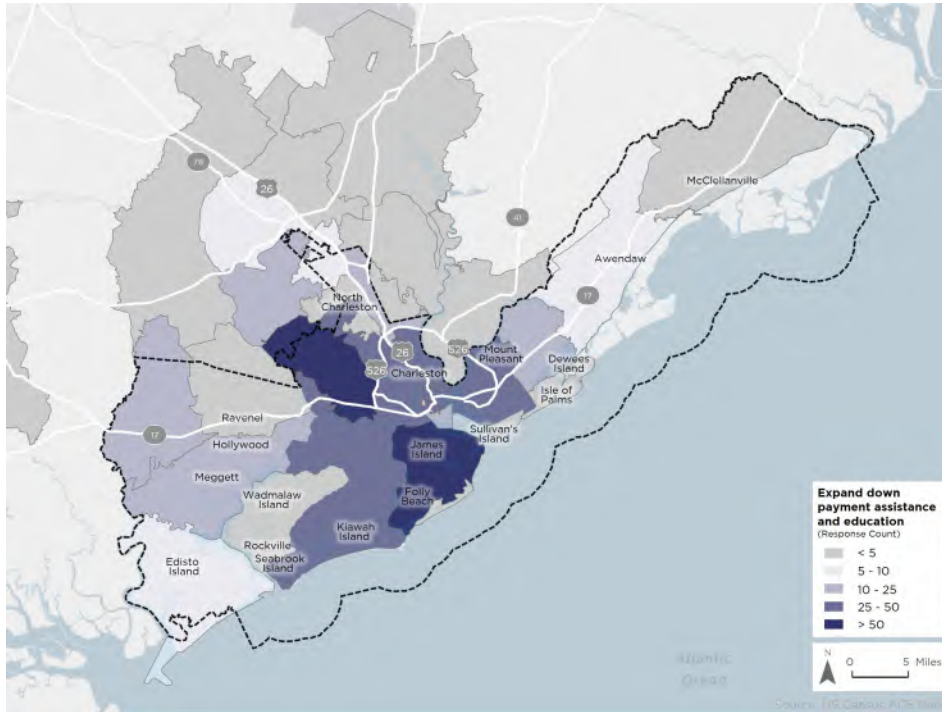


## Responses by Age

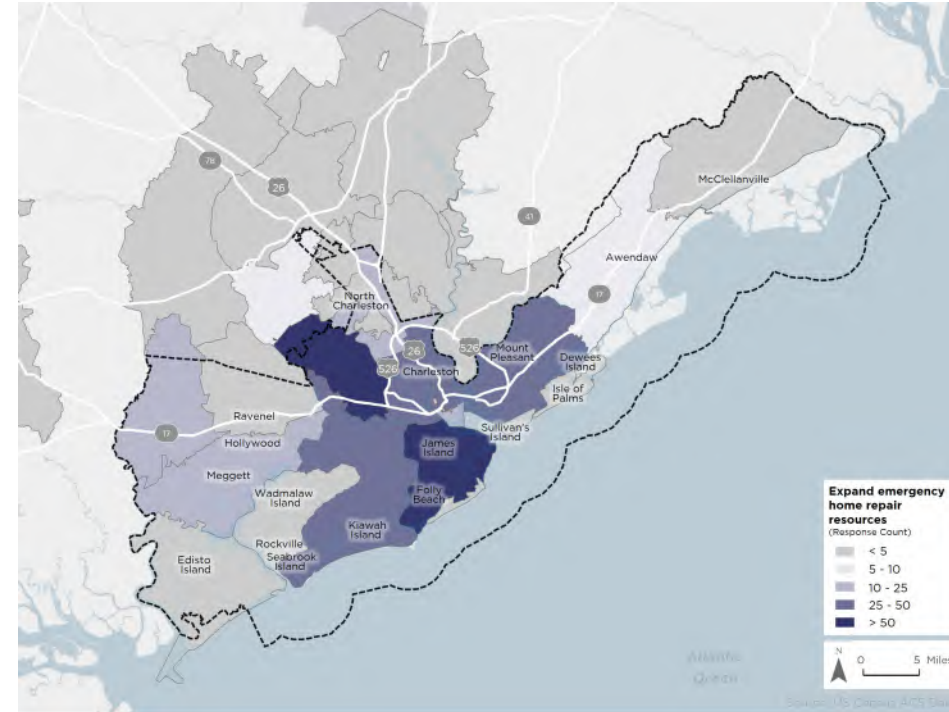


## Responses by Zip Code

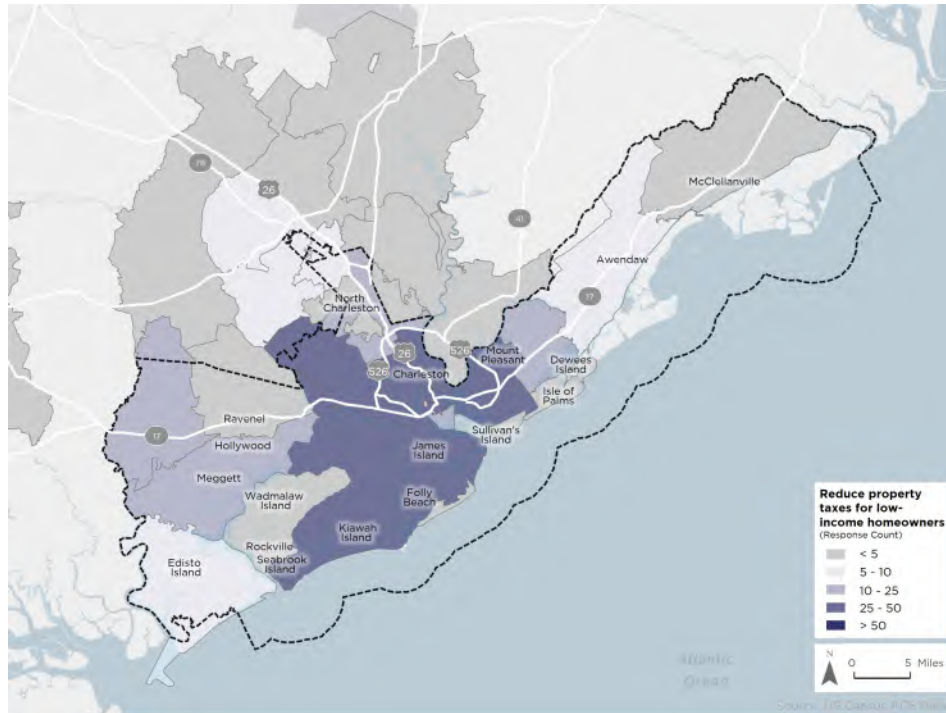
**Option 1: Expand down payment assistance and education for new homeowners**



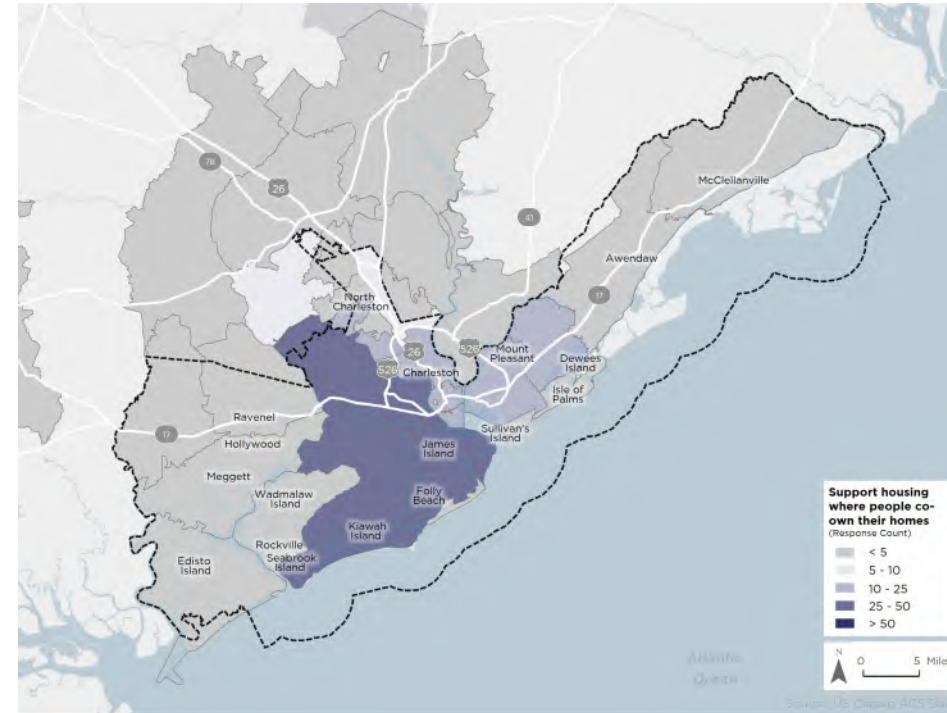
**Option 2: Expand emergency home repair resources for low-income homeowners**



Option 3: Reduce property taxes for low-income homeowners



Option 4: Support housing where people co-own their homes with organizations that share costs, risks, and wealth building





# Acknowledgments

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## County Council

**Teddie E. Pryor, Sr.**  
Council Chairman

**Anna B. Johnson**  
Council Vice Chairperson, Chair of the  
Housing Committee

**Herbert Ravenel Sass, III**  
Council Member

**Dickie Schweers**  
Council Member

**Robert L. Wehrman**  
Council Member

**Henry E. Darby**  
Council Member

**Kylon Jerome Middleton**  
Council Member

**C. Brantley Moody**  
Council Member

**Jenny Costa Honeycutt**  
Council Member

---

## Steering Committee

**Josh Dix**  
Chairman

**Nashonda Hunter**  
Vice Chairwoman

**Bratton Riley**

**Henrietta Woodward**

**Carol Jackson**

**Craig Logan**

**Elvin Speights**

**Duncan Cheney**

**Joe Porter**

**John Rhoden**

**Joseph Dukes**

**Lynn Bowley**

**Billy Swails**

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**Anjali Katare**, Geospatial Analyst

**Jenny Connelly-Bowen**, Urban Planner

**Tom Florent**, Market Analyst

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## Boudreaux Group

**Irene Dumas Tyson, AICP**, Engagement Strategy

A special thank you to the countless organizations and individuals who contributed their time and feedback in roundtable discussions, interviews, survey responses, and other engagement activities throughout the Housing Our Future planning process.

