

**An Assessment of Conditions, both Public and Private,
Affecting Fair Housing Choice for All Protected
Classes in the Lowcountry**

**Lowcountry Council of Governments
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An Assessment of Conditions, Both Public and Private, Affecting Fair Housing Choice for All Protected Classes.

1. Methodology:

In order to identify impediments to fair housing choice in the four-county Lowcountry region that comprises Beaufort, Jasper, Hampton and Colleton counties, interviews were conducted with directors of public agencies and other organizations that serve low-income and moderate-income clients. They were selected because an element of housing is included in the services provided by each organization, either as direct providers, referral agencies or sources of housing education and financing. As such they represent a large number and a wide variety of client groups.

The interviews focused on the following areas:

- Description of community and clients served, including volume and unique needs as identified by the agency's focus.
- Affordable housing inventory available to clients
- Identification of greatest impediments for acquiring housing
- Trends in clients' housing needs
- Identification of any type of discrimination

Appendix A is a table that lists each organization interviewed and the main barriers reported by each respondent. Appendix B lists organizations and individuals that provided information, but did not participate in the formal interview.

Several impediments for housing were common as the interviews proceeded. It is important to note that the impediments do not stand alone; they are interrelated and often inseparable.

- a. Inventory
- b. Transportation
- c. Housing Affordability
- d. Shelters and Homelessness-Limited Facilities
- e. Financial Literacy / Qualifying Clients
- f. Discrimination
- g. Special Client Categories
- h. High Cost of Housing

After identifying the impediments through interviews, the most recent data available was then assembled and assessed for each subject to ensure that the opinions expressed are based on actual and quantitative conditions. In addition to interviews and correspondence, planners visited local housing coalition meetings for insight into current topics and trends. A list of those meetings is contained in Appendix C.

2. Interview Procedure:

In order to identify the multiple impediments to fair housing choices in the Lowcountry Region, 47 contacts were identified as providers or in some capacity involved with housing. From this initial list, 22 interviews were conducted with the administrator or executive director in charge of the agencies and organizations which served an array of clients including low income clients and

some having special housing needs. Many of the agencies have the provision of housing as a major focus; others refer their clients to agencies that directly assist with housing. The following organizations contributed to this research by participating in the interview process.

General Housing Services:

- Beaufort Housing Authority
- Bluffton Affordable Housing Committee/Neighborhood Assistance
- Lowcountry Regional HOME Consortium
- SC Regional Housing Authority #3/ Southeast Housing Foundation
- SC State Housing Finance and Development Authority
- Beaufort Jasper Economic Opportunity Commission
- Habitat for Humanity of the Lowcountry
- Jasper County Neighbors United
- Together for Beaufort Affordable Housing Coalition

Special Client Services:

- Lowcountry Homeless Coalition
- Family Promise
- Beaufort County Disabilities and Special Needs
- Area Agency on Aging
- Hampton County Council on Aging
- Osprey Village

General Human Services

- Hampton County Department of Social Services
- Jasper County Department of Social Services
- United Way of Beaufort County
- Alliance for Human Services

Finance and Lenders:

- Starkey Mortgage
- Palmetto State Bank

4. Lowcountry Socio-Economic Environment

Because most of the impediments to fair housing in the Lowcountry region revolve around economic issues, the socio-economic structure of the area serves as a major impediment to the rental or purchase of affordable housing by households with low or moderate incomes. This section assesses the various components of the regional economy within the context of fair housing.

4.1 Population Growth

Population growth is an important metric to consider in the health of housing markets, as prices are affected by increasing demand. Between 2000 and 2010, population growth in the Lowcountry Region outpaced that of the State, but increases were seen primarily in southern Beaufort and Jasper County. From 2010 to 2016, regional growth slowed significantly, while Jasper County growth rates remained strong.

Table 1: Population Growth 2000- 2010

	2000 Census	2010	% Growth 2000 - 2010
Beaufort County	120,937	162,233	34.15%
Colleton County	38,264	38,892	1.64%
Hampton County	21,386	21,090	-1.38%
Jasper County	20,678	24,777	19.82%
Region total	201,265	246,992	22.72%
South Carolina	4,012,012	4,625,364	15.29%

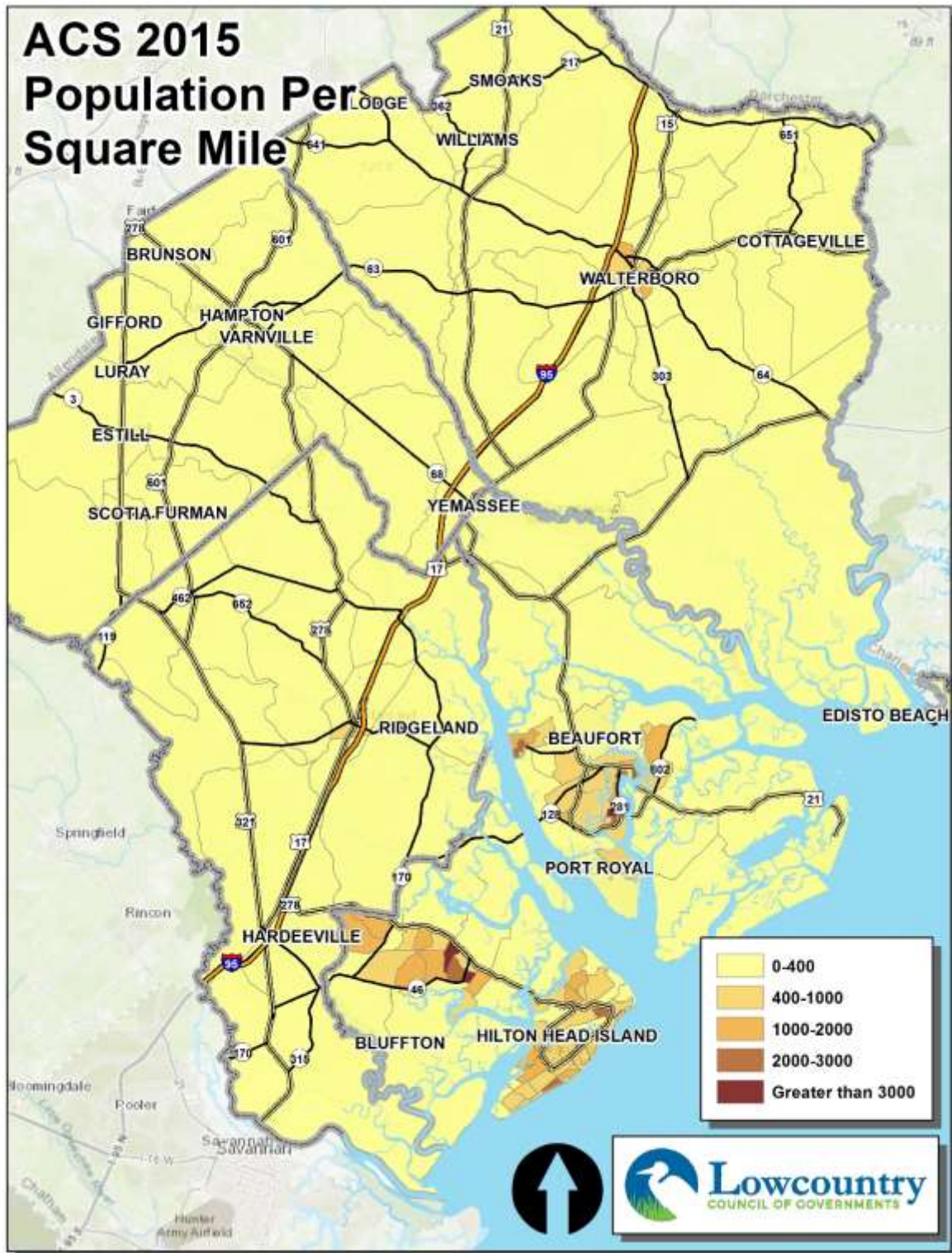
Source: US Census, American Community Survey

Table 2: Population Growth 2000-2016

	2010	2016	% Growth 2010-2016
Beaufort County	162,233	171,569	5.75%
Colleton County	38,892	38,549	-0.88%
Hampton County	21,090	20,167	-4.38%
Jasper County	24,777	29,137	17.60%
Region total	246,992	259,422	5.03%
South Carolina	4,625,364	4,961,119	7.26%

Source: US Census, American Community Survey

Figure 1: Population Density ACS 2015



4.2 Incomes and Poverty

Incomes are distributed unevenly in the Lowcountry, with Beaufort County ranking among the wealthiest, and Hampton and Jasper among poorest in South Carolina. However, without adjusting for the inflation, the increases in incomes in all four counties from 2000 to 2010 were substantial, as shown by the following chart. From 2010-2015 growth slowed, or reversed in some instances, with the exception of per capita income for Hampton County.

Table 3: Income 2000-2015

County	Income Type	2000	2010	2015	Percent Change 2000-2010	Percent Change 2010-2015
Beaufort County	Median Household Income	\$46,992	\$55,286	\$57,048	17.65%	3.19%
	Per Capita Income	\$25,377	\$32,731	\$32,401	28.98%	-1.01%
Colleton County	Median Household Income	\$29,733	\$33,263	\$32,804	11.87%	-1.38%
	Per Capita Income	\$14,831	\$17,842	\$19,015	20.30%	6.57%
Hampton County	Median Household Income	\$28,771	\$34,846	\$31,410	21.12%	-9.86%
	Per Capita Income	\$13,129	\$16,262	\$20,046	23.86%	23.27%
Jasper County	Median Household Income	\$30,727	\$37,393	\$37,141	21.69%	-0.67%
	Per Capita Income	\$14,161	\$17,997	\$17,565	27.09%	-2.40%
State Average	Median Household Income	\$37,082	\$43,939	\$45,483	18.49%	3.51%
	Per Capita Income	\$18,795	\$23,443	\$24,604	24.73%	4.95%

Source: US Census, American Community Survey

The US Department of Housing and Urban Development estimates median family incomes every year; their data also demonstrates improvement for all four counties. Beaufort County's MFI is notably higher than the rest of the region, where totals are closely aligned for Colleton, Hampton, and Jasper counties. As a measure of central tendency, the median does reduce the effect of outliers as compared to the mean, but it is worth noting that the presence of wealthy retirees, particularly in Southern Beaufort County, often presents an exaggerated sense of the general economic welfare of County residents.

Table 4: Lowcountry Median Family Income: 2017

County	2000 Census	2017 HUD Estimates	Percent Change
Beaufort	\$52,710	\$70,300	33.37%
Colleton	\$34,172	\$41,300	20.86%
Hampton	\$34,561	\$44,300	28.18%
Jasper	\$36,793	\$41,800	13.61%

Source: US Census, HUD

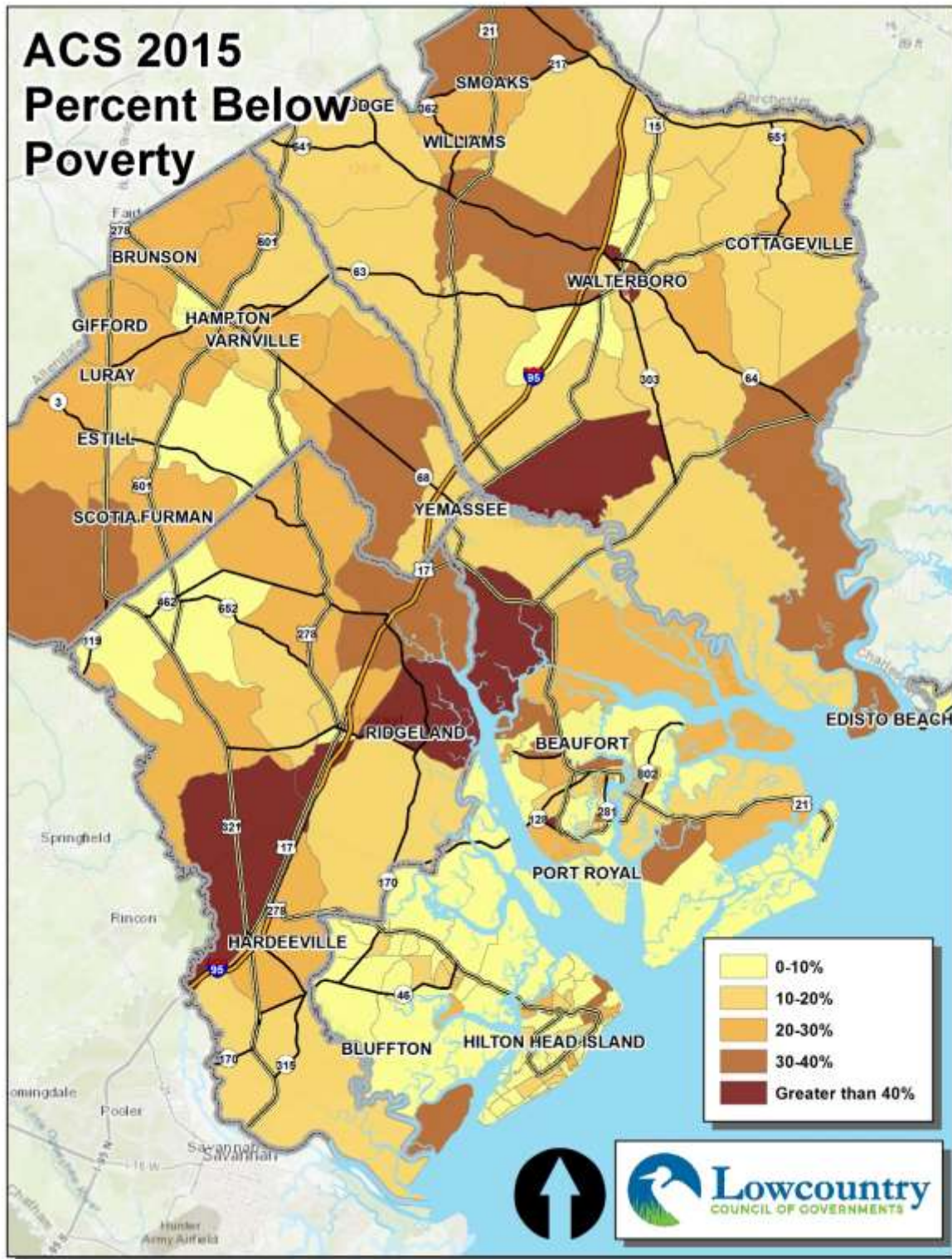
Despite overall growth in various measurements of income, the Lowcountry Region as a whole has not made significant strides in reducing the percentage of its residents living below the poverty line, with only Beaufort County demonstrating rates lower than the State as a whole.

Table 5: Poverty Levels for All Individuals 2000-2015

	2000	2005	2010	2015
Beaufort County	10.3	11.5	10.5	12.8
Colleton County	19.3	23.9	21.3	22.3
Hampton County	20	23.9	20.8	20.8
Jasper County	22.2	24.8	21.5	23.5
South Carolina	12.8	15.6	16.4	17.9

Source: US Census, American Community Survey

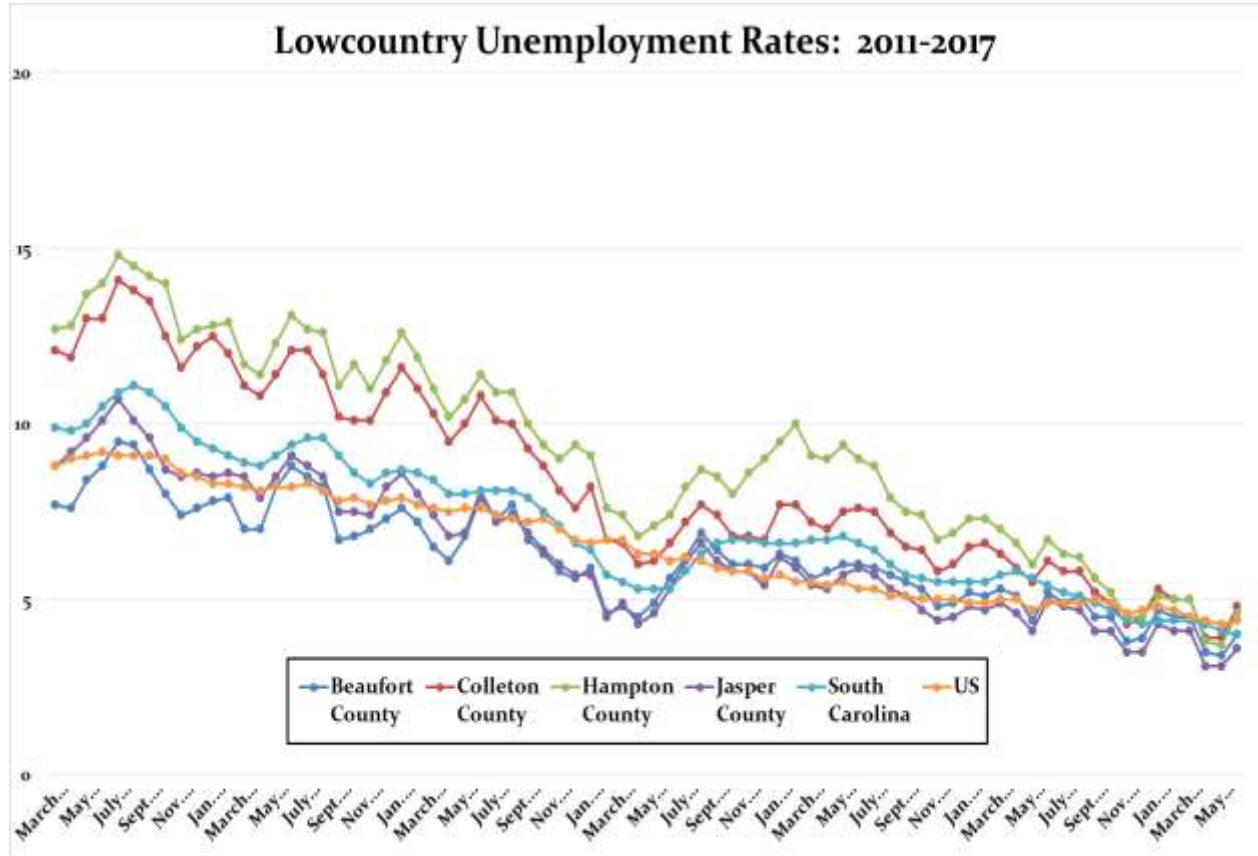
Figure 2: Percent below Poverty ACS 2015



4.3 Employment and Wages

Unemployment rates have seen a dramatic decline over the last decade, whereas traditionally challenged counties such as Colleton and Hampton now are witnessing rates below the State and the Nation. However, as people drop out of the workforce by giving up searching for work altogether, this will have a beneficial effect on unemployment rates. Furthermore, unemployment rates do not capture those who are underemployed, taking part time as opposed to full time employment.

Figure 3: Lowcountry Unemployment Rates



Source: SCDEW

Table six shows average weekly private sector wages in the Lowcountry between 2007 and 2016. Despite declining unemployment, wages do not meet the state average because of the concentration of jobs in the tourism and retail sectors of the economy.

Table 6: Average Weekly Wages 2007-2016

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Beaufort County	\$595	\$583	\$572	\$579	\$588	\$603	\$638	\$638	\$660	\$687
Colleton County	\$532	\$535	\$542	\$542	\$550	\$552	\$554	\$580	\$578	\$593
Hampton County	\$647	\$644	\$648	\$648	\$691	\$716	\$696	\$729	\$744	\$730
Jasper County	\$644	\$653	\$615	\$584	\$578	\$640	\$652	\$680	\$708	\$709
South Carolina	\$668	\$681	\$688	\$707	\$726	\$744	\$752	\$772	\$795	\$812
US (median)	853	\$873	\$868	\$893	\$920	\$946	\$956	\$986	\$1,017	\$1,029

Source: SCDEW

4.4 Ethnic Diversity

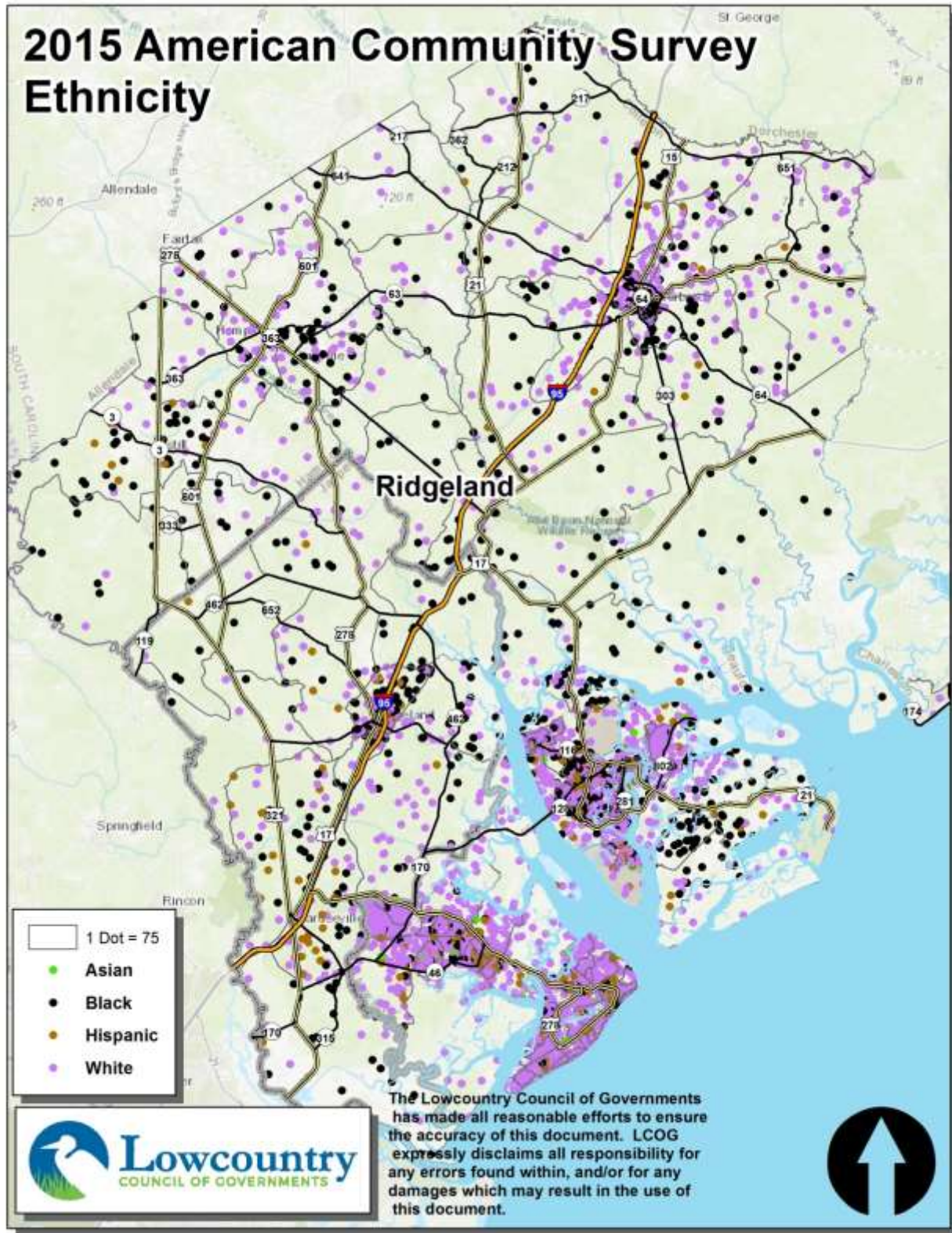
Along with growth, especially in Beaufort and Jasper counties, has come an equally significant change in the composition of the Region’s population. Formerly, and for many more than a century, the area population was almost entirely comprised of African-American and white residents, although there have been small Asian, Hispanic and Native American population segments living in the area for a number of years. The combination of rapid growth and low unemployment in the Region attracted people to the Lowcountry during the 1990s and into the first years of the twenty-first century. As census data shows, a relatively large number of persons of Hispanic/Latin origin have moved into the Region, especially to Beaufort and Jasper Counties. Although hard data is not available, anecdotal evidence points to low-paying jobs for a large portion of the Hispanic population here.

Table 7: Race and Ethnicity 2000, 2010, and 2016

2000				
	Total population	Total White	Total Black	Total Hispanic
Beaufort County	120,937	81,776	28,421	8,208
Colleton County	38,264	20,993	16,254	551
Hampton County	21,386	8,803	11,931	547
Jasper County	20,678	8,477	10,638	1,190
Lowcountry Total	201,265	120,049	67,244	10,496
2010				
	Total Population	Total White	Total Black	Total Hispanic
Beaufort County	162,233	116,606	31,290	19,567
Colleton County	38,892	22,173	15,178	1094
Hampton County	21,090	8,999	11,359	744
Jasper	24,777	10,658	11,406	3,752
Lowcountry Total	246,992	158,436	69,233	25,157
2016				
	Total Population	Total White	Total Black	Total Hispanic
Beaufort County	171,569	126,481	34,729	21,012
Colleton County	38,549	21,951	14,546	1,296
Hampton County	20,167	8,351	10,710	810
Jasper	29,137	12,389	12,241	3,800
Lowcountry Total	259,422	169,172	72,226	26,918

Source: Census, ACS

Figure 4: Surveyed Ethnicity 2015



5. Impediments

The significant impediments affecting fair housing for all protected classes in the Lowcountry are discussed in the following section. A review of all the interviews indicated a pattern of prevalence for certain impediments including inventory, transportation, limited facilities for the homeless, financial literacy, discrimination, special client needs, and high costs.

5.1 Inventory

Through various state and federal programs, local housing agencies facilitate access to affordable rental units through distribution of vouchers and the construction and/or maintenance of multifamily housing developments. There are three federal agencies that contribute the majority of subsidized rental housing throughout the Lowcountry.

HUD Programs

Section 8 Vouchers

Vouchers are administered by Public Housing Authorities (PHA) for families at 80% or below of Area Median Income (AMI), although 75% of vouchers must be reserved for those families earning 30% or below of AMI. Families are generally able to live in housing of their choice on the private market, and the PHA pays landlords the difference between the tenants contribution of 30% of their gross income. Once tenants receive a voucher, they are transferable to anywhere the program is administered

Project Based Rental Assistance

HUD entered into contracts with property owners to pay the difference between income based payments and HUD fair market rents for eligible clients. This housing is available to families at or below 80% AMI, but 40% of units are reserved for those at or below 30% AMI. No new project based contracts have been awarded since the 1990's.

Public Housing

Owned and operated by the local PHA, these units are subsidized by HUD to account for the difference between operating costs and revenue from rent. This housing is available to families at or below 80% AMI, but 40% of units are reserved for those at or below 30% AMI. The 1998 Housing Reform Act barred PHA's from increasing their inventory of units.

USDA Programs

Section 515 Multifamily Housing Direct Loans

Section 515 provides one percent interest loans to both non-profit or for profit agencies to finance acquisition, construction, and rehabilitation of rural renting housing. This program targets elderly, disabled, very low (50% AMI), low (80% AMI), and moderate income renters. Areas with no more than 35,000 in population are eligible, which in the Lowcountry includes all but Hilton Head Island.

Internal Revenue Service

Low Income Housing Tax Credit (LIHTC)

Created in 1986, the LIHTC program disburses tax credits to state Housing Finance Authorities for the construction of affordable units by private developers. Credits are sold by developers to investors who then have their tax liability reduced over a ten year period. The proceeds are then used to finance construction and rehabilitation by developers. Qualifying developments must reserve 20% percent of units to renters at or below 50% AMI, and an additional 40% must be reserved for renters at or below 60% AMI.

Beaufort County

Beaufort County Housing Authority

In Beaufort County, the Beaufort Housing Authority presently manages 293 public housing units. Section 8 provides vouchers for 574 units. Units range in size from efficiency to 4 bedrooms. Clients who cannot be accommodated immediately go on a waiting list which can take more than one year for results. Angela Childers, Director of the Beaufort Housing Authority, reported that, as of October 2017, the waiting list for public housing was 352 families, and for Section 8, 1350 families. She noted these numbers are fluid, depending on monthly activity. Referring to the table below, the sustained increase in demand for housing services from the Authority is evident.

Table 8: Waiting List for Beaufort Housing Authority Services 2007-2017

	2007	2011	2017
Units	140	237	352
Vouchers	470	1153	1350

Source: Beaufort Housing Authority

Table 9: Subsidized Units in Beaufort County

Location	Complex Name	Number of Units	Year in Service	HUD	USDA	LIHTC
Bluffton	Hallmark Homes at Malphrus	32	2008			X
	May River Village	68	2012			X
	Vist View One Apts	72	1997			X
	White Oak Apts	72	2007			X
	Simmons Cay Apts	48	1998			X
	Bluffton House Garden Apts Phase III	64	1999			X
	Bluffton House Phase II	92	1997			X
	Bluffton House	116	1996			X
	Simmons Townhomes	32	2001			X
City of Beaufort	Waterford Cove I	128	1997			X
	Waterford Cove II	32	1998			X
	Fairfield Estates	55	1997			X
	Ashley Pointe	56	N/A			X
	Parkview Apartments	60	N/A	X		
	Lady's Pointe Apts	48	1988		X	X
	Lady's Pointe II	44	1989		X	X
	123 Club	40	1996			X
	Cross Creek Apts	144	2009			X
	Mossy Oaks Village Townhouses	96	2013			X
	Cottages at Beaufort	17	N/A	X		
	Cottages at Beaufort II	18	N/A	X		
	Spanish Trace Apts	87	2006			X
	Spanish Trace Apts	88	N/A	X		
	Wilderness Cove Apts	48	2005		X	
	Wilderness Too Apts	24	2006			X
	Magnolia Park Apts	56	2001			X
	Port Royal	60	2012			X
	Port Royal Apts	60	N/A		X	
Shell Pointe	72	2005			X	
Hilton Head Island	90 Dillon Apts	48	1994			X
	Sylby Tub Apts	18	1983		X	
	Hilton Head Gardens	112	N/A	X		
	Sandlewood Terrace	143	N/A	X		
	Cedar Wells Apts	24	N/A		X	
Port Royal	Laurel Hill Apts	71	2005			X
Yemassee	Yemassee Heights	148	N/A	X		

Source: HUD, USDA

Hampton and Jasper Counties

SC Regional Housing Authority/ Southeastern Housing and Community Development

SC Regional Authority #3 oversees the delivery of Section 8 housing vouchers for Hampton and Jasper Counties. As of October 2017, 14 vouchers were under lease in Hampton with 38 on the wait list. In Jasper County, 23 vouchers were under lease with 30 on the wait list. Multi-year data were not available from the Authority by which to conduct longitudinal analysis.

The Regional Authority and the Southeastern Housing and Community Development, an affiliated non-profit organization, operate several public and low income housing developments in Hampton and Jasper Counties and offer a range of other services to benefit those in need of housing assistance

- Purchase and rehabilitation of single family home for resale to qualifying first time buyers
- Emergency Repairs
- Owner Occupied Home Rehabilitation
- Homebuyer Education and Counseling
- Down Payment Assistance

Jasper County Neighbors United

Jasper County Neighbors United (JCNU) is a non-profit founded in 2000, whose mission has primarily become the development and operation of affordable housing in Jasper County. The organization receives funding from Jasper County and the Town of Hardeeville, among various other sources. In addition to contributing to the supply of rental housing, JCNU also offers home repair and emergency home repair. The first contribution of JCNU to improving the supply of affordable housing in Jasper County was the development of Deerfield Village, a 2007 LIHTC development including 26 Units. In 2009, Mercy Circle, a 1970's apartment complex was bought and rehabilitated by JCNU, which currently manages the property.

Table 10: Subsidized Units in Hampton County

Location	Complex Name	Number of Units	Year in Service	HUD	USDA	LIHTC
Estill	Seagrove Village Apts	25	N/A		X	
	Fairwood Apts	56	N/A	X		
	Estill Village	35	N/A	X		
	Seagrove Village Apts	25	1996		X	X
	Parrish Greene Apartments	28	2016			X
Hampton	Hampton Place	40	1987			X
	Holly Ridge Apts	24	1991		X	X
	Litchfield-Hampton Gardens, ALP	50	N/A	X		
Varnville	Varnville II, Varnville Area Hsg Corp	32	N/A	X		

Source: HUD, USDA

Table 11: Subsidized Units in Jasper County

Location	Complex Housing Name	Number of Units	Year in Service	HUD	USDA	LIHTC
Hardeeville	Deer Run Apartments	48	N/A		X	
	Hardeeville	38	N/A	X		
	Jenny Greene 2009 (TCEX EXCH FUNDS)	50	2010		X	X
	Deerfield Village	26	2009			X
	Mercy Circle (JCNU)	42	2009			
Ridgeland	Devenwood Apts	24	1993		X	X
	Logan Lane Apts	39	1993		X	X
	Wood Ridge Apts	24	N/A		X	
	Heron Crossing Apts	40	2007			X

Source: HUD, USDA

Colleton County

SC State Housing Authority

The State Housing Authority oversees housing programs for all of Colleton County, including the Section 8 Voucher Program. Of the 220 Vouchers allocated to Colleton County, currently 151 are under lease and 153 applicants are on the waiting list. The last time applications were accepted in 2015, there were approximately 400 applicants.

The Housing Authority maintains an inventory of 276 units of project based subsidized housing between 4 properties. These units, like those developed under other housing programs are located in the City of Walterboro.

Table 12: Subsidized Units in Colleton County

Location	Complex Housing Name	Number of Units	Year in Service	HUD	USDA	LIHTC
Walterboro	Hillcrest Apts	31	1998		X	X
	Edisto Terrace Apts	48	2007			X
	Colleton Heights (a/k/a Druid Hills I)	80	N/A	X		
	Druid Hills II Apartments	64	N/A	X		
	Cambridge Pointe Apts	40	2004			X
	Lincoln Apartments	64	N/A	X		
	Magnolia Village Apts	24	2008	X		X
	Bay Meadows SC LLC	48	1998		X	X
	Meadow Creek Apts	30	1995		X	X

Source: HUD, USDA

Challenges to Housing Agencies

As was observed by several of the agencies interviewed, it is becoming more difficult to find landlords that are willing to participate in housing voucher programs. Furthermore, if landlords are willing to participate, there is an equal challenge in finding units that meet HUD standards. Some cities across the U.S have explored providing additional incentives on the local level to participating landlords, such as establishing funds to allow landlords to recoup damages to units.

Several agencies noted the challenges in utilizing the LIHTC program for the development of new housing stock. In rural areas it was noted that it was difficult to create a sustainable financial model for developments using the program. Furthermore, the LIHTC Program requires that new developments be located within a certain proximity to community services, which while logical, does constrain the amount of land available for these developments.

5.2 Transportation

The ideal situation would be to have adequate numbers of affordably-priced housing units located within walking distance of the Lowcountry’s major employers and employment centers, as well as medical, educational, retail centers and services. However, this is difficult to accomplish because property values are higher nearer the places where jobs are most plentiful. Consequently, those persons in lower-paying jobs cannot afford to live near their places of work, school, shopping and health care. As a result, transportation—or the lack thereof—emerges as an impediment to fair housing in the Lowcountry.

For more than 30 years Hilton Head has been considered the “economic engine” of the region; now nearby Bluffton and southern Jasper County have joined with the resort area to provide approximately 29,000 jobs for residents of all four counties, according to recent estimates. Residents regularly travel from relatively inexpensive housing located as far away as Estill (in Hampton County) and Cottageville (in Colleton County) every day to and from jobs in southern Beaufort and Jasper counties. As a result, some people spend as much as four or five hours a day on buses or two to three hours in cars. Retail schedules are difficult to serve on the limited

frequency offered by Palmetto Breeze, the local bus service, resulting in the consumption of vast amounts of commuter time.

The following table with data from the 2010 and 2015 American Community Survey provides an overview of commuting patterns in the Region. With the exception of Beaufort County, mean commute times across the Lowcountry exceed those of the State (23.9) and the Nation (25.9) for 2015.

Table 13: Commuting Statistics 2010-2015 ACS

2010 ACS			
	Percent Using Carpools	Percent Using Public Transit	Mean Commuting Time (Minutes)
Beaufort County	12.80%	0.50%	20.1
Colleton County	13.60%	1%	32.7
Hampton County	12.60%	2.20%	30.2
Jasper County	14.10%	0.00%	30.3
2015 ACS			
	Percent Using Carpools	Percent Using Public Transit	Mean Commuting Time (Minutes)
Beaufort County	11.50%	0.50%	21.9
Colleton County	9.90%	0%	32.8
Hampton County	12.60%	1.80%	32.2
Jasper County	19.90%	0.30%	28.4

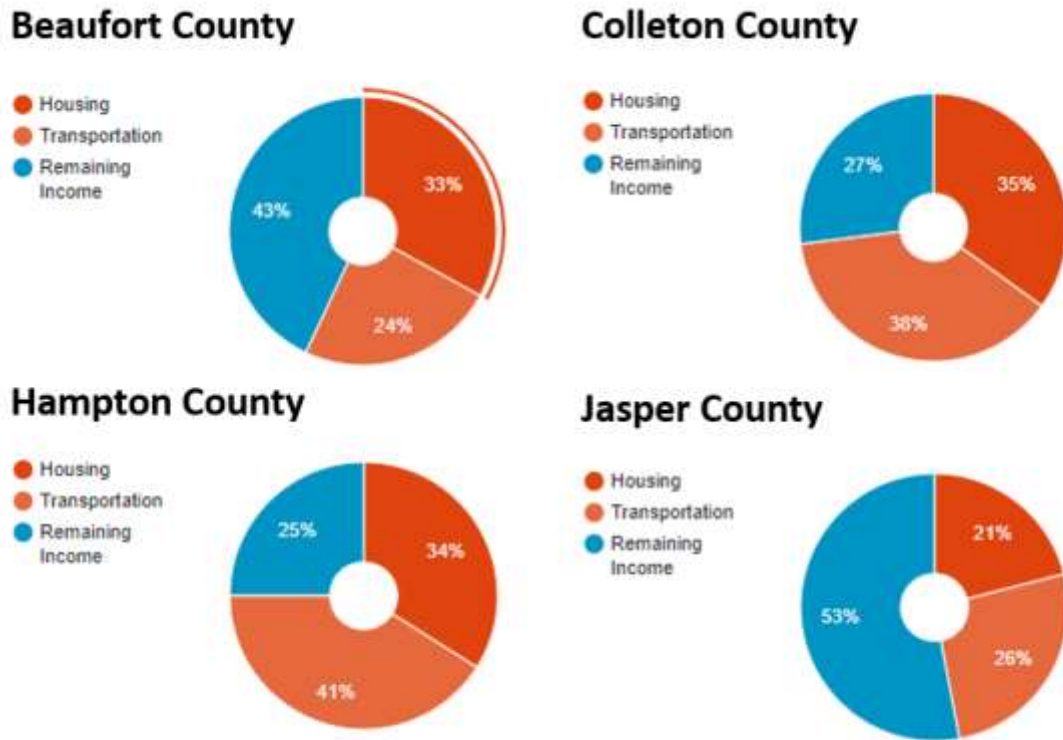
Source: American Community Survey

Housing and Transportation Costs

As commuting distance increases, the cost of car ownership is likely to increase considering gas and the need for repairs and maintenance. While affordable housing may be available with longer commutes, accounting for the additional transportation costs is an important component of how housing costs interact with other household expenditures. Taking this factor into account, The Center for Neighborhood Technology developed the Housing and Transportation (H+T) Affordability Index, which accounts for a broader range of costs when calculating the affordability of place.

Referring to the graphic on the following page, Colleton and Hampton County residents, with the longest average commutes for the Lowcountry, spend a substantially greater proportion of income on transportation as compared to Beaufort and Jasper County residents. While these statistics appear to correlate, further study is needed to account for differences in income and housing costs. However, the amount of remaining income after accounting for housing and transportation will have a significant impact on quality of life generally, health, nutrition, and recreational opportunities.

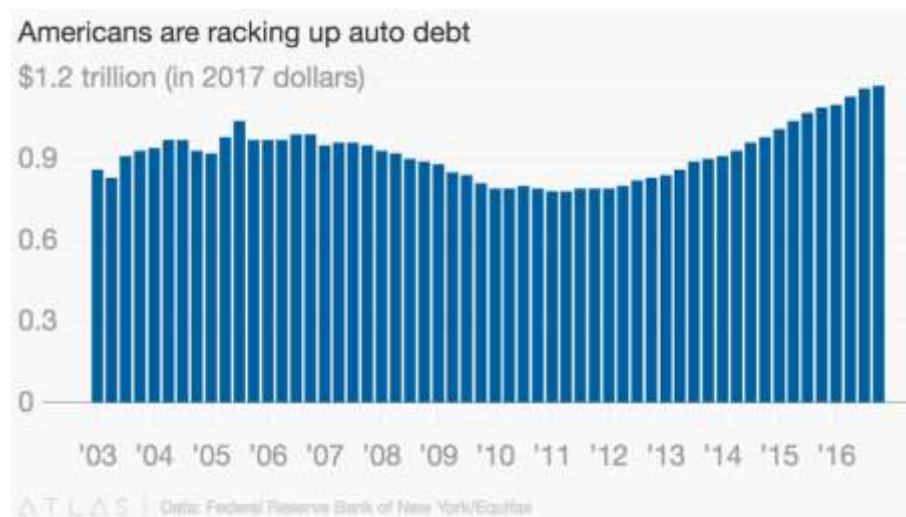
Figure 5: Housing and Transportation as a Proportion of Income



Source: The Center for Neighborhood Technology

Car loans, and increasingly student loans, impact consumer credit, which in turn affects prospects for qualifying for home loans and rental applications. The following graph demonstrates the precipitous rise of auto debt since 2003. To be expected with an overall rise in lending, the number of delinquencies have climbed recently to near record highs.

Figure 6: Auto Debt in America 2003-2016

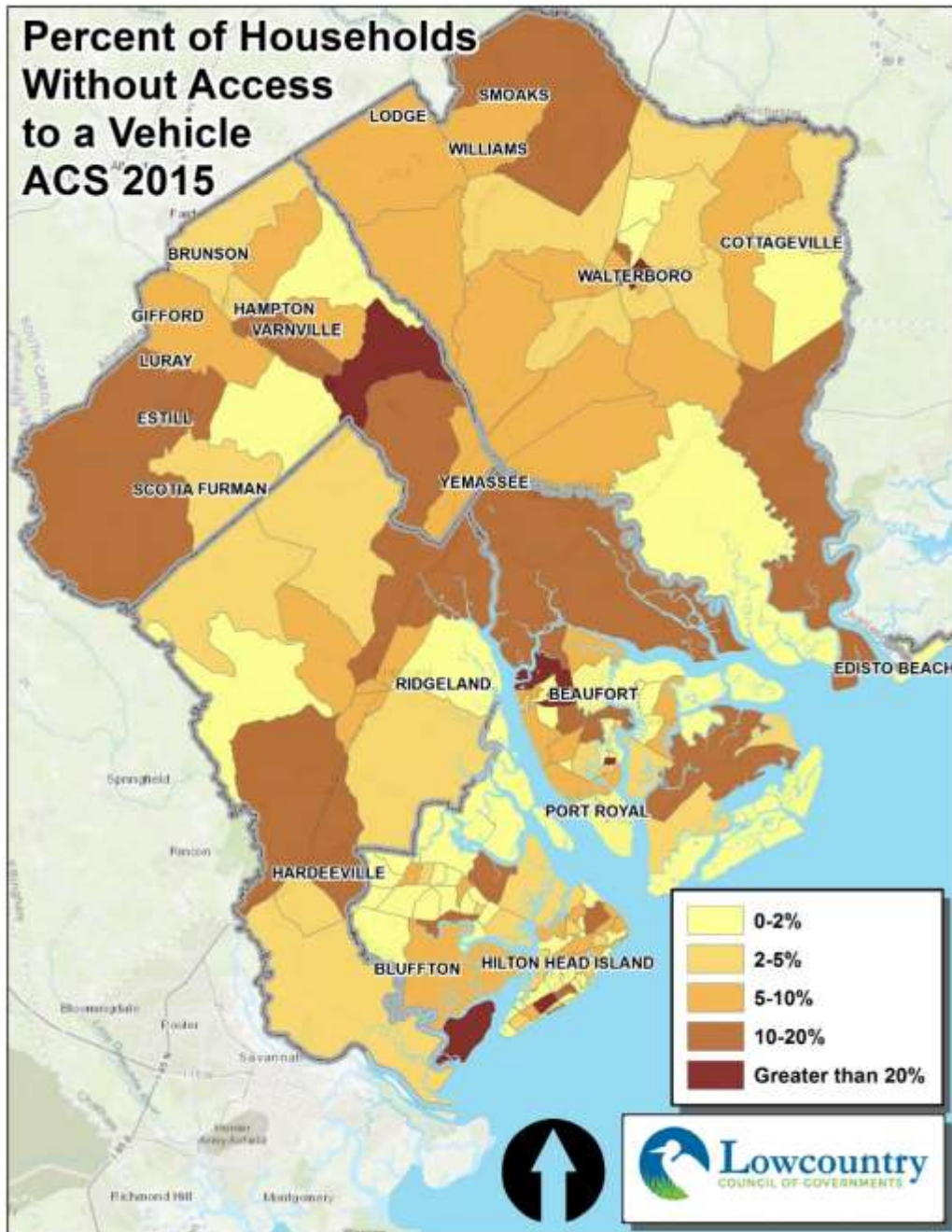


Source: Quartz

Transportation Disadvantaged Populations

When taken in aggregate, the number of households with workers aged 16 years or older without access to a vehicle for each county is approximately 2%. However, when examined at the Census Block Group level, as is demonstrated in the following map, concentrations of transportation disadvantaged populations throughout the Lowcountry are plainly discernable. This metric does not take into account those households where more than one commuter is relying on a single vehicle.

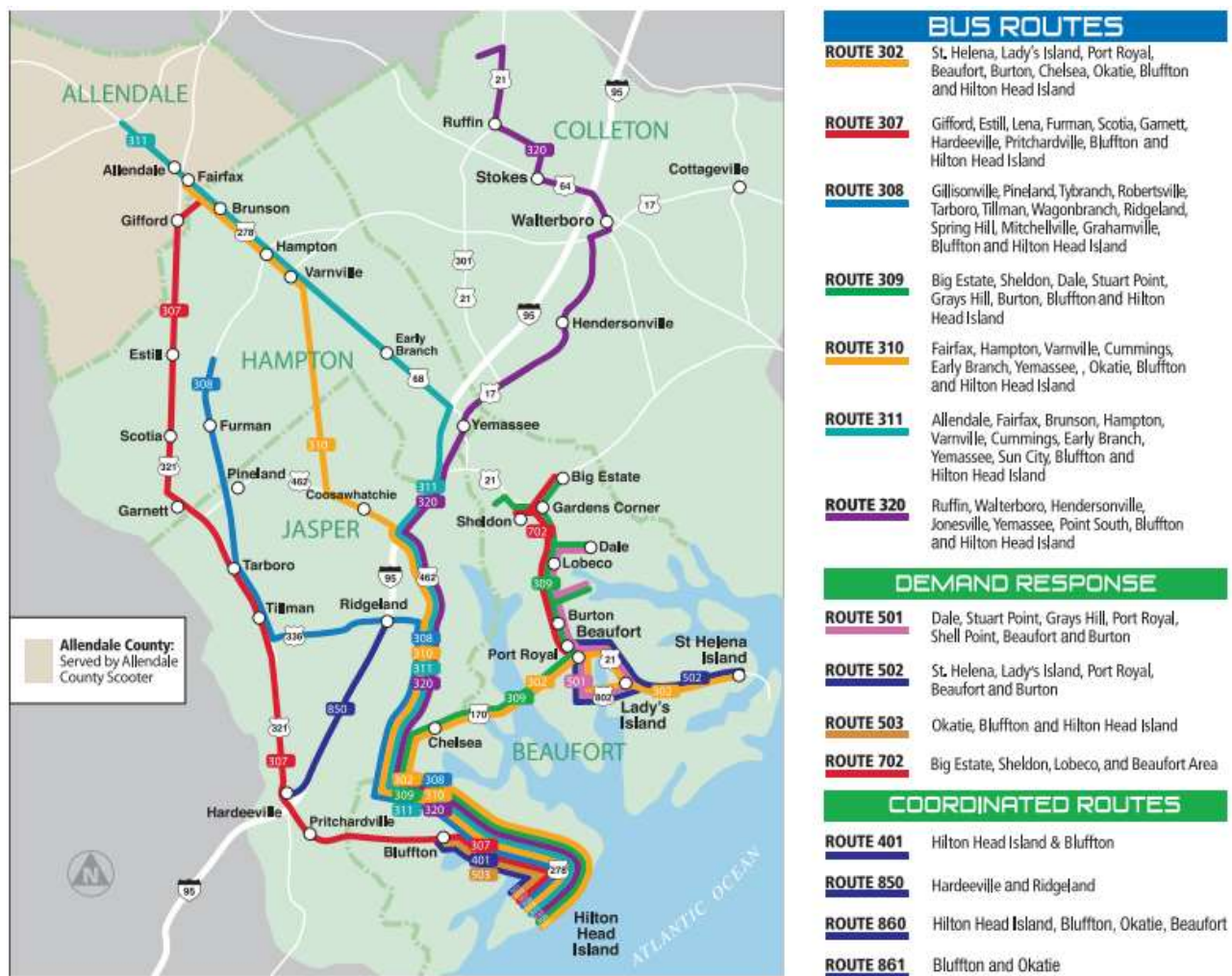
Figure 7: Percentage of Households Without a Vehicle ACS 2015



Public Transportation

Palmetto Breeze, the operating name for the Lowcountry Regional Transportation Authority (LRTA) and its predecessor, the Beaufort-Jasper Regional Transportation Authority, has operated public transit service in the area since the 1970's. Most of Palmetto Breeze's service is centered on Beaufort County, the home of 67% of the Region's population, the most densely populated county, and the location of major tourism and employment facilities, as well as medical, institutional, educational and government services. Service to the other three counties is limited to the rush hour commuter service linking several towns and areas with southern Beaufort County. It has not been financially feasible to provide other service in a widespread Region that, outside southern Beaufort County and the City of Beaufort-Town of Port Royal urban area, is largely rural.

Figure 8: Palmetto Breeze Routes



Palmetto Breeze plays a critical role in providing access to employment, human and medical services, and shopping. However, there are many unmet transportation needs in the Region because of the limited service and the predominant pattern of the service – one-way commuter service to southern Beaufort County. Even within relatively densely populated Beaufort County, only the cities and towns meet what transportation planners term “transit propensity thresholds,” or densities of people and jobs sufficiently large to make the provision of full-service public transit feasible.

Table 14: Population Densities 2010-2016

County	Total Area	Land Area	2010 Total Census Population	Density (per square mile of land area)	2016 Total Estimated Population	Density (per square mile of land area)
Beaufort	922.88	535.27	162,233	303 persons	183149	342.2 persons
Colleton	1,133.21	1068.61	38,892	36 persons	37923	35.5 persons
Hampton	562.63	523.24	21,090	40 persons	19922	38.1 persons
Jasper	699.79	680.89	24,777	36 persons	28465	41.8 persons

Source: Census and ACS

In spite of these and other obstacles, LCOG and Palmetto Breeze are working together and with SCDOT to provide more public transportation options to residents of the Lowcountry within the next few years. With the designation of Hilton Head-Bluffton as a small urban area in the 2010 census, new categories of funding became available, and in 2018, LRTA will be engaging community stakeholders in a planning process to identify and design new services. In 2017, Palmetto Breeze began operating the Walterboro Works pilot route in Colleton County, funded by the SC Department of Commerce, designed to provide transportation to employment and training. With the growing recognition of the role of transportation access in economic development, LRTA hopes that the success of the pilot will serve as a model for other communities across the Lowcountry.

5.3 Housing Affordability

The relatively high area poverty levels and income/wage discrepancies highlighted in the socioeconomic analysis is a major contributing factor to housing affordability in the Lowcountry, and was frequently commented by interview respondents. For families lower on the income spectrum, housing expenses will comprise a significant portion of total income, leaving little left over for other household expenses and savings.

Every year the National Low Income Housing Coalition (NLIHC) assesses the affordability of rental housing for all of the counties in the United States and issues a summary report titled “Out of Reach.” Their data demonstrates the affordability of housing in the Lowcountry for households with low and moderate incomes.

The NLIHC assumptions for South Carolina for 2017 are summarized as follows:

In South Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is \$823. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$2,744 monthly or \$32,930 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$15 .83.

In South Carolina, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 87 hours per week, 52 weeks per year. Or, a household must include 2.2 minimum wage earner(s) working 40 hours per week year-round in order to make the two bedroom FMR affordable.

In South Carolina, the estimated mean (average) wage for a renter is \$12.23 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 52 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are \$735 in South Carolina. If SSI represents an individual's sole source of income, \$221 in monthly rent is affordable, while the FMR for a one-bedroom is \$688.

A unit is considered affordable if it costs no more than 30% of the renter's income.

The NLIHC tables for 2017 on the following pages detail the affordability problem of rental housing in the four Lowcountry counties and compare the conditions here with the state's average.

Table 15: National Low Income Housing Coalition Affordability Metrics

	South Carolina	Beaufort	Colleton	Hampton	Jasper
Number of Households					
Total	1,815,094	65,975	14,774	7,530	9,095
Renter	570,096	19,771	3,930	1,872	2,664
% Renter	31.4%	30.0%	26.6%	24.9%	29.3%
2016 Estimated Area Median Income	South Carolina	Beaufort	Colleton	Hampton	Jasper
Annual	\$58,894	\$70,300	\$41,300	\$44,300	\$41,800
Monthly	\$4,908	\$5,858	\$3,442	\$3,692	\$3,483
30% of Estimated AMI	\$17,668	\$21,090	\$12,390	\$13,290	\$12,540

Maximum Affordable Housing Cost By % of Estimated AMI	South Carolina	Beaufort	Colleton	Hampton	Jasper
30%	\$442	\$527	\$310	\$332	\$314
50%	\$736	\$879	\$516	\$554	\$523
80%	\$1,178	\$1,406	\$826	\$886	\$836
100%	\$1,472	\$1,758	\$1,033	\$1,108	\$1,045
2015 Fair Market Rent (FMR)	South Carolina	Beaufort	Colleton	Hampton	Jasper
Zero-Bedroom	\$602	\$876	\$511	\$481	\$707
One-Bedroom	\$688	\$939	\$587	\$507	\$757
Two-Bedroom	\$823	\$1,083	\$715	\$674	\$873
Three-Bedroom	\$1,094	\$1,427	\$909	\$881	\$1,092
Four-Bedroom	\$1,322	\$1,889	\$986	\$929	\$1,203
Annual Income Needed to Afford FMR	South Carolina	Beaufort	Colleton	Hampton	Jasper
Zero-Bedroom	\$24,095	\$31,240	\$20,440	\$19,240	\$28,280
One-Bedroom	\$27,515	\$37,560	\$23,480	\$20,280	\$30,280
Two-Bedroom	\$32,930	\$43,320	\$28,600	\$26,960	\$34,920
Three-Bedroom	\$43,758	\$57,080	\$36,360	\$35,240	\$43,680
Four-Bedroom	\$52,869	\$75,560	\$39,440	\$37,160	\$48,120
Percent of Estimated AMI Needed to Afford FMR	South Carolina	Beaufort	Colleton	Hampton	Jasper
Zero-Bedroom	41%	44%	49%	42%	44%

One-Bedroom	47%	53%	57%	43%	48%
Two-Bedroom	56%	62%	69%	51%	53%
Three-Bedroom	74%	81%	88%	62%	64%
Four-Bedroom	90%	107%	95%	71%	72%
2015 Renter Household Income	South Carolina	Beaufort	Colleton	Hampton	Jasper
Estimated Median Renter Household Income	\$29,416	\$42,758	\$24,604	\$24,812	\$34,153
Percent Needed to Afford 2 BR FMR	111.9%	101.3%	116.2%	108.7%	102.2%
Rent Affordable at Median	\$636	\$643	\$564	\$764	\$846
% Renters Unable to Afford 2 BR FMR	50%	48%	51%	51%	43%
2015 Renter Wage	South Carolina	Beaufort	Colleton	Hampton	Jasper
Estimated Mean Renter Wage	\$12.23	\$12.37	\$10.84	\$14.69	\$16.28
Rent Affordable at Mean Wage	\$636	\$643	\$564	\$764	\$846
2017 Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25
Rent Affordable at Minimum Wage	\$377	\$377	\$377	\$377	\$377
2011 Supplemental Security Income	South Carolina	Beaufort	Colleton	Hampton	Jasper
Monthly SSI Payment	\$735	\$735	\$735	\$735	\$735
Rent Affordable at SSI	\$221	\$221	\$221	\$221	\$221
Housing Wage	South Carolina	Beaufort	Colleton	Hampton	Jasper
Zero-Bedroom	\$11.58	\$16.85	\$9.83	\$9.25	\$13.60
One-Bedroom	\$13.23	\$18.06	\$11.29	\$9.75	\$14.56

Two-Bedroom	\$15.83	\$20.83	\$13.75	\$12.96	\$16.79
Three-Bedroom	\$21.04	\$27.44	\$17.48	\$16.94	\$21.00
Four-Bedroom	\$25.42	\$36.33	\$18.96	\$17.87	\$23.13
Housing Wage as % of Minimum Wage	South Carolina	Beaufort	Colleton	Hampton	Jasper
Zero-Bedroom	160%	232%	136%	128%	188%
One-Bedroom	182%	249%	156%	134%	201%
Two-Bedroom	218%	287%	190%	179%	232%
Three-Bedroom	290%	379%	241%	234%	290%
Four-Bedroom	351%	501%	262%	246%	319%
Housing Wage as % of Mean Renter Wage	South Carolina	Beaufort	Colleton	Hampton	Jasper
Zero-Bedroom	95%	136%	91%	63%	84%
One-Bedroom	108%	146%	104%	66%	89%
Two-Bedroom	129%	168%	127%	88%	103%
Three-Bedroom	172%	222%	161%	115%	129%
Four-Bedroom	208%	294%	175%	122%	142%
Work Hours/Week at Minimum Wage Needed to Afford FMR	South Carolina	Beaufort	Colleton	Hampton	Jasper
Zero-Bedroom	64	93	54	51	75
One-Bedroom	73	100	62	54	80
Two-Bedroom	87	115	76	72	93
Three-Bedroom	116	151	96	93	116

Four-Bedroom	140	200	105	99	128
Work Hours/Week at Mean Renter Wage Needed to Afford FMR	South Carolina	Beaufort	Colleton	Hampton	Jasper
Zero-Bedroom	38	54	36	25	33
One-Bedroom	43	58	42	27	36
Two-Bedroom	52	67	51	35	41
Three-Bedroom	69	89	65	46	52
Four-Bedroom	83	117	70	49	57
Full-time Jobs at Minimum Wage Needed to Afford FMR	South Carolina	Beaufort	Colleton	Hampton	Jasper
Zero-Bedroom	1.6	2.3	1.4	1.3	1.9
One-Bedroom	1.8	2.5	1.6	1.3	2.0
Two-Bedroom	2.2	2.9	1.9	1.8	2.3
Three-Bedroom	2.9	3.8	2.4	2.3	2.9
Four-Bedroom	3.5	5.0	2.6	2.5	3.2
Full-time Jobs at Mean Renter Wage Needed to Afford FMR	South Carolina	Beaufort	Colleton	Hampton	Jasper
Zero-Bedroom	0.9	1.4	0.9	0.6	0.8
One-Bedroom	1.1	1.5	1.0	0.7	0.9
Two-Bedroom	1.3	1.7	1.3	0.9	1.0
Three-Bedroom	1.7	2.2	1.6	1.2	1.3
Four-Bedroom	2.1	2.9	1.7	1.2	1.4

	South Carolina	Beaufort County	Colleton County	Hampton County	Jasper County
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Source: NLIHC

5.4 Shelters and Homelessness – Limited Facilities

Chronic Homelessness

HUD defines chronically homeless as an unaccompanied individual with a disabling condition who has either been continuously homeless for more than a year or at least four times during the past three years. Chronically homeless are the most problematic for the community as compared to a temporary homeless person or family who may be able to who can get “back on track” with assistance from various agencies. The Lowcountry Continuum of Care Partnership, a non-profit located in Mt. Pleasant, S.C. which serves seven counties, including Beaufort, Jasper, Hampton and Colleton counties, provided the most recent point in time count data for the region.

Table 16: Homeless Counts 2011, 2017

	2011	2017
Beaufort	17	13
Colleton	10	2
Hampton	11	0
Jasper	10	0

Source: SC Interagency Council on Homelessness

Homelessness, and the resulting need for shelters, continues to receive little attention from the general public in the Lowcountry. This has been a persistent problem, especially in Beaufort County, where there has been a movement over the years to provide a homeless shelter; however the topic continues to be quite controversial. A survey of availability of homeless shelters in the four-county area indicates the following:

<u>County</u>	<u>Shelters</u>
Beaufort County	0
Jasper County	1 for men only
Hampton County	0
Colleton County	1 for women and children only

Some shelters are not open during the day, leaving the homeless to wander the community until evening admission to the shelter. This limitation severely impedes any stability the homeless might hope to achieve even on a temporary basis. Some agencies provide transportation to Savannah, where there is access to shelters.

Homeless Veterans

With the concentration of military employment in the Lowcountry, programs for homeless veterans are particularly important, and several housing and homeless agencies illuminated HUD/VA programs as a great success story in the significant impact they have made in the region and across the nation. The HUD-VASH program was created in 1990, but did not receive

significant funding until 2008 when veterans returning from deployment faced serious housing challenges in a struggling economy. The program distributes housing vouchers to VA medical centers and public housing authorities which veterans can use to secure housing on the private market. Housing assistance is coupled with case management and health care services from the VA. As of 2015, 78,000 vouchers for housing had been distributed across the country.

Fixed, Reliable Housing

According to the South Carolina Council on Homelessness:

“Most providers would include people who temporarily are living with other people in the definition of homelessness. Often referred to as the “doubled up” population, this includes people who, lacking their own permanent housing, stay with friends or family for short periods of time. They may or may not contribute to the household materially or in-kind. National and local studies suggest that the experience of “doubling up” is closely associated with other forms of homelessness. Because “doubling up” is a coping strategy frequently adopted by families and used in rural areas that lack housing programs, it is important to consider this type of homelessness in the state’s plan to end homelessness.”

Doubling up may exceed a safe capacity of the housing unit and pose a threat to all occupants of the building. There is also the phenomenon known as “couch surfing” where homeless clients stay with family or friends, in effect double up and tripling up, for a period of time, and then move on to another friend or relative once they have exhausted their welcome. Creative clients find shelter in wooded areas, shopping centers and wherever they perceive to be a warm, secluded and safe shelter. Temporary can turn into weeks, and is particularly pernicious if children are involved. This instability affects issues concerning employment for adults, as well as educational opportunities for children. Homeless families are the fastest growing segment of the homeless population.

McKinney-Vento Act for Homeless Children and Youth Act of 2001

Accounting for the numbers of families that are on the verge of homelessness, whether staying in a hotel, car, or doubling up, is a challenge, but some data are available from the local school districts as part of the reporting requirements for the McKinney-Vento Act. This act establishes guidelines for accommodating homeless students in enrolling in their original school or that which best suits their needs, circumventing challenges in enrollment such as the lack of appropriate documents and records, securing immunizations, and providing transportation.

The Act defines homelessness as:

"individuals who lack a fixed, regular, or adequate nighttime residence." Examples of homelessness for children include:

- Children sharing housing due to economic hardship or loss of housing;
- Children living in motels, hotels, trailer parks or camp grounds due to lack of alternative accommodations;
- Children living in emergency or transitional shelters
- Children awaiting foster care placement
- Children whose primary nighttime residence is not ordinarily used as a regular sleeping accommodations (e.g., park benches);

- Children living in cars, parks, public spaces, abandoned buildings substandard housing, bus or train stations, etc.

The act requires that each district designate a liaison to coordinate assistance for homeless children. Liaisons maintain counts of homeless children as part of compliance with the act, and each liaison in the Lowcountry was contacted as part of this study to obtain these numbers. It is speculated by participants in this study that these numbers actually undercount the numbers of homeless children due to the reluctance on the part of parents to reveal these conditions to school authorities. However, the numbers of homeless children reported by liaisons are striking, and Beaufort County demonstrates substantial increases since 2012.

Beaufort County:

2016-2017	365
2015-2016	275
2014-2015	200
2013-2014	210
2012-2013	176

Colleton County:

Average 130

Hampton District 1

2017-2018	16
2016-2017	37
2015-2016	25

Community Based Homeless Assistance

Family Promise

Family Promise of Beaufort County, a faith-based organization that serves homeless families, was started in 2008. The organization does not provide a permanent shelter, but rather partners with 32 faith based organizations to provide places to sleep (in church facilities, which provide accommodations on a weekly rotating basis), meals, transportation to employment if the adult is employed, job readiness assistance, financial literacy classes and parenting classes. Since opening, Family Promise has assisted 110 families, including 225 children. Sheltering lasts for 90 days, with four families participating at one time. After this period, families and provided assistance in securing rental housing, with deposit, rent, and utilities subsidized for one year.

5.5 Financial Challenges

Financial Literacy

Because of lack of knowledge concerning financing—especially of home purchases—low-income persons may not be aware of all of the potential resources available, they may not be aware of all of the implications involved in complicated subprime financing or they may become victims of predatory lenders. They may pay premium rates and be subject to unreasonable penalties. This can cause low-income clients to have poor or no credit, which ultimately affects qualifying for rental housing or purchasing a home. Several agencies and organizations require or make easily available classes for educating their clients concerning budgeting, borrowing, responsible loan repayments, record keeping and saving. Literature and instructions are offered in Spanish when necessary.

Some organizations, such as Habitat for Humanity, require clients to take a homebuyers' education classes. These classes, provided in conjunction with areas banks, cover the following subjects:

- Defining needs and developing personal goals
- Advantages and disadvantages of homeownership
- Taking charge of your finances
- Learning to walk away if you can't afford it
- Predatory lending/subprime mortgages
- Tax advantages of homeownership
- Preparing and balancing a budget/types of expenses/Debt warning signs
- Cleaning up credit problems/Disputing errors/Credit "repair" clinics
- Consumer credit laws
- Foreclosure prevention
- Fair housing laws.

Without such education, low-income and moderate income clients may not be aware of key issues that affect their short-term and long-term ability to purchase, or even rent, adequate housing. These include such matters as the need for developing and keeping to household budgets, maintaining a good credit rating, the need to establish a regular (preferably payroll) savings plan, and etc. Furthermore, without being aware of the realities of the financial world, low income clients can fall prey to scams and predatory lenders. Predatory lenders most often seek out clients with low credit scores, minority purchasers, elderly persons and clients with little or no financial literacy.

Several of the interviewees indicated that financial education was provided and often mandatory when housing assistance was provided. Included were Beaufort Housing Authority, Habitat for Humanity, Jasper County Neighbors United, and Family Promise. Those organizations who do not provide this type of education themselves, often partner with other organizations and banking institutions and require, or strongly encourage their clients to take these courses.

Subprime Lending Crisis

The issue of sub-prime mortgages and their impact on moderate income home-buyers reached national significance during the course of preparing the 2007 Analysis of Impediments for the Lowcountry.

The HUD website at that time discussed subprime lending:

“Subprime loans play a significant role in today's mortgage lending market, making homeownership possible for many families who have blemished credit histories or who otherwise fail to qualify for prime, conventional loans. A recent HUD analysis, based on HMDA and related data, shows that the number of home purchase subprime applications increased from 327,644 in 1997 to 783,921 in 2000.

”While the subprime mortgage market serves a legitimate role, these loans tend to cost more and sometimes have less advantageous terms than prime market loans. Additionally, subprime lenders are largely unregulated by the federal government. Data shows blacks are much more likely than whites to get a subprime loan, and many of the borrowers who take out these loans could qualify for loans with better rates and terms.”

By 2005 the number of subprime mortgage loans in the US had climbed to more than 1,000,000, and then it kept on increasing until the housing market crashed in 2008, due to an oversupply of higher-priced housing combined with the inability of borrowers to repay their mortgages.

During much of 2000-2007, practices such as “no doc” (no documentation required for home purchase) and the 80/20 option (borrow 80% for the mortgage, and also borrow the 20% down payment, and sometimes the closing costs) led to home purchases by individuals and families who would not normally qualify. As a result, banks have tightened their lending standards, which will make it more difficult for low- and moderate-income borrowers to obtain home mortgages. Although there are now reasonable home mortgage interest rates, in order to receive those rates, credit requirements are very stringent and it has become very difficult for many of the low to moderate income population to qualify.

Lending Institutions

Several lending institutions were contacted as part of this study and they highlighted the major challenges facing borrowers in qualifying for a mortgage. Lenders were quick to point out that the wage structures and service based economy makes it difficult for many to qualify for homeownership, through basic lack of income and savings.

- Lack of financial literacy
- Inadequate incomes
- Poor credit ratings
- Lack of down-payments.

Homeownership Programs

Despite these challenges, there are a variety of programs available to Lowcountry residents which are designed to expand homeownership to those that may have difficulty qualifying for a home loan under ordinary circumstances.

USDA Rural Development

Broadly Speaking, USDA provides two categories of loans for qualified buyers residing in a rural area, meaning a population of 35,000 or less.

Direct Loans

Direct Loans are available to low and very low income households. Restrictions apply to the type of home that can be purchased, including a cap on square footage at 2000 square feet, and a cap on home price depending on the market. Payments are based on household income and may be subsidized. Homes may be new or existing, but cannot be manufactured.

Guaranteed Loans

Targeted at more moderate income applicants, these loans are made through private lenders and are guaranteed through the USDA. Advantages for borrowers include no required down payment or cash reserves and no square footage limitations. Similar to the Direct Loan, manufactured housing is not eligible.

Veterans Administration

A key component of the robust homeownership in the Lowcountry is the availability of VA loans for the many active or retired service members located throughout the region. VA loans offer many benefits to borrowers including no requirement for down payment or mortgage insurance. Income and credit requirements are less stringent for borrowers with the Federal guarantee.

South Carolina State Housing Finance and Development Authority

The State Housing Authority partners with local mortgage lenders in each county to market the Homeownership Program, which offers low interest, fixed rate loans to borrowers who currently do not own a home. Down payment assistance of \$6000 is available to borrowers 80 % of AMI and up. For borrowers below 80% AMI, down payment forgiveness of \$6000 is available.

Mortgage Lending Data

The Home Mortgage Disclosure Act of 1975 requires many lending institutions to report on lending practices to the Federal Financial Institutions Examination Council. The purpose of the law is to identify areas not being served by lending institutions. For the scope of this study, data on loan applications for owner occupied residences, either manufactured housing or one to four family structures, were examined. Furthermore, only applications that were approved or denied were considered, as opposed to those which were withdrawn by the applicant.

Table 17: Total Applications 2007-2016

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Beaufort County	2642	1628	1317	1387	1506	1893	2469	2590	3140	3293
Colleton County	464	280	234	307	316	382	383	349	402	481
Jasper County	259	140	135	215	215	263	311	268	365	427
Hampton County	123	102	64	61	114	137	142	143	144	152

Source: Consumer Finance Protection Bureau

Table 18: Percent Approved 2007 -2016

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Beaufort County	85.1%	85.2%	84.4%	76.3%	73.8%	69.3%	71.1%	76.3%	77.3%	77.8%
Colleton County	67.2%	60.7%	60.7%	53.7%	38.3%	36.1%	42.8%	46.4%	46.5%	42.8%
Jasper County	71.4%	67.9%	71.9%	56.3%	63.7%	47.5%	55.0%	60.1%	62.5%	55.7%
Hampton County	52.0%	51.0%	45.3%	42.6%	34.2%	26.3%	30.3%	43.4%	49.3%	37.5%

Source: Consumer Finance Protection Bureau

Overall, there is an increase in total volume of mortgage applications over the past decade, rebounding from the precipitous decline of 2008-2009. However, approved loans as a percentage of the total haven't recovered to prerecession levels, which may be attributable to increased scrutiny and oversight of lending practices post-recession.

These data were examined across the Lowcountry for white and black borrowers, the two largest racial cohorts in the region, to illuminate potential disparities in lending. While differences in loan origination rates between races do not necessarily identify patterns of discrimination, it is worth considering disparate impacts on communities of color in terms of housing access and wealth accrual.

Table 19: African American Applicants as a Percentage of Total 2007-2016

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Beaufort County	11.2%	8.7%	8.1%	14.4%	16.0%	19.9%	18.9%	14.5%	15.2%	14.4%
Colleton County	28.7%	25.4%	25.6%	35.8%	32.3%	40.8%	40.5%	29.2%	35.6%	37.8%
Jasper County	26.3%	30.0%	26.7%	33.5%	30.7%	44.5%	34.1%	37.7%	27.9%	40.3%
Hampton County	43.9%	45.1%	48.4%	34.4%	61.4%	67.9%	63.4%	52.4%	47.2%	53.9%

Source: Consumer Finance Protection Bureau

Table 20: African Americans as a Percentage of Denied Applicants 2007-2016

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Beaufort County	29.2%	13.7%	19.9%	37.4%	40.8%	51.4%	46.8%	42.8%	46.9%	44.2%
Colleton County	42.8%	38.2%	35.9%	50.7%	44.1%	53.3%	57.5%	42.8%	53.5%	54.5%
Jasper County	41.9%	40.0%	52.6%	53.2%	56.4%	69.6%	58.6%	63.6%	57.7%	70.9%
Hampton County	55.9%	68.0%	54.3%	37.1%	62.7%	72.3%	69.7%	69.1%	64.4%	71.6%

Source: Consumer Finance Protection Bureau

These data demonstrate that African American are more likely to be denied for a mortgages than white applicants. Homeownership data demonstrates a similar disparity.

Table 21: Homeownership Rates by Ethnicity ACS 2015

	White	Black	Asian	Hispanic
Beaufort County	74%	58%	58%	38%
Colleton County	80%	65%	65%	46%
Hampton County	84%	68%	68%	97%
Jasper County	72%	71%	71%	45%

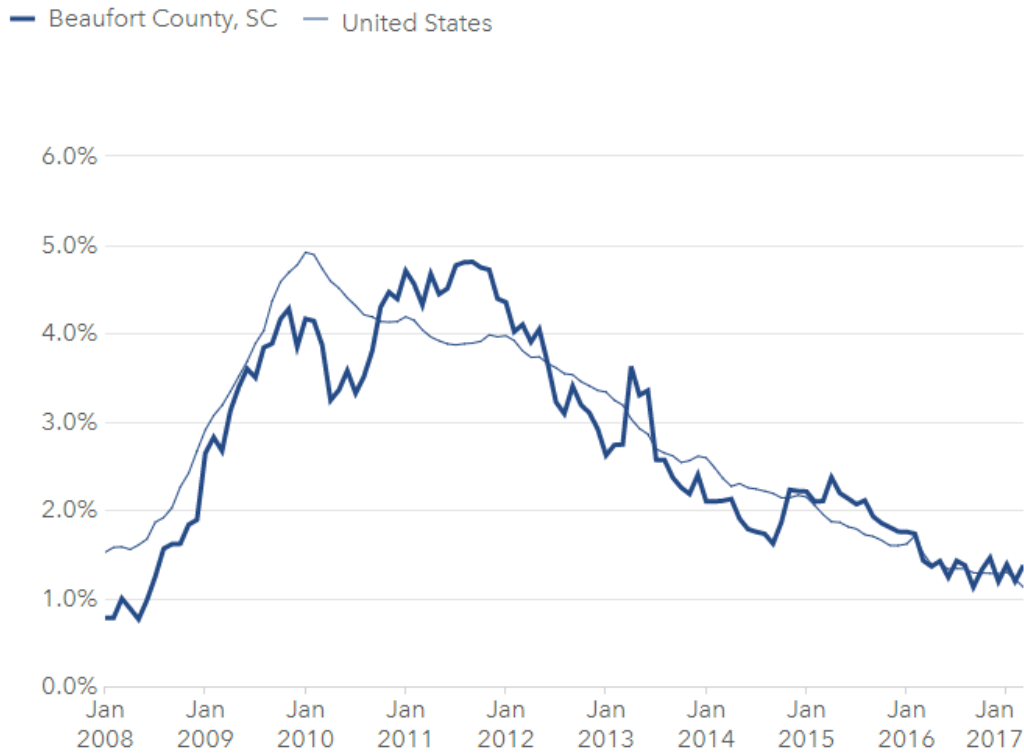
Source: ACS

Foreclosure Impacts

Foreclosure has both immediate and longer-term negative impacts for moderate income households. The first effect to be experienced is the loss of the home. The next is the inability of the foreclosed householder to obtain new rental housing; by the time of the foreclosure, financial resources are usually so straitened that the family does not even have enough money for first and last month’s rent or first month’s rent and a security deposit for an adequate home or apartment. The longer term problem is that person foreclosed has a seriously blemished credit record that may affect his or her ability to rent or purchase a home for the next several years and even to obtain a new job, since employers are increasingly checking the credit records of prospective employees.

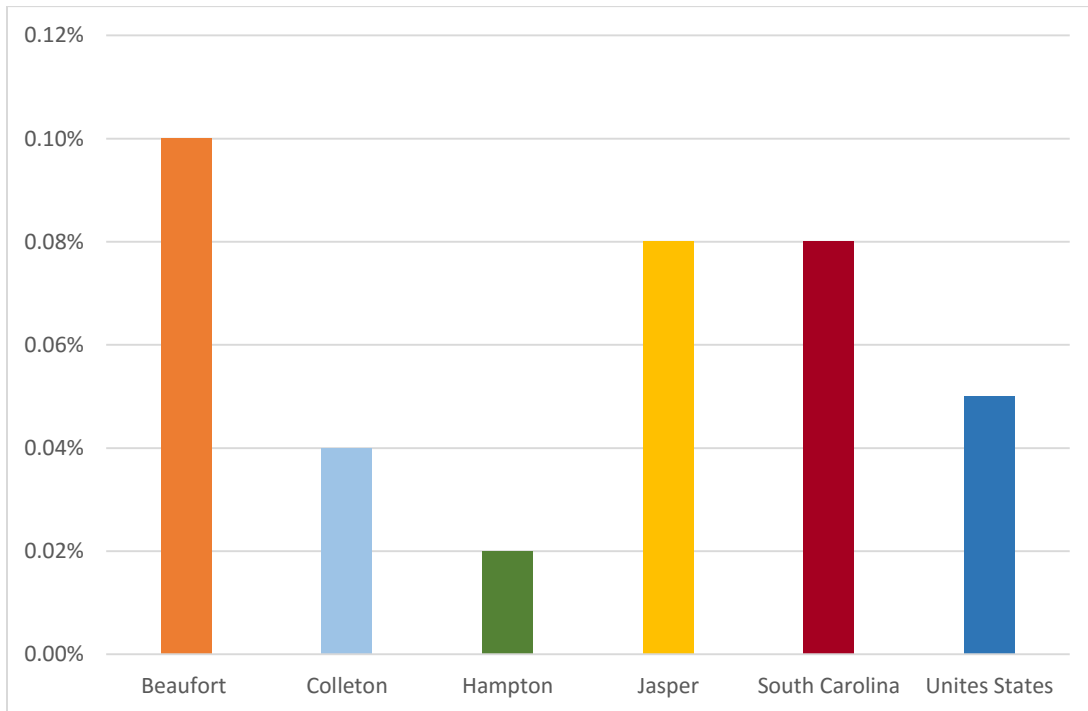
Foreclosure data for the Lowcountry is presented by the firm RealtyTrac, which allows a glimpse into foreclosure activity by county over the past year. Colleton and Hampton County foreclosures fall below state and national rates whereas Beaufort County exceeds South Carolina by .02 percentage points. The relatively large number of time shares units on Hilton Head that are included in monthly and annual total numbers for Beaufort County may be contributing to this elevated rate, which is typical of many US counties with large resorts that feature time shares other second home developments. However, data from the National Mortgage Database shows the percentage of mortgages over 90 days delinquent falling in Beaufort County, consistent with national averages, since the mortgage lending crisis of 2008.

Figure 9: Percentage of Mortgages Over 90 Days Delinquent



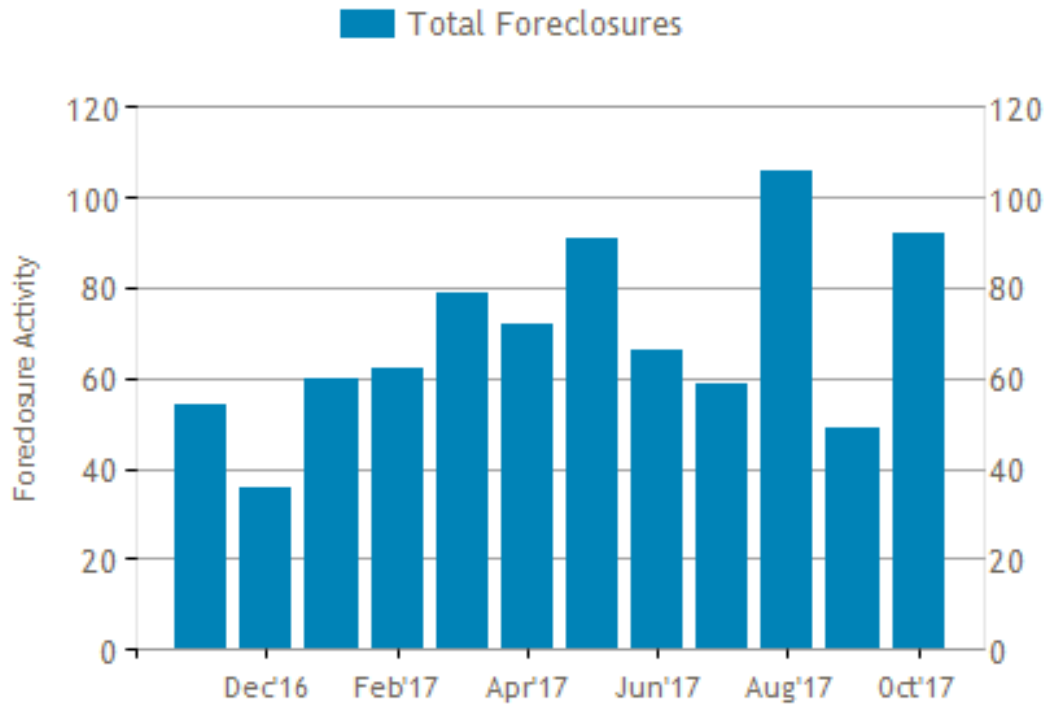
Source: National Mortgage Database

Figure 10: Lowcountry Foreclosures as a Percentage of Units 2017



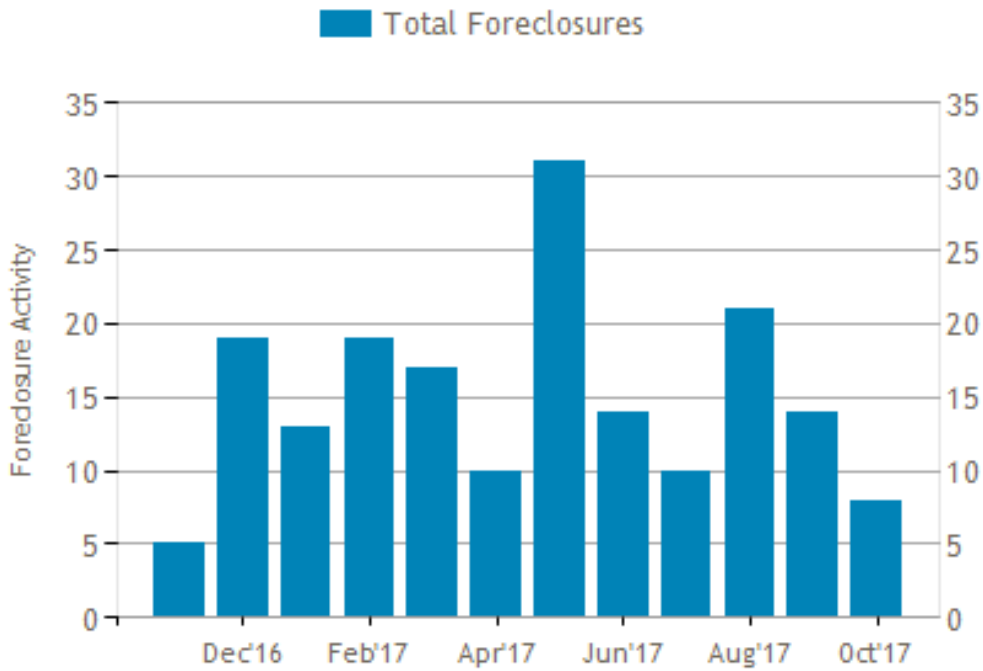
Source: RealtyTrac

Figure 11: Beaufort County Foreclosures Dec 17-Oct 17



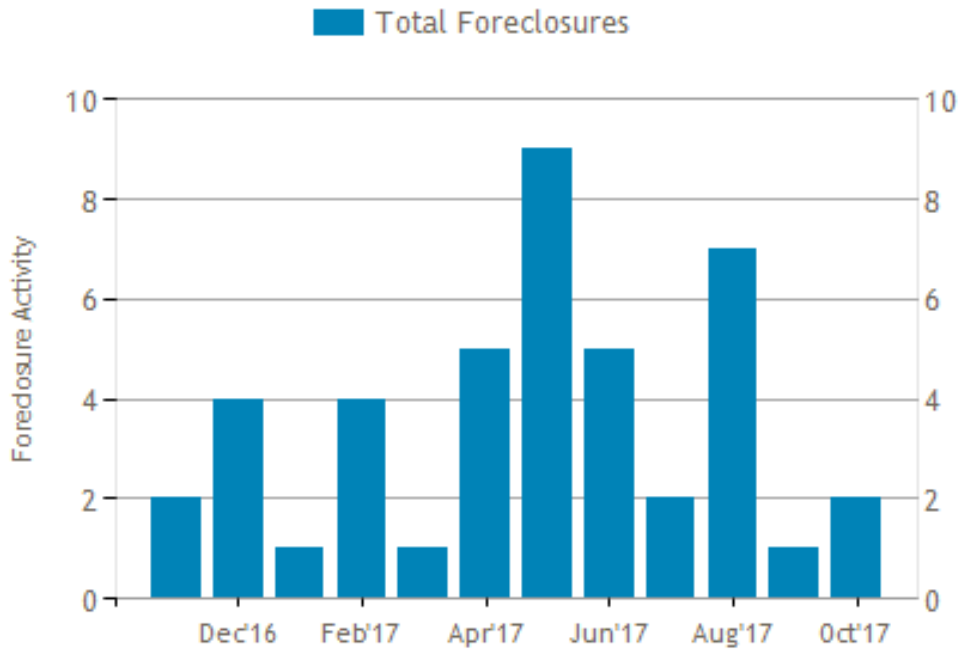
Source: RealtyTrac

Figure 12: Colleton County Foreclosures Dec 16-Oct 17



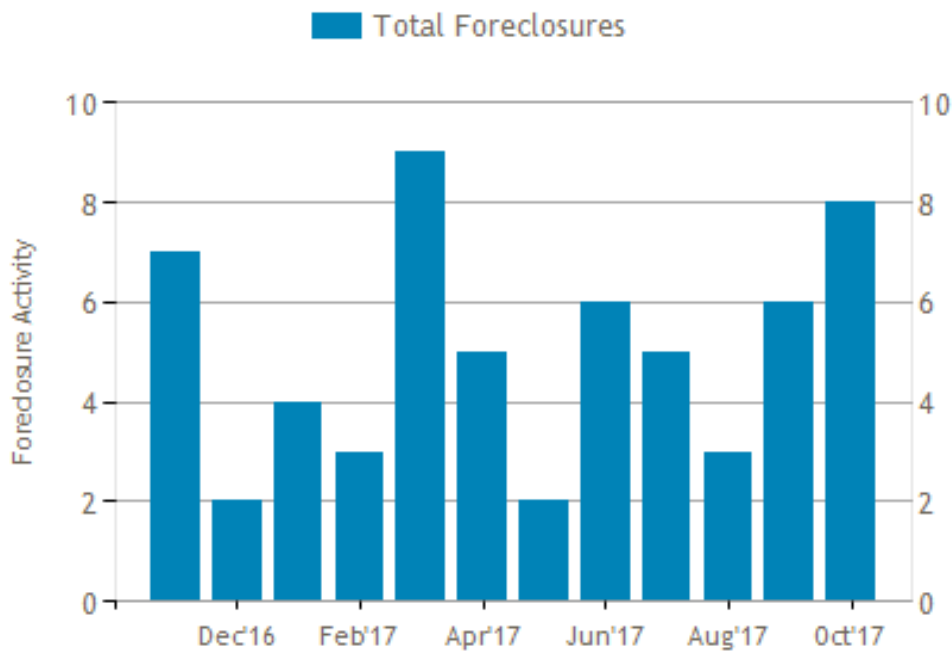
Source: RealtyTrac

Figure 13: Hampton County Foreclosures Dec 16-Oct 17



Source: RealtyTrac

Figure 14: Jasper County Foreclosures Dec 16-Oct 17



Source: RealtyTrac

Foreclosure Assistance

SC HELP

SC HELP was launched in South Carolina in January 2011 aimed at foreclosure prevention in the wake of economic hardships and high unemployment and underemployment rates. The Program, funded through the Troubled Asset Relief Program (TARP) of 2008, has provided assistance to 13,000 families statewide and dispersed approximately \$258 million in assistance with loan payments. While specific data on the dispersal of funding in the LATS region was not available, generally speaking, Kim Wilbourne, Director of SC HELP, indicated that demand for assistance has waned significantly of the course of the program. In November of 2017, the program stopped accepting applications as the program sunsets, but will be dispersing funds until 2020.

5.7 Discrimination

The South Carolina Human Affairs Commission was contacted to determine the number and pattern of discrimination complaint activities. The Compliance Programs Unit, one of the agency's two principle line elements, is composed of the Intake Division, which provides intake, information and referral services; three divisions – Age and Disability; Private Sector; and Public Sector—which provides employment discrimination complaint investigation/resolution services; the Fair Housing Division, which provides fair housing complaint investigation/resolution services; and Mediation Services, which provides professional mediation assistance to complainants and respondents seeking to resolve complaints of employment discrimination without a formal investigation of the merits.

A major program of the Commission is compliance – to provide intake, referral, investigative, mediation and complaint resolution.

Table 22: Case Closures by Basis and Issues 2011-2017

County	Year	Closure Reason	Basis	Issues
Beaufort	2011	Conciliation/settlement successful	Disability	Failure to make reasonable accommodation
Beaufort	2012	Complainant failed to cooperate	Race	Discriminatory refusal to rent and negotiate for rental; False denial or representation of availability - rental; Otherwise deny or make housing unavailable
Beaufort	2012	Complainant failed to cooperate	Race	Discriminatory terms, conditions, privileges, or services and facilities
Beaufort	2013	No cause determination	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Using ordinances to discriminate in zoning and land use; Failure to make reasonable accommodation
Beaufort	2013	No cause determination	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Using ordinances to discriminate in zoning and land use; Failure to make reasonable accommodation
Beaufort	2013	No cause determination	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Using ordinances to discriminate in zoning and land use; Failure to make reasonable accommodation
Beaufort	2013	No cause determination	National Origin	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Beaufort	2014	No cause determination	Disability	Discriminatory refusal to negotiate for rental; Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Beaufort	2014	No cause determination	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Failure to make reasonable accommodation
Beaufort	2014	No cause determination	Race	Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.)
Beaufort	2014	Complaint withdrawn by complainant after resolution	National Origin	Discriminatory advertising, statements and notices; Discriminatory terms, conditions, privileges, or services and facilities
Beaufort	2015	No cause determination	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Beaufort	2016	Conciliation/settlement successful	Race	Discriminatory refusal to rent and negotiate for rental; Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable
Beaufort	2016	Open investigation	Disability	Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Beaufort	2016	Conciliation/settlement successful	Race	Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Beaufort	2016	Conciliation/settlement successful	Disability	Failure to make reasonable accommodation

Beaufort	2016	Conciliation/settlement successful	Disability	Failure to make reasonable accommodation
Beaufort	2017	Conciliation/settlement successful	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Beaufort	2017	Conciliation/settlement successful	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Beaufort	2017	Conciliation/settlement successful	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Beaufort	2017	Conciliation/settlement successful	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Beaufort	2017	Conciliation/settlement successful	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Beaufort	2017	Conciliation/settlement successful	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Beaufort	2017	No cause determination	Disability	Failure to make reasonable accommodation
Beaufort	2017	Open investigation	Retaliation	Discriminatory acts under Section 818 (coercion, Etc.)
Beaufort	2017	Open investigation	Disability	Discriminatory terms, conditions, privileges, or services and facilities; Failure to make reasonable accommodation
Beaufort	2017	Open investigation	Disability	Discrimination in terms/conditions/privileges relating to rental; Failure to make reasonable accommodation
Beaufort	2017	Open investigation	Sex, Disability	Discriminatory financing (includes real estate transactions); Discrimination in the terms/conditions for making loans; Otherwise deny or make housing unavailable
Beaufort	2017	Conciliation/settlement successful	Race, Disability, Retaliation	Discriminatory terms, conditions, privileges, or services and facilities; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Beaufort	2017	Open investigation	Disability	Discrimination in services and facilities relating to rental; Otherwise deny or make housing unavailable; Discriminatory acts under Section 818 (coercion, Etc.); Failure to make reasonable accommodation
Hampton	2017	Conciliation/settlement successful	Sex	Discriminatory terms, conditions, privileges, or services and facilities; Discriminatory acts under Section 818 (coercion, Etc.)
Hampton	2017	No cause determination	Disability	Discrimination in terms/conditions/privileges relating to sale; Discrimination in terms/conditions/privileges relating to rental; Otherwise deny or make housing unavailable
Jasper	2017	Complaint withdrawn by complainant without resolution	Race	Discriminatory financing (includes real estate transactions); Discrimination in terms/conditions/privileges relating to sale

NIMBY

In addition to formal cases of discrimination, discrimination is demonstrated in efforts to control “community character” whereas certain types of housing that might attract residents from a different social or economic spectrum are excluded. The NIMBY, or “Not in My Backyard”, argument is frequently invoked in efforts to limit group homes, multifamily developments, and affordable housing. Many participants cited this as impediment to the development of housing or programs, particularly for the placement of group homes serving the disabled.

Education and outreach around the needs for equitable housing choices is a key component of housing advocacy in the Lowcountry, where the myths surrounding affordable housing or special client categories are gradually being dispelled. Furthermore, efforts to reframe the discussion to bring a broader set of interests to the table are also effective. For example, highlighting the impact of affordable housing stock on the regional labor force has brought industry into dialogue, where some employers are struggling to fill positions. Therefore, increasingly the discussion is framed around “workforce housing” in public forums, and highlighting the importance as well of having housing available for teachers, first responders, and other key service providers available within the community.

Despite the persistence of NIMBYism, particularly at the neighborhood level, many respondents reported being hopeful of the growing awareness and recognition of the housing issues across the region. Education and advocacy by local housing initiatives is demonstrable, particularly in Beaufort County with the adoption of the affordable housing resolution by County Council in 2017. The Town of Bluffton held public forum in the summer of 2017 around the development of affordable housing strategies, including homebuilders and developers as key stakeholders.

5.8 Special Client Categories

Older Population

The Lowcountry’s population aged 65 years and older grew significantly both in absolute numbers and as a percentage of the population between 2000 and 2016. The rate of increase in Beaufort County during that period was especially noteworthy. There are long-term housing and social service implications related to the fact that large numbers of older persons are moving to the Lowcountry, especially as the number of very elderly persons (85 + years old) is also growing. Especially in Beaufort County, affordable housing needs of the elderly population may be ignored because that segment of the population moving to the area is well able to purchase more expensive housing. However, there are long-time residents who are in need.

Figure 15: Median Age ACS 2015

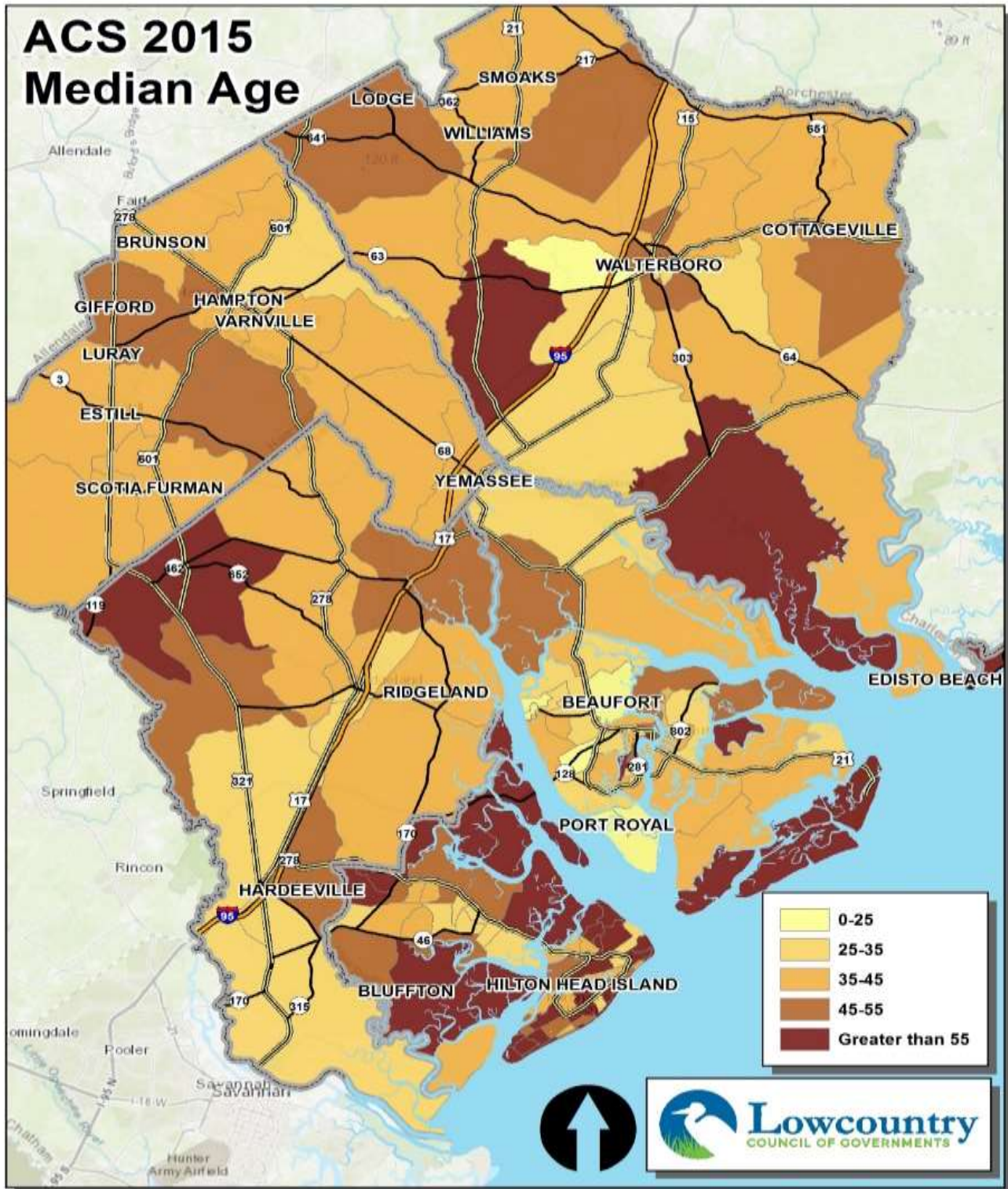


Table 23: Lowcountry Age Cohorts 2000-2016

Beaufort County						Colleton County					
	2000	2010	2016	2000-2010 Percent Change	2010-2016 Percent Change		2000	2010	2016	2000-2010 Percent Change	2010-2016 Percent Change
Total Population	120,937	162,233	183,149	34.1%	12.9%	Total Population	38,264	38,892	37,923	1.6%	-2.5%
Under 5 years	8,110	10,960	10,133	35.1%	-7.5%	Under 5 years	2,649	2,579	2,232	-2.6%	-13.5%
5 to 9 years	8,033	9,566	10,192	19.1%	6.5%	5 to 9 years	2,957	2,515	2,380	-14.9%	-5.4%
10 to 14 years	7,747	8,553	9,739	10.4%	13.9%	10 to 14 years	3,053	2,706	2,384	-11.4%	-11.9%
15 to 19 years	8,722	9,956	10,208	14.1%	2.5%	15 to 19 years	2,889	2,682	2,309	-7.2%	-13.9%
20 to 24 years	10,002	11,756	12,190	17.5%	3.7%	20 to 24 years	2,045	2,229	2,156	9.0%	-3.3%
25 to 34 years	16,434	20,137	21,034	22.5%	4.5%	25 to 34 years	4,682	4,157	4,247	-11.2%	2.2%
35 to 44 years	16,433	17,534	18,606	6.7%	6.1%	35 to 44 years	5,617	4,709	4,111	-16.2%	-12.7%
45 to 54 years	14,019	18,580	19,567	32.5%	5.3%	45 to 54 years	5,478	5,763	5,066	5.2%	-12.1%
55 to 59 years	6,397	9,886	11,500	54.5%	16.3%	55 to 59 years	2,183	2,869	2,725	31.4%	-5.0%
60 to 64 years	6,286	12,273	13,092	95.2%	6.7%	60 to 64 years	1,783	2,605	2,759	46.1%	5.9%
65 to 74 years	11,329	20,137	28,999	77.7%	44.0%	65 to 74 years	2,794	3,635	4,617	30.1%	27.0%
75 to 84 years	5,913	9,698	13,386	64.0%	38.0%	75 to 84 years	1,641	1,741	2,179	6.1%	25.2%
85 years +	1,512	3,197	4,503	111.4%	40.9%	85 years +	493	702	758	42.4%	8.0%
Hampton County						Jasper County					
	2000	2010	2016	2000-2010 Percent Change	2010-2016 Percent Change		2000	2010	2016	2000-2010 Percent Change	2010-2016 Percent Change
Total Population	21,386	21,090	19,922	-1.4%	-5.5%	Total Population	20,678	24,777	28,465	19.8%	14.9%
Under 5 years	1,431	1,347	1,061	-5.9%	-21.2%	Under 5 years	1,499	1,859	1,693	24.0%	-8.9%
5 to 9 years	1,659	1,326	1,218	-20.1%	-8.1%	5 to 9 years	1,602	1,711	1,698	6.8%	-0.8%
10 to 14 years	1,774	1,473	1,236	-17.0%	-16.1%	10 to 14 years	1,559	1,546	1,625	-0.8%	5.1%
15 to 19 years	1,599	1,524	1,262	-4.7%	-17.2%	15 to 19 years	1,483	1,751	1,501	18.1%	-14.3%
20 to 24 years	1,256	1,229	1,209	-2.1%	-1.6%	20 to 24 years	1,527	1,969	1,965	28.9%	-0.2%
25 to 34 years	3,052	2,648	2,582	-13.2%	-2.5%	25 to 34 years	3,063	3,685	3,871	20.3%	5.0%
35 to 44 years	3,290	2,915	2,556	-11.4%	-12.3%	35 to 44 years	3,282	3,217	3,327	-2.0%	3.4%
45 to 54 years	2,923	3,103	2,647	6.2%	-14.7%	45 to 54 years	2,538	3,524	3,682	38.8%	4.5%
55 to 59 years	1,010	1,420	1,389	40.6%	-2.2%	55 to 59 years	1,041	1,428	1,994	37.2%	39.6%
60 to 64 years	797	1,276	1,311	60.1%	2.7%	60 to 64 years	815	1,300	1,891	59.5%	45.5%
65 to 74 years	1,447	1,655	2,099	14.4%	26.8%	65 to 74 years	1,273	1,671	3,461	31.3%	107.1%
75 to 84 years	874	869	1016	-0.6%	16.9%	75 to 84 years	738	785	1276	6.4%	62.5%
85 years +	274	305	336	11.3%	10.2%	85 years +	258	313	481	21.3%	53.7%

Source: Census, ACS

Housing Challenges for Seniors

Low-income seniors rely mainly on social security income and under the worst condition may have to choose between affording the housing or paying for medical services. Other housing impediments seniors face is the lack of ADA modifications in available units, such as safety bars in bathrooms and counters and doorways to accommodate wheel chairs. A safe environment, proximity to family and church, a social network, shopping and physicians are key elements for

seniors' overall wellbeing. Transportation is always a pressing issue as well as organizations that serve seniors cited as one of the continual issues that presents itself in the Lowcountry. Frequently, the senior client is not open to major changes, such as relocating away from his or her present community. There is only one Advocate for Seniors program to cover the four counties which serves as a resource for senior services.

According to Karen Anderson of the Area Agency on Aging (AAA), lack of financial resources has a great impact on the aging population. The cost of living is high, accounting for rising medical expenses and diminishing insurance coverage of costs. People are living longer and many do not have adequate planning for a comfortable retirement.

Resources for Aging in Place

Trends among AAA clients indicate that increasing numbers are gravitating away from entering long term care facilities, and diversion from these facilities to home based care is a stated goal of SCDHHS to better suit client preference and reduce costs. Taking this factor into account, the need to insure that seniors are in a safe and healthy home environment is of paramount importance. Common challenges in providing seniors with safe and healthy accommodations include:

- Roofs
 - The most common and costly category of repair needed.
- Septic
 - The safe management of wastewater has been a persistent challenge in the Lowcountry, aggravated by the unsuitable soil conditions and high water table.
- Heating and Cooling
 - Cooling is especially important in considering the Lowcountry climate, with heat posing significant health risks in summer months.
- ADA Modifications
 - These encompass means of egress/ingress such as ramps, installation of safety bars in showers, altering counter height, and modifications to doorways.

Home Repair Programs

HOME Program

The elderly comprise the vast majority of clients for home repairs through the HOME program, which performs rehabs on 18-20 properties per year for clients up to 80% of AMI. The most common category of repair is to roofs, but will include other categories of improvements to help structures meet minimum building code standards. The HOME Consortium has recently partnered with the SC Housing Trust Fund in 2016 to disperse emergency repair funds to clients earning up to 50% of AMI, but this funding has fewer restrictions on clients such as the maintenance of homeowners insurance

Area Agency on Aging

Until 2017, the AAA operated a minor home safety program, by which eligible clients could have improvements made to a residence, primarily in terms of safe ingress/egress, ADA modifications, bathrooms, and temperature control. Due to a funding formula revision at the State level, this program has ceased operation indefinitely after roughly a decade of operation.

Jasper County Neighbors United

JCNU does 8-12 housing rehabs a year, with a \$20,000 cap on total cost per house. JCNU performs 15-20 emergency repairs a year to roofs, plumbing and septic systems which carry an \$8000 cap on total costs per house.

Community and Long Term Care

CLTC, located in Jasper County, provides environmental modifications including pest control, temperature control, minor repairs, and ingress and egress improvements to homeowners.

Beaufort Jasper Economic Opportunity Commission

BJEOC provides assistance to residents of Beaufort and Jasper County for home repairs, which includes service to many elderly clients. The Housing Preservation Grant Program is funded by the USDA Rural Development Administration and the SC Housing Finance and Development Authority. Other programs offered by BJEOC include weatherization and emergency heating and cooling.

Lowcountry Community Action Agency

The LCAA operates many of the same programs as the BJEOC, while serving Hampton and Colleton Counties. Housing services for aging in place include weatherization and assistance with heating and cooling.

Town of Bluffton Neighborhood Assistance Program

The Neighborhood Assistance Program serves clients earning up to 60% of AMI with home repairs to roofs, septic systems, and other structural deficiencies. Cost are capped at \$10,000 for roof repairs and \$5,000 for other structural deficiencies. The program does offer assistance for mobile home repairs.

Challenges Serving Clients

Contacts with various agency staff illuminated the common challenges encountered providing services in insure a livable home environment.

- Mobile Homes
 - Many programs limit expenditures to stick built housing, while many needy seniors live in manufactured housing.
- Homeowners Insurance
 - Some programs require that a homeowner maintains homeowners insurance for a period of five years prior to enrollment, which limits program eligibility. For some, housing conditions are prohibitive in qualifying for insurance. Flood Insurance is an additional requirement for those located in the 100 year floodplain. Cost is a primary factor in insurance maintenance, whereas those on a fixed income will find difficulty affording coverage, in addition to other more basic needs.
- Eligibility Requirements
 - Requirements for assistance under various state and federally funded programs does not always align with demonstrated needs.
- Heirs Property

- Establishing clear ownership of a property for purposes of program enrollment is challenging with complicated ownership structures. Legal assistance for these clients is cost prohibitive.
- Outreach
 - Knowledge is limited about available programs among target clients and outreach to these populations is a challenge for organizations. Public information on programs can be limited, dispersed, and out of date.

Single Parents

The South Carolina Kids Count organization reports statistics on the number of single parent families across the State. Between 2000 and 2016, the number of single parent households has decreased for Hampton and Jasper Counties, while remaining stable for Colleton County. Beaufort County, by contrast, demonstrated an increase of over 10 percentage points for the same time period.

Table 24: Children Living One Parent 2000, 2016

Percent of Children Living with One Parent		
	2000	2016
Beaufort County	27.40%	38.00%
Colleton County	33.70%	33.60%
Hampton County	35.80%	28.90%
Jasper County	36.30%	30.00%

Source: SC Kids Count

In addition to financial burdens for housing, working parents are faced with providing childcare, having transportation for work and delivering the child to childcare, and living in a safe environment conducive to raising children.

Disabled and Special Needs Populations

The housing challenges faced by those with physical or cognitive disabilities is varied as there a broad spectrum of capabilities and care requirements dependent on individual circumstances. The primary provider of housing for and services for the disabled in South Carolina is the South Carolina Department of Disabilities and Special Needs, whose programs and funds are administered by DSN Boards in each county. Residential services fall broadly into three categories:

Supported Living

Services are provided in the home for clients who’s medical and self-care needs do not require 24 hour supervision, and where the client has sufficient income to maintain housing either through employment or benefits. Since the State relaxed guidelines on the type of housing environment that qualifies for independent living, more clients have become eligible for these services.

Community Training Homes

These are small group homes of 3-4 residents where 24 hour supervision is provided by a single staff member who assists clients in daily routine activities such as cooking and cleaning. Many of these residents maintain employment.

Community Intermediate Care

These residences have higher levels of staffing, services, and structure than the smaller group homes, as is required by the number and needs of clients. However, these homes offer care to community residents, within proximity to family, friends and neighbors, and strive to be integrated into the residential fabric of the larger community. Clients with the greatest requirements for care may be placed in Regional Residential Centers, outside of their home community.

Table 25: Disabled Lowcountry Residents by County: 2015 American Community Survey

	Beaufort County	Colleton County	Hampton County	Jasper County
Total Population	175,113	36,952	18,555	27,922
Total With Disability	25,588	6,419	2,782	4,547
Hearing Difficulty	7,243	1,403	456	1,355
Vision Difficulty	4,757	765	592	1,179
Cognitive Difficulty	8,036	1,864	525	1,486
Ambulatory difficulty	14,019	4,190	1,387	2,052
Self-Care Difficulty	3,326	1,513	504	202
Independent Living Difficulty	7,860	2,340	1,370	460

Source: ACS

Issues and Trends Affecting Housing Choices for Disabled Populations

Housing Cost and Limited Income

Especially in areas such as Beaufort County, the combination of low wages and high cost prevent some DSN clients from being able to live independently. The Housing Services Director for Beaufort County related that several clients in the group home setting would be eligible for independent living if not for the fact that their income does not cover the expense.

Aging Caregivers

With an aging population, adult caregivers of people with disabilities are increasingly elderly, which raises questions over future provisions for individuals in their care.

Challenges for Service Providers

Developing Group Homes

The development of new group homes for disabled clients is challenged by land and construction costs similar to all housing development. New homes are constructed specifically to ADA standards because it offers cost savings over retrofitting an existing structure. The prevalence of HOA organizations in new housing developments, particularly in Beaufort County, elevates

standards for home maintenance and appearance which adds costs, some of which may not be compensated under State and Federal programs

Agencies developing new homes have related experiencing NIMBY type opposition to the inclusion of group homes in residential developments, although significant efforts are made in outreach to new neighbors such as presentations to HOA's and holding open houses where neighbors can meet the residents.

Federal Rule Making and Deinstitutionalization

Evolving State and Federal policy, particularly the Medicaid Final Rule for Home and Community Based Care of 2014, has set a course to move as many eligible clients as possible out of larger, more intensively staffed regional facilities into smaller, community-based homes. The benefits are twofold in terms of efficiency, and providing a living environment that offers clients greater independence, community engagement, and quality of life. However, this increase in the volume of clients, and increase in standards for the siting and programming of community based care presents challenges to service providers at the local level to meet new standards. Providers of certain health services are limited in the Lowcountry, which presents challenges to offering care on a regular basis.

Community Driven Solutions

Osprey Village

Incorporated as a non-profit in 2009, Osprey Village is an organization in Beaufort County developing a new concept for independent living, whereby caregivers, family, and disabled individuals would live in close proximity in a village-style development. The goal would be to create a mutually supportive, multigenerational community which would offer greater independence than a more isolated group home environment, which is heavily dependent on a single staff member.

Osprey Village has recently received 25 acres of land in a forthcoming residential development in Okatie, which will accommodate approximately 200 residents. Funding is being secured for an anticipated 2019 construction. With this type of development, the final rule from Medicaid on HCBC presents uncertainty for funding, whereas the adjacency of homes would be considered an institutional setting.

Hispanic Residents

Hispanic Residents seeking housing face problems with a language barrier, since few agencies have bi-lingual employees on staff, although incremental change is occurring in this regard. They are not familiar with housing agency procedures and have a basic fear of government and government agencies, particularly if they are undocumented. The census indicates a relatively recent increase in Hispanic residents in the Lowcountry, although it is widely believed that Hispanic populations are undercounted by the census.

The combination of rapid growth and low unemployment in the region attracted people to the Lowcountry during the 1990's and into the first years of the twenty-first century. As the 2000 and 2010 Census estimates data show, a relatively large number of persons of Hispanic/Latin origin have moved into the Region, especially to Beaufort and Jasper Counties. However, according to the 2016 American Community Survey Data, growth in Hispanic residents has slowed.

Services for Hispanic Residents

In the Town of Bluffton in Beaufort County, Hispanics are the largest minority group at 18.7 % of the population. Bluffton has increasingly become the destination for Hispanic populations in the Lowcountry as affordable housing on Hilton Head Island is lacking. The Town has responded by hiring Spanish-speaking staff and providing forms and documents in Spanish language.

In addition to the Town of Bluffton, key service providers are increasing outreach to Hispanic residents. The Beaufort County Housing Authority has conducted outreach to Spanish speaking populations to inform those communities of available services. The Lowcountry Regional Transit Authority offers information to riders in Spanish.

Unfortunately, one of the agencies serving the Hispanic Population, no longer exists. The Latin American Council (LAC) which assisted with finding work for day laborers, provided Spanish language parenting classes, and also helped Hispanics maneuver through the social service system in order to receive benefits, was forced to close its doors. One of the reasons for this, is the negative attitude toward Latinos that seems to prevail now, both politically and in the law enforcement sector, in the state of SC as well as the Lowcountry region. This attitude made it difficult for the LAC to continue raising funds in order to keep the organization and its programs going.

One organization which is addressing some of the needs of the Latino community is Neighborhood Outreach Connection. The Neighborhood Outreach Connect operates in Bluffton and Hilton Head Island and in addition to documenting and advocating the needs of minority communities, offers English as a second language courses.

5.10 High Cost of Housing

Between late-1998 and 2008, rapidly accelerating costs of land and construction and the cost of compliance with local building codes drove up the price for housing beyond the affordable range for low-income and moderate-income households. The following data from the Census and American Community Survey shows the dramatic increase in median home values between 2000 and 2010 for all four Lowcountry counties, with Beaufort County demonstrating the largest increase. In 2015 there was slight reduction in median value at the regional and at the national level. Noteworthy in these data is that rents continue to rise throughout each time period, regardless of movement in home prices.

Table 26: Home Value and Rent 2000-2015

	2000		2010		2015	
	Median Value (Dollars)	Median Gross Rent (Dollars)	Median Value (Dollars)	Median Gross Rent (Dollars)	Median Value (Dollars)	Median Gross Rent (Dollars)
Beaufort County	\$213,900	\$690	\$290,900	\$988	\$274,700	\$1,048
Colleton County	\$73,200	\$405	\$90,000	\$632	\$86,000	\$705
Hampton County	\$62,300	\$370	\$79,600	\$580	\$76,400	\$628
Jasper County	\$77,600	\$493	\$118,700	\$759	\$99,300	\$784
South Carolina	\$94,900	\$510	\$134,100	\$728	\$139,900	\$819
United States	\$119,600	\$602	\$188,400	\$855	\$178,600	\$959

Source: US Census and American Community Survey

The Lowcountry Council of Governments Planning Department collects building permits activity, as available, by county for single family residences (SF), multifamily development (MF), manufactured housing (MH), and commercial construction. In these data, it is readily apparent that the construction of single family homes has increased dramatically in the southern Lowcountry between 2010 and 2016. Average home values for new construction are fairly consistent for Jasper and Beaufort County over the same time period, with Beaufort County’s remaining in the \$380 K range and Jasper Counties holding around \$240 K. It is worth noting that by most respondent’s classification of affordability, homes in excess of \$200 K fall outside the range of a starter home. Especially for Beaufort County, these new homes will likely be unaffordable to those of modest income. However, in the concept of filtering, more affluent homebuyers will gravitate to new housing stock and older, more affordable product will become available to those with more moderate incomes. 2016 demonstrated the greatest single year in multifamily construction since 2010, with over 100 million dollars of new construction between Beaufort and Jasper Counties. With this surge in construction activity and the supply of housing units increasing, this will hopefully create a leveling effect on prices for consumers.

Figure 16: Median Home Prices ACS 2015

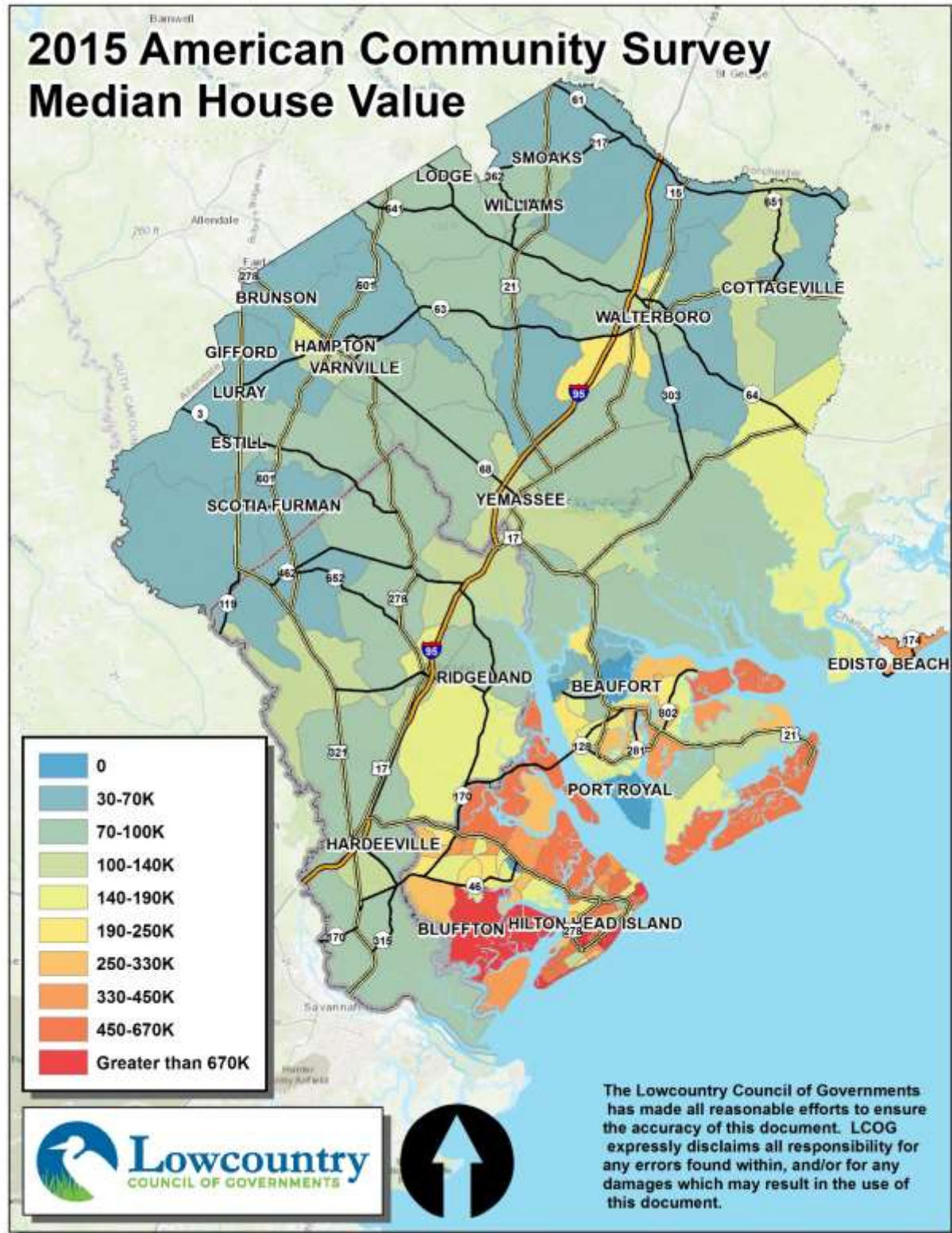


Table 27: Lowcountry Building Permit Activity 2010-2016

Beaufort	2010	2011	2012	2013	2014	2015	2016
Single Family Number	474	567	681	988	1131	1471	1375
SF Value	\$175,449,646	\$218,448,631	\$251,515,578	\$391,475,659	\$535,618,780	\$559,188,548	\$526,088,095
Average SF (w/o Land)	\$370,147	\$385,270	\$369,333	\$396,230	\$473,580	\$380,142	\$382,610
Multifamily Number	6	62	0	70	32	N/A	20
MF Value	\$116,877	\$7,797,379	\$0	\$12,503,692	\$2,364,116	\$39,030,060	\$69,889,390
Commercial Number	33	30	26	35	48	109	70
Commercial Value	\$25,762,375	\$25,993,222	\$23,948,471	\$55,730,846	\$79,678,171	\$124,591,911	\$136,682,140
Colleton	2010	2011	2012	2013	2014	2015	2016
SF Number	73	33	29	24	31	39	56
SF Value	\$8,501,518	\$7,426,779	\$6,443,549	\$9,629,254	\$6,005,745	\$7,520,147	\$16,752,782
Average SF (w/o Land)	\$116,459	\$225,054	\$222,191	\$401,219	\$193,734	\$192,824	\$299,157
MH Number	177	118	86	163	147	72	103
MH Value	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MF Number	0	0	0	0	0	0	0
MF Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Commercial Number	30	20	8	16	6	12	13
Commercial Value	\$4,319,882	\$5,286,500	\$2,620,659	\$9,636,470	\$4,748,813	\$10,596,542	\$10,831,101
Hampton	2010	2011	2012	2013	2014	2015	2016
SF Number	15	9	7	12	5	7	8
SF Value	\$2,478,754	\$1,496,662	\$1,252,909	\$1,757,201	\$912,396	\$1,204,236	\$1,610,646
Average SF (w/o Land)	\$165,250	\$166,296	\$178,987	\$251,029	\$182,479	\$172,034	\$201,331
MH Number	18	14	22	0	18	13	21
MH Value	\$1,148,717	\$1,064,093	\$1,014,400	\$0	\$1,430,668	\$886,004	\$1,498,846
MF Number	0	0	0	0	0	0	1
MF Value	\$0	\$0	\$0	\$0	\$0	\$0	\$2,948,677
Commercial Number	4	5	4	5	1	8	12
Commercial Value	\$786,301	\$3,334,808	\$15,957,550	\$1,082,896	\$1,250,000	\$5,311,884	\$18,431,757
Jasper	2010	2011	2012	2013	2014	2015	2016
SF Number	127	164	167	202	229	242	235
SF Value	\$28,716,768	\$40,557,756	\$41,443,106	\$49,951,993*	\$55,305,213	\$58,212,931*	\$57,146,563
Average SF (w/o Land)	\$226,116	\$247,303	\$248,162	\$247,287*	\$157,277	\$240,549*	\$243,177
MH Number	83	92	103	82	85	68	85
MH Value	N/A	N/A	N/A	N/A	N/A	N/A	N/A
MF Number	10	0	0	0	0	4	27
MF Value	\$4,983,598	\$0	\$0	\$0	\$0	\$8,570,871	\$34,681,057
Commercial Number	18	15	10	12	13	9	24
Commercial Value	\$4,817,926	\$8,326,570	\$7,095,010	\$12,342,897*	\$4,614,012	\$12,232,181*	\$13,869,604

Source: County and Municipal Permitting Offices

Military Housing

Marine Corps Air Station (MCAS) Beaufort and Marine Corps Recruit Depot (MCRD) Parris Island provides 1,718 single family housing units at Laurel Bay, Parris Island, and at the Naval Hospital site for active duty service members and some that are retired. Active service members wishing to rent or purchase homes off base are provided with a housing allowance (BAH) that is based on local housing costs, a policy which is followed throughout the country in order to make appropriate housing affordable to the many enlisted and commissioned ranks. The following data demonstrates the steady increase in BAH since 2010, and is an indicator of rising prices in the Southern Lowcountry.

Table 28: BAH Allowances by Rank 2010-2017

BEAUFORT BASIC ALLOWANCE FOR HOUSING (BAH)								
RANK	2010	2011	2012	2013	2014	2015	2016	2017
E1-E4	\$1,137	\$1,098	\$1,092	\$1,149	\$1,242	\$1,176	\$1,290	\$1,401
E5	\$1,179	\$1,131	\$1,128	\$1,194	\$1,299	\$1,218	\$1,344	\$1,494
E6	\$1,146	\$1,335	\$1,311	\$1,494	\$1,521	\$1,479	\$1,581	\$1,614
E7	\$1,509	\$1,452	\$1,431	\$1,521	\$1,632	\$1,545	\$1,695	\$1,698
E8	\$1,578	\$1,578	\$1,563	\$1,647	\$1,752	\$1,614	\$1,812	\$1,791
E9	\$1,680	\$1,722	\$1,704	\$1,776	\$1,875	\$1,731	\$1,929	\$1,911

BEAUFORT BASIC ALLOWANCE FOR HOUSING (BAH)								
RANK	2010	2011	2012	2013	2014	2015	2016	2017
W1	\$1,449	\$1,338	\$1,314	\$1,407	\$1,524	\$1,482	\$1,587	\$1,617
W2	\$1,536	\$1,503	\$1,485	\$1,572	\$1,680	\$1,575	\$1,743	\$1,737
W3	\$1,620	\$1,659	\$1,647	\$1,725	\$1,830	\$1,659	\$1,890	\$1,851
W4	\$1,701	\$1,746	\$1,725	\$1,797	\$1,893	\$1,755	\$1,944	\$1,932
W5	\$1,797	\$1,848	\$1,815	\$1,881	\$1,971	\$1,869	\$2,004	\$2,028

BEAUFORT BASIC ALLOWANCE FOR HOUSING (BAH)								
RANK	2010	2011	2012	2013	2014	2015	2016	2017
O1	\$1,524	\$1,152	\$1,458	\$1,545	\$1,656	\$1,560	\$1,716	\$1,719
O1E	\$1,608	\$1,476	\$1,623	\$1,704	\$1,806	\$1,647	\$1,869	\$1,836
O2	\$1,716	\$1,329	\$1,740	\$1,809	\$1,905	\$1,773	\$1,953	\$1,947
O2E	\$1,209	\$1,635	\$1,146	\$1,215	\$1,323	\$1,248	\$1,374	\$1,506
O3	\$1,443	\$1,653	\$1,305	\$1,401	\$1,515	\$1,476	\$1,578	\$1,611
O3E	\$1,617	\$1,761	\$1,641	\$1,719	\$1,824	\$1,656	\$1,884	\$1,848
O4	\$1,833	\$1,890	\$1,851	\$1,911	\$2,001	\$1,911	\$2,028	\$2,064
O5	\$1,986	\$2,055	\$1,998	\$2,046	\$2,124	\$2,094	\$2,130	\$2,217
O6	\$2,004	\$2,076	\$2,019	\$2,067	\$2,145	\$2,115	\$2,148	\$2,241

Impact of BAH on Home Pricing

While BAH levels are set to reflect market conditions, there is the prevailing sentiment among many respondents in this study that BAH levels artificially inflate housing and rental prices. Rather, landlords and home sellers use the BAH as a guidepost for how much to charge, in order to extract the maximum rent that the BAH allows.

6. Positive steps to reduce impediments:

As has already been demonstrated throughout the document, progress has been made in the region to positively stimulate the conditions for both private and public equitable housing access. This section will review and summarize the major regional initiatives across the Lowcountry that are making a positive contribution

Lowcountry Regional HOME Consortium

Three key operational objectives of the Consortium are:

- Provide coordination of public and private sector agencies and resources, organizations and institutions contributing to the Lowcountry's delivery of affordable housing and community infrastructure;
- Promote the active involvement of all key players in the Lowcountry Region in addressing the challenge of providing affordable housing and improved community and economic development for low income households; and
- Continue to leverage private, public and local funds in order to implement affordable housing and community development initiatives to lower income communities.

With relatively scarce resources available to the Consortium, leveraging has been especially important in accomplishing housing goals.

On the four-county regional level, creation of the Lowcountry Regional HOME Consortium (LRHC) provides funding for Community Housing Development Organizations (CHDO), which includes funding for nonprofit organizations that use the funds for eligible home activities in the capacity of either developer, sponsor or owner of home assisted housing. The designated CDHO non-profit organization for the Lowcountry Regional HOME Consortium is Habitat for Humanity

CHDO funding is distributed via approval of proposed projects submitted to the HOME Consortia and the direct correlation of those proposed projects to the priority needs addressed in the Consolidated Plan.

Developing affordable, safe and decent housing for low income citizens is a challenge for the HOME Consortium and its members. Funding from the HOME Investment Partnership Program is an important resource for the LRHC to design and implement housing programs that address the local housing needs. The HOME Program provides flexibility to its participating jurisdictions by offering them the opportunity to choose what types of housing programs and activities are most important to meet the housing needs of their low and very low income residents.

Community Development Block Grant (CDBG) funds are another resource for housing activities. Housing is the core component of the Neighborhood Revitalization in the CDBG Program. Housing projects are designed to support the development of decent, safe and affordable housing and contribute to the development of sustainable communities by preserving existing housing stock or promoting affordable rental or homeownership opportunities for low- and moderate-income families. There are a variety of ways that funding recipients may use CDBG funds for housing activities as part of a Neighborhood Revitalization Project including housing rehabilitation, down payment assistance, and affordable housing support activities.

Table 29: HOME Funds by County and Activity July 1, 2011 - June 30, 2016

COUNTY	REHAB	NEW CONSTRUCTION	DOWNPAYMENT ASSISTANCE	RENTAL ASSISTANCE	TOTAL HOME FUNDS SPENT PER COUNTY
BEAUFORT	\$ 663,494	\$ 389,544	\$ 28,141	\$ 166,466	\$ 1,247,645
COLLETON	\$ 382,677	\$ 9,280	\$ -	\$ -	\$ 391,957
JASPER	\$ 447,477	\$ -	\$ -	\$ -	\$ 447,477
HAMPTON	\$ 1,143,439	\$ -	\$ -	\$ -	\$ 1,143,439
TOTAL	\$ 2,637,087	\$ 398,824	\$ 28,141	\$ 166,466	\$ 3,230,518

Source: Lowcountry Regional HOME Consortium

All activities support the Lowcountry Regional HOME Consortium’s primary objective to provide safe, decent and affordable housing for all groups identified as being in need of housing assistance. The information that follows provides an overview of forthcoming HOME programs and expenditures.

2017-2018 AVAILABLE FUNDING FOR BEAUFORT COUNTY/LOWCOUNTRY REGIONAL HOME CONSORTIUM

HOME Funds	\$448,779
Local Funds	\$100,976
TOTAL	\$549,755

Division of Funds

	HOME	LOCAL MATCH
Beaufort	\$100,977	
Colleton	\$100,975	
Hampton	\$100,975	
Jasper	\$100,975	
CHDO Contribution		\$ 7,976
PJ's Local Match		\$ 93,000
Administration	\$ 44,877	
TOTAL	\$448,779	+ \$100,976 = \$549,755

Proposed Types of Activities

1) Affordable Housing (new construction of rental units and/or rehab of rental units)

- HOME Program \$100,977
- 3 persons/unit average
- 25,652.75 (est)/unit average
- Housing Units: 4 units
- #LMI Families 4
- #LMI Persons 12
- *The program will address the HUD Outcome of Availability/Accessibility of Decent Housing and the HUD Objective of Affordability.*

2) Single Family Rehabilitation

- HOME Program \$302,925
- 3 persons/unit average
- \$25,652.75 (est)/unit average
- Housing Units: 12
- #LMI Families 12
- #LMI Persons 36
- *The program will address the HUD Outcome of Sustainable Living Environment and the HUD Objective of Sustainability.*

Nonprofit organizations

1. Habitat for Humanity:

Chet Houston, Executive Director of Lowcountry Habitat for Humanity (Beaufort, SC) advised that homes built by Habitat for Humanity are for long-term ownership, not rental. The organization requires home owners to take classes to learn about responsibilities associated with home ownership, such as timely mortgage payments, maintenance of the home to protect investment, insurance, budgeting, and financial and credit counseling. Applicants for Habitat homes must agree to provide “sweat equity”, not only for their own construction but on future homes for others.

Since 1990, Lowcountry Habitat for Humanity has constructed 42 homes. The Hilton Head Regional Habitat for Humanity has constructed 95 homes, including 62 in the Town of Bluffton. Acquisition of land continues to be a challenge, with escalating land and building costs in addition to finding buildable parcels under local ordinances such as those requiring tree preservation. Fundraising has become much more difficult in the last several years with increasing competition among non-profits, likely exacerbated by recent hurricane impacts.

2. Beaufort County Alliance for Human Services

The Alliance is a partnership of non-profit, public and private agencies, organizations and community members created in 2003. Members include local leaders representing a diverse range of human service organizations.

The Together for Beaufort County Initiative, which began in 2006, has formed the Affordable Housing Coalition as one of its subcommittees. Members represent a wide spectrum of affordable housing stakeholders, including elected officials, government and non-profit staff, who bring considerable expertise and influence to bear on future initiatives. Education and advocacy focused at local decision making bodies has proved fruitful, with Beaufort County’s adoption of an affordable housing resolution in 2017, including provisions for an updated housing needs assessment and hiring a full time housing coordinator for the County.

3. Jasper County Neighbors United (JCNU),

JCNU was organized in 2000, as a 501c3 and provides opportunity for home purchasing. A main goal of JCNU is to provide affordable housing and develop responsible home owners. This organization has now expanded to provide services to Colleton, Hampton and Beaufort counties as well.

JCNU was instrumental in the 2007 development of 26 single family homes at Deerfield Village in Hardeeville. In 2009, JCNU purchased and renovated 42 units of multifamily rental housing called Mercy Circle in Hardeeville which it manages. JCNU provides both home rehabilitation and emergency home repairs. JCNU provides 8-12 home rehabs each year with a \$20,000 cap on costs. Approximately 15-20 emergency repairs are provided each year with an \$8,000 cap on cost. The most common repairs in this category include roofs, plumbing and septic systems.

The organization’s impediments to providing housing are:

- Increased construction costs, and environmental constraints
- Accelerated cost of land. Land values continue to increase in Jasper County as mean income rises, which may also be a threat to funding for the most needy

- Limited staff and concern over future continuity

4. Beaufort Housing Authority (BHA),

BHA provides rental housing and Section 8 vouchers. The Authority presently manages 293 public housing units. Section 8 provides vouchers for 574 units. Units range in size from efficiency to 4 bedrooms. Angela Childers, Director of Beaufort Housing Authority, reported that, as of November 2017, the waiting list for public housing was 352 families, and for Section 8, 1350 families. Because of the shortage of rental housing, the wait list of those in immediate need of housing far surpasses the number of Section 8 Housing Choice Vouchers available. It is not uncommon for a client to be on the list for 24 months or longer.

The following impediments were identified by Angela Childers, Director of BHA as the most prominent:

- The limited inventory of units compared to the waiting list. Clients may be on the list for more than a year. More elderly and disabled clients are applying, and there is a shortage of 1 bedroom units.
- Difficulty in finding Section 8 eligible units
- Federal and State funding has increasing gravitated from grants to loans.

6. Beaufort Jasper County Economic Opportunity Commission

BJEOC provides assistance to residents of Beaufort and Jasper County for home repairs. The Housing Preservation Grant program is funded by the USDA Rural Development Administration and the SC Housing Finance and Development Authority. Other programs offered by BJEOC include weatherization and emergency heating and cooling.

Key Issues:

- Labor cost
- Limited economic opportunity
- Restrictive land development regulations
- BAH impact on rent

7. Client Issues

There are several impediments to housing which are not unique to this Region but impact the clients served by the Region's agencies. Interviewees alluded to one or more of the following impediments as typical of what their clients encounter:

- Budgeting skills of among clients is limited. Low-income clients juggle payment of expenses, pool wages and go from one pay day to the next. The urgency of obtaining affordable housing is vital for survival of the family, followed closely by expenses for food, medical, transportation and childcare. The lack of budgeting skills results in poor credit ratings and the ability to have the required money to secure a lease and requisite deposits.
- Lack of literacy in completing necessary documents is typical of the increasing Hispanic population in the region. Several agencies do provide bilingual forms and Spanish-speaking staff. However, this is the exception and not the norm.

- Childcare costs are not easily affordable based on the low wages typical of the area for unskilled labor. Parents frequently rely on family to provide childcare which is more like babysitting rather than professional childcare. Limited public transportation from home to childcare to work further compounds the problem.
- Waiting lists for occupancy are excessive in relation to inventory for rentals. Typically the list has a waiting time of a year or more.
- Many times, clients are unaware of their right to fair housing and what the law is. Even if they understand their rights, they are often reluctant to make complaints, because they are concerned about what the result might be (losing affordable housing), and do not have savings that would allow them to seek other housing alternatives.

Local Government Participation

County and municipal governments within the Lowcountry Region have long addressed the provision of affordable housing as a planning goal and South Carolina’s 1994 Enabling Legislation requires a “Housing” element in all Comprehensive Plans. Review of the documents shows that most of them espouse planning policies that are supportive of the provision of affordable housing in the jurisdiction.

However, zoning and development standards ordinances, as well as the ISO-required building codes in the southeastern coastal (i.e., hurricane-prone) areas of the Lowcountry, contain regulations of such stringency that the provision of affordable housing is constrained by the additional costs. Many comprehensive plans provided an assessment of how local codes might present impediments to affordable housing, and explored alternates or strategies to reduce burdens on development. In some jurisdictions, by means of goal-setting and/or incentives, the provision of affordable housing is actively encouraged. According to several respondents, developers have not often taken advantage of incentives, such as density bonuses, and therefore future study is needed to determine whether incentives are strong enough to spur affordable development.

Beaufort County

Planning and Codes

With the adoption of the Community Development Code (CDC) in 2014, Beaufort County has moved away from zoning incentives such as density bonuses, to encouraging a broader mix of housing types by right. The document includes innovations such as allowing for a broader inclusion of accessory dwelling units, and the creation of Family Compounds, which target the creation of affordable housing in rural areas. The Family Compound circumvents density restrictions intended to preserve rural character if housing is being developed for related individuals in a clustered fashion on land that has been owned by a family for 50 years or more.

Housing Initiatives

As part of the Human Services Alliance, The Affordable Housing Coalition, comprised of governmental and non-profit representatives, has acted in an advocacy role for the development of housing initiatives County-wide. Some successes include the adoption of a 2016 resolution by County Council to provide material support for housing planning and implementation. The resolution has resulted in the solicitation of a housing needs assessment, a comprehensive examination of the housing market in the County, which will be completed in 2018. The County

will also be hiring a Housing Coordinator in 2018 to oversee a variety of affordable housing initiatives.

Town of Bluffton

Planning and Codes

The Town of Bluffton provides incentives for the development of affordable housing in the form of rebates on fees and density bonuses.

Housing Initiatives

The Town has developed the Home Series, which is a selection of home designs, all of which are available for modular construction, that also meet the design standards of historic districts. Financial assistance is available for income qualified candidates to assist with purchase costs, engineering, permits and fees, and the removal of existing structures.

The Affordable Housing Committee is an appointed committee tasked with advising Town Council on housing policy and goals. The Committee also provides oversight of the Neighborhood Assistance Program which includes four categories of assistance: home repair and rehabilitation; affordable and workforce housing programs; property maintenance; and planning, education, and advocacy. The current budget of the program is \$436,000, including \$150,000 for home repairs. In 2017 the program assisted 14 families.

The Town continues to explore options for the development of affordable housing following the success of the Wharf Street redevelopment project of 2012, where the Town received funding from the State Housing Authority and the HOME Program to develop six homes for income qualifying first time home buyers with a guarantee they remain affordable for 25 years. The Housing Committee is exploring options for development of additional affordable stock on Town owned property, which is unfortunately constrained by brownfields, wetlands, and location. The Committee has also proposed exploring the amendment of existing development agreements and planned development districts, which cover the vast majority of land area in the Town, to assess the potential for the incorporation of affordable units.

City of Beaufort

Planning and Codes

Drawing on documents such as the 2009 Comprehensive Plan and the 2014 Civic Master Plan, the City of Beaufort has identified a variety of opportunities to redevelop, and incorporate greater housing density considering the cost and scarcity of developable land in the City. Taking this into account, a focus on removing regulatory barriers to infill development at suitable densities, such the reduction of lot sizes and setbacks, is evident in the 2017 Beaufort Code.

Housing Initiatives

The City of Beaufort Redevelopment Commission was formed to “Renovate, revitalize and regenerate distressed areas of Beaufort” and is tasked with overseeing project implementation, in addition to making recommendations to council. Housing initiatives are a key part of this commission, which is currently monitoring the progress of two small developments on land donated by the City. These developments are being undertaken in partnership with the Beaufort Housing Authority and Habit for Humanity.

In the most recent 2017-2019 Beaufort Strategic Plan, creating affordable housing was among five goals accompanied by specific objectives and evaluation metrics. This document outlines a

strategy to create four new affordable housing projects in 2018, with four new affordable units completed each year thereafter.

Colleton County Planning and Codes

The comprehensive plan for Colleton County includes an affordability gap analysis which demonstrated a positive balance between wages and housing costs in the county. The document emphasizes that there are few regulatory impediments to affordable housing development. However, it should be noted that multifamily development is not allowed by right in any zoning district.

Housing Initiatives

Colleton County recently embarked on a neighborhood stabilization program funded by the CDBG program for the Gadsen Loop Neighborhood of Walterboro, which includes the removal of blighted properties, minor home repairs, and improvements to transportation and water infrastructure.

Town of Walterboro

The Town of Walterboro addressed affordability in the 2010 Comprehensive Plan, citing specifically the growing number of renters who suffer from housing cost burden. The plan proposes the creation of incentives in the zoning ordinance to encourage affordable housing, and encourages the development of regional partnerships to expand inventory and cultivate greater homeownership. The Town has a robust inventory of subsidized multifamily housing, as described in the inventory section.

Hampton County Planning and Codes

The Hampton County Comprehensive Plan targets a variety of strategies to improve housing access and conditions in the County such as home rehabilitation programs and introducing flexibility in zoning codes to increase the supply of affordable product.

Town of Hampton

In 2017, the Town began a neighborhood planning process to determine the scope and focus of improvements, funded primarily through the CDBG program, for the Nix Street Neighborhood. Funded projects through this process include the removal of blighted properties, minor home repairs, improvements to transportation and water infrastructure, crime prevention strategies, and upgrades to recreational facilities.

Town of Estill

Town staff were instrumental in coordinating the development of the Parrish Greene Apartments in 2016. Twenty eight affordable units were constructed with the help of 4.6 million in LIHTC's. The project also includes funding from SCDOT to provide pedestrian connections from the apartments to the central business district. The development is part of a Town strategy to increase the diversity of housing options, whereas single family residences have dominated housing stock.

Jasper County

Planning and Codes

The Jasper County Comprehensive Plan offers a robust analysis on the potential impediments in regulatory structures to the provision of affordable housing, and makes key recommendations for potential amendments. Currently, multifamily housing is only allowed in the Community Commercial and General Commercial zones, which may limit the provision of affordable rental housing. Group homes are subject to these same standards, which limits not only potential development of facilities, but also the integration of these populations into the fabric of the community.

Jasper County provides incentives for the development of affordable units through density bonuses and reimbursement of permitting fees. Recommended in the Comprehensive Plan are additional incentives such reduced minimum lot sizes, parking requirements, and setbacks.

Housing Initiatives

Jasper County, along with the City of Hardeeville is a contributor to Jasper County Neighbors United, which as discussed previously, provides rental housing as well as emergency home repairs. In 2017, the County helped coordinate a neighborhood stabilization/revitalization grant project through the CDBG program, alongside assistance from the Lowcountry Council of Governments. These funds provide for the demolition of blighted structures and rehabilitation of single family housing in low to moderate income areas.

City of Hardeeville

Planning and Codes

Through analysis of existing regulatory impediments to affordable housing, the City has identified non-essential burdens to development that are recommended for future relief. For example, parking requirements, particularly those for multifamily homes, exceed standard practice for most municipalities. Other aspects such as minimum lot sizes, area per dwelling, and lot width are recommended to be reconsidered as they increase costs, decrease the availability of suitable parcels and minimize diversity in housing type.

Housing Initiatives

The City of Hardeeville operates the Property Improvement Funding Assistance Program, which can be applied to commercial or multifamily properties for exterior improvements up to \$8,000. The program focuses on aesthetic improvements, and properties must be clearly visible from the public right of way.

Town of Ridgeland

The Town of Ridgeland provides incentives for the development of affordable housing by expedited permitting for projects containing affordable units, flexibility on density, and the reduction of parking requirements for developments nearby transit stops.

8. Legislation

In general, Federal legislation eliminates barriers to obtaining fair housing that are related to race, color, gender, national origin, disabilities, age and similar issues. The laws and executive orders have been progressive in that successive acts have dealt with additional conditions or barriers as they have been identified as barriers.

8.1 Federal Laws and Presidential Executive Orders

The HUD web site contains an overview.

The Fair Housing Laws:

Fair Housing Act

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability). More on the Fair Housing Act

Title VI of the Civil Rights Act of 1964

Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.

Section 504 of the Rehabilitation Act of 1973

Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.

Section 109 of Title I of the Housing and Community Development Act of 1974

Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.

Title II of the Americans with Disabilities Act of 1990

Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968

The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and useable by handicapped persons.

Age Discrimination Act of 1975

The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.

Title IX of the Education Amendments Act of 1972

Title IX prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.

Fair Housing-Related Presidential Executive Orders:

Executive Order 11063

Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

Executive Order 11246

Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.

Executive Order 12892

Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

Executive Order 12898

Executive Order 12898 requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.

Executive Order 13166

Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.

Executive Order 13217

Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

8.2 County and Municipal Plans

The following is an assessment of the four counties, with recommendations as to how planning policies and regulations could be changed to support the development of more affordable housing for residents. **Note:** Definitions of planning terms follow the analyses of the four counties.

Beaufort County Affordable Housing Policies and Ordinances			
Current Comprehensive Plan	Comprehensive Plan Recommendations	Provisions in the Zoning Ordinance	Zoning Ordinance Recommendation
<p>Policy 1 -- Utilize mandatory inclusionary zoning.</p> <ul style="list-style-type: none"> ● Policy 2 -- Re-evaluate density bonuses to make them more effective. ● Policy 3 -- Use family compounds as an approach to provide for affordable housing. ● Policy 4 -- Identify land zoned for higher densities to accommodate multifamily units. ● Policy 5 -- Beaufort County will review waving fees for affordable housing developments. 	<ul style="list-style-type: none"> ● Specifically outline an approach to make density bonuses more effective. It may be useful to offer density bonuses in combination with reduced setbacks and street frontages. ● Within the Land Use and Economic Development Elements, Identify areas for adaptive reuse and infill development. 	<ul style="list-style-type: none"> ● Provision 1 -- Family compounds are allowed in rural districts to allow additional density for the clustered development of a property for relatives by blood, marriage, or adoption. The owner must be able to demonstrate the property has been in family ownership for at least 50 years. ● Provision 2 -- Manufactured housing is not permitted by right in any district. ● Provision 3 -- Accessory dwelling units (ADUs) are a conditional use in most districts with the exception of Natural Preserve and Industrial. ● Provision 4 -- Multifamily units are limited in the suburban districts 	<ul style="list-style-type: none"> ● Allow for shallower setbacks in the urban districts. ● Expand options for triplex and quadplex units by right in more residential districts ● Consider moving toward maximum as opposed to minimum parking standards ● Review minimum lot sizes for multifamily development

Colleton County Affordable Housing Policies and Ordinances			
Current Comprehensive Plan	Comprehensive Plan Recommendations	Provisions in the Zoning Ordinance	Zoning Ordinance Recommendation
<ul style="list-style-type: none"> ● Policy 1 -- Encourage development that is greater than or equal to three dwelling units per acre in urban transitional zones. ● Policy 2 -- Consider meeting with public assistance agencies, realtors, and home builders on an annual basis to identify any housing affordability gaps and potential strategies to provide adequate housing opportunities for all Colleton County residents. ● Policy 3 -- Consider relaxing regulations for heirs property to provide for affordable housing. ● Policy 4 -- Market based strategies could include waving of fees for private projects that include affordable housing density bonuses, expedited reviews, design flexibility and the use of accessory structures as dwelling units. 	<ul style="list-style-type: none"> ● While many in Colleton County may live in affordable housing, 20 percent of the homeowners and 25 percent of renters pay more than 30 percent according to the Comprehensive Plan. The Plan should use decisive language when making policy statements regarding affordable housing. ● Within the Land Use and Economic Development Elements, determine policies and appropriate areas for small lots, adaptive reuse, and infill development. ● Within the Housing and Land Use Elements, identify areas where multifamily housing would be appropriate. 	<ul style="list-style-type: none"> ● Provision 1 -- Multifamily units are not permitted by right in any district. They are conditionally acceptable in The Urban Development District One and Two. ● Provision 2 -- Manufactured housing is conditionally acceptable in all districts except the Suburban Residential District. 	<ul style="list-style-type: none"> ● Provide for density bonuses for the development of affordable housing and family compounds. ● Pass an amendment to allow accessory dwelling units in appropriate districts with design standards. ● Pass an amendment to allow small affordable housing on small lots with design standards so that they fold into the fabric of the existing community. ● Provide relaxed development standards for affordable housing in terms of, fees, lot size, and setbacks.

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Hampton County Affordable Housing Policies and Ordinances

Current Comprehensive Plan	Comprehensive Plan Recommendations	Provisions in the Zoning Ordinance	Zoning Ordinance Recommendation
<ul style="list-style-type: none"> ● Policy 1 -- Ensure that land development regulations and permitting procedures are efficient, and that they contain no unnecessary regulations that may inflate the cost of housing. ● Policy 2 -- Manufactured housing needs to be given special consideration in promoting quality residential development. 	<ul style="list-style-type: none"> ● Set a policy for the Land Use Element that encourages higher densities in appropriate districts. ● Within the Land Use and Economic Development Elements, identify areas for adaptive reuse and infill development. 	<ul style="list-style-type: none"> ● Provision 1 -- Within the Community Preservation and Rural Preservation Districts, land owners can utilize a density bonus for family dwelling units. ● Provision 2 -- Multifamily units are permitted in all residential districts. ● Provision 3 -- Manufactured housing is permitted in all residential districts. ● Provision 4 -- Accessory dwelling units are permitted in the Mixed Use and Community Residential Districts. 	<ul style="list-style-type: none"> ● Allow for shallower setbacks in the Community Residential and Rural Residential Districts.

Jasper County Affordable Housing Policies and Ordinances

Current Comprehensive Plan	Comprehensive Plan Recommendations	Provisions in the Zoning Ordinance	Zoning Ordinance Recommendation
<p>Policy 1 -- Ensure that land development regulations and permitting procedures are efficient, and that they contain no unnecessary regulations that may inflate the cost of housing.</p> <ul style="list-style-type: none"> ● Policy 2 -- Manufactured housing needs to be given special consideration in promoting quality residential development. 	<ul style="list-style-type: none"> ● Make policies specific in terms of development regulations: fees, flexible regulations, lot sizes, and setbacks. ● Set a policy within the Land Use Element to increase the density in appropriate residential districts. ● State policies that incorporate multifamily units into more district. ● Incorporate family compounds into affordable housing approaches. ● Within the Land Use and 	<ul style="list-style-type: none"> ● Provision 1 -- Density bonuses are provided for planned developments and single-family clusters. In the planned developments affordable housing must be mixed well with all unit types. ● Provision 2 -- The Zoning Ordinance allows multifamily units in the General Residential Districts. ● Provision 3 -- Manufactured housing is permitted in the Residential, Rural Residential and Resource Conservation Districts. 	<ul style="list-style-type: none"> ● Decrease the minimum lot area and reduce the setbacks in appropriate districts. ● Grant density bonuses for family compounds.

Economic Development Elements, identify areas for adaptive reuse and infill development.

Definitions

Accessory Dwelling Units (ADUs) -- These units can provide housing in appealing single-family neighborhoods at lower rates. They can also offer income for seniors and first-time homebuyers. Opposition to ADUs can be strong with concerns such as parking, home values, and appearance.

Compact Development -- This method reduces the cost of infrastructure by reducing the length of sidewalks, streets, and utility lines.

Density Bonuses -- Bonuses are an incentive-based method of implementing a public policy goal of providing for affordable housing. A developer is generally granted more density in return for building affordable housing units.

Family Compounds -- This unique approach incorporates a traditional way of life in the Lowcountry into the Zoning Ordinance to provide for affordable housing. A density bonus is granted to families to develop a tract for blood or adopted relatives.

Flexible Regulations -- Flexible regulation can ease the burden on a developer to provide an incentive for affordable housing. This may include reduced parking requirements, waived fees, and smaller lot sizes and setbacks.

Inclusionary Zoning -- Sets aside a number of affordable housing units for new developments either onsite or off site. Inclusionary zoning may be mandatory or voluntary.

Manufactured Housing -- Offers those who can not afford a traditional home an option for ownership. Today's manufactured housing is better built, safer, and more attractive than older models. Manufactured housing can easily be utilized for infill development. Policy concerns may include: design standards, lot sizes, and setbacks.

Multifamily -- Multifamily units are often times set apart from single-family districts and used as buffers from higher intensity uses. Multifamily housing can suffer from nimbyism where it has been seen as having a negative impact on home prices. Harvard's Joint Center for Housing Studies found that home values actually increased with the presence of multifamily residences.

Small Affordable Homes -- These homes are designed for those without large families. The homes are generally under a 1000 square feet with one bedroom.

APPENDIX A: Interview Participants

Housing Service Organizations

Organization	Contact	Date	Key Issues	Trends
Beaufort Housing Authority	Angela Childers, Director	6-Oct	Inventory, Funding for construction	Elderly clients increasing
			Credit/Financial Literacy	
			Low Income	
Bluffton Neighborhood Assistance/Affordable Housing Committee	Brad Mole, Bluffton Community-Business Development Coordinator	20-Oct	Rising Costs/Rents	More Higher Income Retirees Renting
			Scarcity of Land/Environmental Constraints	Smaller Household Size
			Heirs Property	
			Development Agreements	
Bluffton Neighborhood Assistance/Affordable Housing Committee	Sherri Bush, Housing Committee, Realtor	9-Nov	Development Agreements	Growing National, Regional Awareness
			Tight Market	
			NIMBY	
			Land Cost	
Lowcountry Regional HOME Consortium	Barbara Johnson, Affordable Housing Manager	30-Nov	Services for Mobile Homes	Grant Management Requirements
			Insurance Requirements	New Emergency Repair Funding
			Heirs Property	
			Fixed Incomes	
SC Regional Housing Authority #3/Southeast Housing Foundation	Robert Thomas, Director	18-Oct	Credit	
			Stagnant Wages	
			Cost for emergency sheltering	
			Client access/outreach	
SC State Housing Finance and Development Authority	Ronald Phillips	24-Oct	Funding	More younger Families
			Participating Landlords	VA Homeless Programs/Decrease in Homeless Veterans
			Rental Market Limited	
Beaufort Jasper EOC	Leroy Gilliard, Director	23-Oct	Limited Industry	Dwindling Consumer Protection
			Codes/Density Restrictions	Evolving Political Landscape
			High cost/ BAH	
Lowcountry Habitat for Humanity	Chet Houston, Director	4-Oct	Financial Literacy	Competition for Financial Resources
			Low Income/Education	
			Codes/Developable Parcels	
			Slow Growth Mindset	
Jasper County Neighbors United	Tedd Moyd, Director	2-Nov	Land, Construction, Environmental Constraints	Rising Mean Income Threat to Funding
			Inventory	
			Credit	
			Education, Financial Literacy	
Affordable Housing Coalition	Deborah Johnson, Facilitator	10-Oct	Growth Rate, Housing Cost	Regional coordination
			Transportation	Changing codes
			NIMBY	

Organizations for Special Client Categories

Organization	Contact	Date	Key Issues	Trends
Lowcountry Homeless Coalition	Amy Wilson	23-Oct	Cost	VA Homeless Programs/Decrease in Homeless Veterans
			Income	Homeless Families Increasing
			Participating Landlords	3x Income for Rentals
			Jobs/Housing Balance	
			Local Contributions	
Family Promise of Beaufort Co.	Linda Halpern, Director	11-Oct	Childcare/Vouchers	Returning clients
			Lack of Skills/Training	Increasing homeless families
			Transportation	
			Financial Management	
Beaufort County DSN	Wanda Mayse	1-Dec	HOA Constraints	Increasing Demand
			NIMBY	Deinstitutionalization
			Fixed Incomes, Low Wage	Medicaid HCBC Rule
			Construction Costs, Land	
			Aging Caregivers	
Area Agency on Aging	Karen Anderson, Referral Specialist	26-Nov	Generational Poverty	Increasing Demand
			Program Awareness, Navig	Deinstitutionalization
			Funding	
			Eligibility Requirements	
			Insurance	
			Heirs Property	
Hampton County Council on Aging	Tammy Washington, Director	9-Oct	Maintenance	Increasing Demand for Services
			Inventory	
			Income	
			Heating and Cooling	
Osprey Village	David Green, Director of Business Development	21-Nov	Inventory, Distribution	Medicaid HCBC Rule
			NIMBY	Uncertainty at State/Fed Programs
			Environmental Constraints	
			Aging Population	

Lending Organizations

Organization	Contact	Date	Key Issues	Trends
Starkey Mortgage	Walter Dagley, Loan Officer	1-Nov	Costs, Construction, Materials	Foreclosures Decreasing
			BAH	
			Industry, Wages	
			Education	
			Credit	
Palmetto State Bank	Jan Malinowski, VP	6-Nov	Construction Cost, Environmental Constraints	Economic Development Prospects
			NIMBY	
			Low Wages	
			Credit	

General Human Services Organizations

Organization	Contact	Date	Key Issues	Trends
Alliance for Human Services	F. Leyda, Director	9-Oct	Emergency sheltering	Rapid Rehousing Initiative
			Market Costs, BAH	Beaufort County Housing Resolution
			Special needs clients	
Jasper County Dept. of Social Services	Rochelle Priester	16-Nov	Inventory	More Elderly Clients
			Maintenance	More Hispanic Clients
			Transportation	
			Emergency Sheltering	
			Organizational Resources	
Hampton County Dept. of Social Services	Bridget Gray-Peebles	25-Oct	Education/Training	Declining Funding
			Income	Aging Society
			Inventory	
Beaufort County United Way	Chrystie Turner, VP Allocations	6-Nov	Participating Landlords	3x Income for Rentals
			Inventory	Hurricane Impacts, Credit, Rental Supply
			Wages, Income, Generational Poverty	Homeless Families
			Credit, Rental Impediment	

Appendix B: Organizations Providing Information/Data

Organization	Contact
US Marine Corps - Housing Office	Albert Knight
SC HELP	Kim Wilbourne
SC Human Affairs Commission	Marvin Caldwell
USDA Rural Development	Benita Washington, Angela Sanders
Beaufort County Association of Realtors	Janet Gresham, Everett Ballenger
Beaufort County School District	Lakinsha, Swinton
Colleton County School District	Vanessa Reed
Hampton County District 1	Mozelle Murdaugh
Beaufort County Planning	Rob Merchant

Appendix C: Community Meetings Attended

Organization	Date
Affordable Housing Coalition	
Key Issues	10-Oct
Housing Needs Assessment	
County Housing Resolution	
County Housing Coordinator Hiring Process	
Supportive Housing Models	
Rapid Rehousing	
Key Issues	14-Nov
Financial Literacy	
NIMBY	
USDA Loan Programs	
Regulatory Assessment	
Inclusionary Zoning	
Bluffton Affordable Housing Committee	
Key Issues	3-Oct
Neighborhood Assistance Program Cost Guidelines	
Affordable Housing Forum	
Revisiting Development Agreements	
Development on Town owned property	