BEAUFORT COUNTY/LOWCOUNTRY REGIONAL HOME CONSORTIUM

2021 CONSOLIDATED PLAN

APRIL 30, 2021

HOME Investment Partnership Act (HOME) Program

Lowcountry Council of Governments PO Box 98 Yemassee, SC 29945 (843) 473-3990 – phone (843) 726-5165 – fax

Consolidated Plan

BEAUFORT COUNTY

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Beaufort County is the lead agency for the Beaufort County/Lowcountry Regional Home Consortium (LRHC) and is responsible for overseeing the development of this Consolidated Plan. The LRHC is comprised (through an intergovernmental agreement) of the following member local governments: Beaufort, Colleton, Hampton, and Jasper Counties and the municipalities of Beaufort, Bluffton, Hilton Head Island, Port Royal, Cottageville, Edisto Beach, Walterboro, Williams, Smoaks, Brunson, Estill, Furman, Gifford, Hampton, Luray, Scotia, Varnville, Yemassee, Hardeeville, and Ridgeland. The Lowcountry Council of Governments (LCOG) administers the HOME program on behalf of the LRHC.

The Beaufort County/Lowcountry Regional HOME Consortium's (LRHC) Consolidated Plan for the program year beginning July 1, 2021, was prepared in accordance with regulations found in CFR 24, Part 91. The Consolidated Plan is intended to meet certain requirements which include:

- 1. Provide the HOME Consortium and its members information on housing and community development needs;
- 2. Describe the current strategies the HOME Consortium has adopted to meet housing and community development needs; and
- 3. Raise awareness about housing and community development issues among the Lowcountry's citizens and policy makers and, whenever possible to coordinate available resources to address identified needs. 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. The Consolidated Plan provides a blueprint for the LRHC for the ways it will use HOME funds to meet local community revitalization goals and highlights the issues that the Consortium must consider when planning for such use.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

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BEAUFORT COUNTY

LRHC has developed the following objectives as priorities:

- Rehabilitation of substandard housing
- Increase accessibility to adequate and affordable housing for all groups identified as being in need of affordable housing assistance
- Support the development and availability of safe, decent, and affordable housing
- Support housing initiatives to address homeless persons, persons with special needs, and the elderly
- Promote economic development opportunities by assisting in the creation and/or retention of jobs and improving workforce preparedness
- Promote the development of viable communities through non-housing community development, such as the provision of adequate infrastructure

3. Evaluation of past performance

LRHC has an obligation to see that resources are used effectively. The LRHC will utilize the HUD Performance Measurement Program to ensure program efficiency. Performance measurement can help the LRHC maximize productivity in the HOME Program. In a world of growing needs and declining resources, housing program managers are under increasing pressure to get the most out of funds allocated to their programs. Performance measurement is a process of data collection and analysis used to improve organizational results.

LRHC has continually addressed the highest housing priority in our region which is owner-occupied housing rehabilitation and in the past few years has met and exceeded the proposed number of units to be addressed each year.

4. Summary of citizen participation process and consultation process

Virtual public hearings were held throughout the region in all four counties: Beaufort County - April 26, 2021, Hampton County - April 27, 2021, Jasper County - April 26, 2021, Colleton County - April 27, 2021; Lowcountry Council of Governments - April 22, 2021. These public hearings were advertised in at least one paper in each county to encourage public participation. There were no comments made at any of the public hearings.

5. Summary of public comments

Due to Covid-19 restrictions, all public hearings were held virtually.

LCOG Board meeting Consolidated Plan Public Hearing comments: There were no comments the board approved the Consolidated Plan to be submitted to HUD on April 30, 2021.

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6. Summary of comments or views not accepted and the reasons for not accepting them

All comments and views were accepted during the needs assessments and consolidated planning process.

7. Summary

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.

Although HOME funds cannot be used to address every need, these areas will have an impact on the sustainability of HOME Funded housing. The goals and objectives adopted in this Consolidated Plan are prioritized toward creating viable and sustainable neighborhoods, giving access to affordable housing, and collaborating with partners to determining the best means to address chronic homelessness in the Lowcountry.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
HOME Administrator	BEAUFORT COUNTY	Lowcountry Council of
		Governments

Table 1 – Responsible Agencies

Narrative

The Beaufort County/Lowcountry Regional HOME Consortium is comprised of the following counties: Beaufort, Colleton, Hampton, and Jasper and all municipalities in the region with the exception of Lodge. Beaufort County is the largest county and has been designated as the "Lead Entity" for the Consortium. Lowcountry Council of Governments is the administrator of the HOME Program for LRHC.

Consolidated Plan Public Contact Information

Lowcountry Council of Governments is the public contact for the Consolidated Plan.

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Consultation with a variety of county and region-wide agencies, some of whom represent multiple client groups, continue on an ongoing basis, to determine housing and other related needs. As well, on an informal basis, LRHC utilizes its resources and institutional memory to access a variety of needs information. LRHC made an effort to get input from an affordable housing survey which was sent to several county and region-wide agencies.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Needs Assessment public hearings were held in each of our member counties beginning January 2021 and several of our member towns. These public hearings were held to identify and prioritize community needs to include housing, community development community infrastructure, community enrichment, neighborhood revitalization, economic development and fair housing. All public hearings were published in the local paper or posted.

LRHC works on a daily basis with public and assisted housing providers and private and governmental health, mental health and service agencies receiving referrals to coordinate/leverage funds to address identified needs. The greatest of those needs is housing rehabilitation. We also receive direct calls from homeowners requesting housing rehabilitation.

A draft of the plan will be made available for a public comment period, and public meetings will be held during the comment period to gain additional public input on the needs and priorities of the region.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

LRHC will continue to coordinate and consult with the local agencies to include the Beaufort County Human Services Alliance to address the needs of homeless persons and persons at risk of homelessness in our region.

The Continuum of Care serving our region is the Lowcountry Homeless Coalition whose vision is that in our communities every person is appropriately, safely, and decently houses. Their mission statement is: The Lowcountry Homeless Coalition plans, develops, and implements comprehensive and coordinated strategies to address homelessness.

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The Lowcountry Homeless Coalition is meeting the challenges of homelessness by:

- Bringing resources to the area for programs and services to assist homeless people working towards self-sufficiency.
- Providing opportunities for information sharing, collaboration, and networking.
- Awarding funding from the Federal Department of Housing and Urban Development (HUD) Continuum of Care grant program to participating organizations for support of projects related to homelessness.
- Providing and maintaining the Homeless Management Information System or "HMIS" database of clients and services.

For the past several years local agencies and organizations have conducted a count to determine the extent of homelessness in our community. This information is utilized in the submission of a Continuum of Care (CoC) grant through the United States Department of Housing and Urban Development (HUD). HUD requires providers who participate in CoC Homeless Assistance Programs to complete a Point-In-Time (PIT) count of the people who are experiencing homelessness in their community. Aside from eligibility to compete for HUD homeless funding, an accurate count offers several benefits including:

- Monitoring trends of homelessness in our local area
- Supporting local efforts by identifying unmet needs and characteristics of the homeless
- Assisting in development of new programs and services or re-distribution of programs and services
- Raising community awareness of homelessness
- Raising political awareness of homelessness
- Measuring if homelessness is being ended in a CoC

To meet HUD requirements, CoC partners will count people who are sheltered as well as people who are unsheltered. Information about the characteristics of persons experiencing homelessness such as whether they have a mental illness, substance use disorder, HIV/AIDS, or whether they are victims of domestic violence or veterans. In addition to this, information on where individuals and families are known to stay when they are homeless on the street will also be included. HUD acknowledges that the street count will not totally reflect the exact amount of homeless in communities, but hopes to approximate the number of homeless through this outreach.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

LRHC does not receive ESG funds.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	BEAUFORT COUNTY	
	Agency/Group/Organization Type	County	
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy FAIR HOUSING	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Needs Assessment public hearing was held in Beaufort County Council Chambers on January 11, 2021.	
2	Agency/Group/Organization	Beaufort County Human Services Alliance	
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless	
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy FAIR HOUSING	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the	A telephone interview was done concerning homeless in Beaufort	
	consultation or areas for improved coordination?	County.	

Table 2 – Agencies, groups, organizations who participated

3	Agency/Group/Organization	TOWN OF BLUFFTON	
	Agency/Group/Organization Type	Other government - Local	
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Economic Development Anti-poverty Strategy FAIR HOUSING	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Needs Assessment public hearing was held in the Town of Bluffton Council Chambers on January 12, 2021.	
4	Agency/Group/Organization	COLLETON COUNTY	
	Agency/Group/Organization Type	Other government - Local	
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Economic Development Anti-poverty Strategy FAIR HOUSING	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Needs Assessment public hearing was held in Colleton County Council Chambers on January 5, 20121.	
5	Agency/Group/Organization	HAMPTON COUNTY	
	Agency/Group/Organization Type	Other government - County	
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Non-Homeless Special Needs Economic Development Anti-poverty Strategy FAIR HOUSING	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Needs Assessment public hearing was held in Hampton County Council Chambers on January 4, 2021.	

6	Agency/Group/Organization	TOWN OF BRUNSON		
	Agency/Group/Organization Type	Other government - Local		
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy FAIR HOUSING		
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Needs Assessment public hearing was held in the Town of Brunson Council Chambers on February 3, 2021.		
7	Agency/Group/Organization	TOWN OF FURMAN		
	Agency/Group/Organization Type	Other government - Local		
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy FAIR HOUSING		
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Needs Assessment public hearing was held in the Town of Furman Council Chambers on February 9, 2021.		
8	Agency/Group/Organization	TOWN OF GIFFORD		
	Agency/Group/Organization Type	Other government - Local		
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy FAIR HOUSING		

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Needs Assessment public hearing was held in the Town of Gifford Council Chambers on February 1, 2021.	
9	Agency/Group/Organization Agency/Group/Organization Type	TOWN OF HAMPTON Other government - Local	
	Agency/Group/Organization Type What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy FAIR HOUSING	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Needs Assessment public hearing was held in the Town of Hampton Council Chambers on January 5, 2021.	
10	Agency/Group/Organization	VARNVILLE	
	Agency/Group/Organization Type	Other government - Local	
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy FAIR HOUSING	
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Needs Assessment public hearing was held in the Town of Varnville Council Chambers on February 8, 2021.	
11	Agency/Group/Organization	JASPER COUNTY	
	Agency/Group/Organization Type	Other government - County	

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy FAIR HOUSING
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Needs Assessment public hearing was held in the Jasper County Council Chambers on January 19, 2021.
12	Agency/Group/Organization	CITY OF HARDEEVILLE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy FAIR HOUSING
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A Needs Assessment public hearing was held in the City of Hardeeville Council Chambers on January 21, 2021.
13	Agency/Group/Organization	TOWN OF RIDGELAND
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Economic Development Anti-poverty Strategy FAIR HOUSING

How was the Agency/Group/Organization consulted	A Needs Assessment public hearing	
and what are the anticipated outcomes of the	was held in the Town of Ridgeland	
consultation or areas for improved coordination?	Council Chambers on January 21,	
	2021.	

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead	How do the goals of your Strategic Plan overlap with the
	Organization	goals of each plan?
Continuum of Care	Lowcountry COC	LRHC does not provide services for the homeless
		population. However, our goals are to improve the housing
		conditions and provide safe, decent and affordable housing.
		Lowcountry Homeless Coalition's vision is "in our
		communities every person is appropriately, safely, and
		decently houses".
Comprehensive	Lowcountry	The CEDS is an economic development strategy for the
Economic	Council of	Lowcountry region. An objective of the CEDS is to support
Development	Governments	efforts to improve the standard of living by fostering job
Strategy		creation and economic growth. In order to be able to live
		where you work, there has to be diverse affordable housing
		opportunities.
Beaufort County	Beaufort County	One of the vision of the Affordable Housing Element is to
Comprehensive		maintain and enhance the diversity of Beaufort County by
Plan		providing the opportunity for people of all income levels to
		live and work in the County by building and maintaining a
		consensus on policies and strategies to meet the needs for
		workforce and other forms of affordable housing in
		Beaufort County through the leadership of the Beaufort
		County Affordable Housing Consortium. Also, Beaufort
		County states that affordable housing should be located in
		areas that are accessible to employment, services and
		public transportation.

Name of Plan	Lead	How do the goals of your Strategic Plan overlap with the
	Organization	goals of each plan?
Colleton County	Colleton County	Promote quality residential development throughout
Comprehensive		Colleton County that maintains the balance between the
Plan		needs of the natural areas, farming areas and developing
		areas, while encouraging development that is affordable
		and located near adequate services to serve the new and
		existing population. LRHC has worked with Colleton County
		to address substandard housing conditions throughout the
		county.
Hampton County	Hampton	Hampton County housing strategies include: Rehabilitation
Comprehensive	County	programs to address substandard housing conditions;
Plan		Programs to encourage and assist residents in becoming
		homeowners; Development standards to ensure quality
		residential development and to protect residential
		neighborhoods from incompatible development ; Flexible
		regulations to encourage new development of a wide
		variety of housing types for all income levels. LRHC has
		worked with Hampton County to address substandard
		housing conditions throughout the county.
Jasper County	Jasper County	Jasper County affordable housing strategies include:
Comprehensive		Rehabilitation to address substandard housing conditions;
Plan		Programs to encourage and assist residents in becoming
		homeowners of affordable housing; Development standards
		to ensure quality residential development and to protect
		residential neighborhoods from incompatible development;
		Flexible regulations to encourage new development of a
		wide variety of housing types for all income levels. LRHC
		has worked with Jasper County to address substandard
		housing conditions throughout the county.
		cal / regional / federal planning efforts

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

LRHC works closely with public entities and adjacent units of general local government in the implementation of the Consolidated Plan being careful to include them in the decision making of projects and activities addressed. During the needs assessment public hearings there is discussion of the status of the HOME Program and activities. Also, LCOG's Board of Directors is comprised of representatives from each county and they approve the Consolidated Plan, Annual Action Plan and Consolidated Annual Performance and Evaluation Report.

BEAUFORT COUNTY

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Needs Assessment Public Hearing, Annual Action Plan Public Hearing, and CAPER Public Hearings are all held to solicit participation of citizens of the region in the planning and implementation of HOME funds and the needs of the region. Public hearings are advertised in local papers and posted. On some occasions flyers are distributed informing citizens of public hearings. Needs Assessments were held throughout the region starting January 2021 through February 2021.

Comments regarding economic development, community infrastructure, community facilities and services, housing impediments to fair housing, community facilities and supportive services were received.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
1	Public Hearing	Minorities	BEAUFORT COUNTY -	List of priority	N/A	
			Meeting held via	needs are being		
		Persons with	ZOOM. We were not	developed.		
		disabilities	able to determine the			
			number of attendees.			
		Non-				
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
		-				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
2	Public Hearing	Minorities	COLLETON COUNTY -	List of priority	N/A	
			Meeting held via	needs are being		
		Persons with	ZOOM. We were not	developed.		
		disabilities	able to determine the			
			number of attendees.			
		Non-				
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
		_				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
3	Public Hearing	Minorities	HAMPTON COUNTY -	List of priority	N/A	
			Meeting held in	needs are being		
		Persons with	person and via	developed.		
		disabilities	YouTube. We were			
			not able to determine			
		Non-	the total number of			
		targeted/broad	attendees.			
		community				
		Residents of Public				
		and Assisted				
		Housing				
		_				
		LMI				

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Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
4	Public Hearing	Minorities	JASPER COUNTY -	List of priority	N/A	
			Virtual meeting held.	needs are being		
		Persons with	We were not able to	developed.		
		disabilities	determine the			
			number of attendees.			
		Non-				
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
5	Public Hearing	Minorities	CITY OF BEAUFORT -	List of priority	N/A	
			Virtual meeting held.	needs are being		
		Persons with	We were not able to	developed.		
		disabilities	determine the			
			number of attendees.			
		Non-				
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
6	Public Hearing	Minorities	TOWN OF BLUFFTON	List of priority	N/A	
			- Virtual meeting	needs are being		
		Persons with	held. We were not	developed.		
		disabilities	able to determine the			
			number of attendees.			
		Non-				
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
7	Public Hearing	Minorities	PORT ROYAL - Virtual	List of priority	N/A	
			meeting held. We	needs are being		
		Persons with	were not able to	developed.		
		disabilities	determine the			
			number of attendees.			
		Non-				
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
8	Public Hearing	Minorities	CITY OF	List of priority	N/A	
			WALTERBORO -	needs are being		
		Persons with	Virtual meeting held.	developed.		
		disabilities	We were not able to			
			determine the			
		Non-	number of attendees.			
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
9	Public Hearing	Minorities	TOWN OF	List of priority	N/A	
			COTTAGEVILLE -	needs are being		
		Persons with	Virtual meeting held.	developed.		
		disabilities	We were not able to			
			determine the			
		Non-	number of attendees.			
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
10	Public Hearing	Minorities	TOWN OF HAMPTON	List of priority	N/A	
			- Needs Assessment	needs are being		
		Persons with	Public Hearing held.	developed.		
		disabilities	11 people in			
			attendance.			
		Non-				
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
11	Public Hearing	Minorities	TOWN OF BRUNSON	List of priority	N/A	
			- Needs Assessment	needs are being		
		Persons with	Public Hearing held. 7	developed.		
		disabilities	people in attendance.			
		Non- targeted/broad community				
		Residents of Public and Assisted Housing				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted and reasons	applicable)
12	Public Hearing	Minorities	TOWN OF ESTILL - Needs Assessment	List of priority needs are being	N/A	
		Persons with disabilities	Public Hearing held. 10 people in attendance.	developed.		
		Non- targeted/broad community				
		Residents of Public and Assisted Housing				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
13	Public Hearing	Minorities	TOWN OF FURMAN -	List of priority	N/A	
			Needs Assessment	needs are being		
		Persons with	Public Hearing held. 6	developed.		
		disabilities	people in attendance.			
		Non-				
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
14	Public Hearing	Minorities	TOWN OF VARNVILLE	List of priority	N/A	
			- Needs Assessment	needs are being		
		Persons with	Public Hearing held. 6	developed.		
		disabilities	people in attendance.			
		Non-				
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
15	Public Hearing	Minorities	TOWN OF YEMASSEE	List of priority	N/A	
			- Needs Assessment	needs are being		
		Persons with	Public Hearing held.	developed.		
		disabilities	people in			
			attendance.			
		Non-				
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
16	Public Hearing	Minorities	TOWN OF	List of priority	N/A	
			RIDGELAND - Needs	needs are being		
		Persons with	Assessment Public	developed.		
		disabilities	Hearing held			
			people in attendance.			
		Non-				
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of	Summary of	Summary of comments	URL (If
			response/attendance	comments received	not accepted	applicable)
					and reasons	
17	Public Hearing	Minorities	CITY OF HARDEEVILLE	List of priority	N/A	
			- Needs Assessment	needs are being		
		Non-English	Public Hearing held in	developed.		
		Speaking - Specify	person & virtual.			
		other language:	Cannot determine			
		SPANISH	the number of			
			attendees.			
		Persons with				
		disabilities				
		Non-				
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
		LMI				

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
18	Public Hearing	Minorities	JASPER COUNTY -	List of priority	N/A	
			Needs Assessment	needs are being		
		Persons with	Public Hearing held.	developed.		
		disabilities	people in attendance.			
		Non-				
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
		LMI				
19	Public Hearing	Minorities		Board approved the	N/A	
		Persons with	COUNCIL OF GOVERNMENTS -	Consolidated Plan.		
		disabilities	Virtual Consolidated			
		uisabilities	Plan Public Hearing			
		Non-	held. Cannot			
		targeted/broad	determine the			
		community	number of attendees.			
		Residents of Public				
		and Assisted				
		Housing				

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
20	Public Hearing	Minorities	BEAUFORT COUNTY -	No comments were	N/A	
			Virtual Consolidated	given after Plan		
		Persons with	Plan Public Hearing	information was		
		disabilities	held. Cannot	provided.		
			determine the			
		Non-	number of attendees.			
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
21	Public Hearing	Minorities	COLLETON COUNTY -	No comments were	N/A	
			Virtual Consolidated	given after Plan		
		Persons with	Plan Public Hearing	information was		
		disabilities	held. Cannot	provided.		
			determine the			
		Non-	number of attendees.			
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
22	Public Hearing	Minorities	HAMPTON COUNTY -	No comments were	N/A	
			Virtual Consolidated	given after Plan		
		Persons with	Plan Public Hearing	information was		
		disabilities	held. Cannot	provided.		
			determine the			
		Non-	number of attendees.			
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				
23	Public Hearing	Minorities	JASPER COUNTY -	No comments were	N/A	
			Virtual Consolidated	given after Plan		
		Persons with	Plan Public Hearing	information was		
		disabilities	held. Cannot	provided.		
			determine the			
		Non-	number of attendees.			
		targeted/broad				
		community				
		Residents of Public				
		and Assisted				
		Housing				

Table 4 – Citizen Participation Outreach

Consolidated Plan

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section will give an overview of the Beaufort County/Lowcountry Regional HOME Consortium area needs as related to affordable housing, special needs housing, community development, and homelessness. Identifying needs with the highest priority which will form the basis for The Strategic Plan and the programs and projects to be administered.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	0	217,380	
Households	0	80,370	
Median Income	\$0.00	\$0.00	

 Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	9,162	9,728	16,038	8,263	37,119
Small Family Households	3,325	3,223	6,195	3,747	16,116
Large Family Households	640	840	1,315	692	1,513
Household contains at least one					
person 62-74 years of age	1,813	2,355	3,749	2,209	12,421
Household contains at least one					
person age 75 or older	982	1,897	2,420	1,025	3,556
Households with one or more					
children 6 years old or younger	2,258	1,800	3,103	1,646	3,597

Data 2011-2015 CHAS Source: Table 6 - Total Households Table

Housing Needs Summary Tables

			Renter					Owner		
	0-30% AMI	>30- 50%	>50- 80%	>80- 100%	Total	0-30% AMI	>30- 50%	>50- 80%	>80- 100%	Total
		AMI	AMI	AMI			AMI	AMI	AMI	
NUMBER OF HOU	JSEHOLD	S								
Substandard										
Housing -										
Lacking										
complete										
plumbing or										
kitchen										
facilities	110	20	170	30	330	47	30	80	0	157
Severely										
Overcrowded -										
With >1.51										
people per										
room (and										
complete										
kitchen and										
plumbing)	40	14	215	25	294	0	70	19	0	89
Overcrowded -										
With 1.01-1.5										
people per										
room (and										
none of the										
above										
problems)	185	174	109	214	682	149	121	209	35	514
Housing cost										
burden greater										
than 50% of										
income (and										
none of the										
above										
problems)	2,354	1,173	239	15	3,781	2,447	1,942	1,277	374	6,040

1. Housing Problems (Households with one of the listed needs)

			Renter					Owner		
	0-30%	>30-	>50-	>80-	Total	0-30%	>30-	>50-	>80-	Total
	AMI	50%	80%	100%		AMI	50%	80%	100%	
		AMI	AMI	AMI			AMI	AMI	AMI	
Housing cost										
burden greater										
than 30% of										
income (and										
none of the										
above										
problems)	426	1,315	3,080	408	5,229	653	1,560	2,575	1,143	5,931
Zero/negative										
Income (and										
none of the										
above										
problems)	377	0	0	0	377	731	0	0	0	731
	•		Table 7 –	Housing I	Problems	Table				
Data 2011-20	-									

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Data
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Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

			Renter					Owner		
	0-30%	>30-	>50-	>80-	Total	0-30%	>30-	>50-	>80-	Total
	AMI	50%	80%	100%		AMI	50%	80%	100%	
		AMI	AMI	AMI			AMI	AMI	AMI	
NUMBER OF HOUSEHOLDS										
Having 1 or										
more of four										
housing										
problems	2,694	1,378	728	289	5,089	2,647	2,153	1,588	409	6,797
Having none of										
four housing										
problems	1,229	2,376	5,511	2,043	11,159	1,488	3,827	8,235	5,557	19,107
Household has										
negative										
income, but										
none of the										
other housing										
problems	377	0	0	0	377	731	0	0	0	731
			Table 8	8 – Housir	ng Problem	ns 2				

2011-2015 CHAS Data Source:

Consolidated Plan

3. Cost Burden > 30%

		Re	nter		Owner				
	0-30%	>30-50%	>50-80%	Total	0-30%	>30-50%	>50-80%	Total	
	AMI	AMI	AMI		AMI	AMI	AMI		
NUMBER OF HC	USEHOLDS	5							
Small Related	1,516	1,248	1,877	4,641	852	942	1,291	3,085	
Large Related	359	391	253	1,003	209	232	478	919	
Elderly	448	370	450	1,268	1,388	1,753	1,674	4,815	
Other	739	667	1,047	2,453	746	677	622	2,045	
Total need by	3,062	2,676	3,627	9,365	3,195	3,604	4,065	10,864	
income									

Data 2011-2015 CHAS Source: Table 9 – Cost Burden > 30%

4. Cost Burden > 50%

		Rer	nter			0	vner				
	0-30%	>30-50%	>50-	Total	0-30%	>30-50%	>50-80%	Total			
	AMI	AMI	80%		AMI	AMI	AMI				
			AMI								
NUMBER OF HO	USEHOLDS										
Small Related	1,338	608	370	2,316	747	620	299	1,666			
Large Related	359	138	15	512	139	79	205	423			
Elderly	324	200	85	609	1,030	725	685	2,440			
Other	568	317	24	909	598	521	186	1,305			
Total need by	2,589	1,263	494	4,346	2,514	1,945	1,375	5,834			
income											
	Table 10 – Cost Burden > 50%										

Data 2011-2015 CHAS Source:

5. Crowding (More than one person per room)

			Renter					Owner		
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSE	HOLDS									
Single family										
households	225	188	305	199	917	95	191	173	35	494
Multiple,										
unrelated family										
households	0	0	19	45	64	54	0	55	0	109

Consolidated Plan

			Renter			Owner				
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Other, non-family										
households	0	0	0	0	0	0	0	0	0	0
Total need by	225	188	324	244	981	149	191	228	35	603
income										

Table 11 – Crowding Information – 1/2

 Data
 2011-2015 CHAS

 Source:
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		Rei	nter		Owner				
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	Total	
Households with									
Children Present	53	111	55	219	22	112	32	166	

Table 12 – Crowding Information – 2/2

Data Source Comments:

Describe the number and type of single person households in need of housing assistance.

According to the data presented above, there are 1411 single person household in need of housing assistance of which 65% are renters and 35% owners. Of the renters, 75.1% are low to moderate income qualifying. Of the owners, 94.2 % are low to moderate income qualifying.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Many of the agencies in our region that serve special needs individuals believe that there is a lack of affordable housing. Our region has several facilities that tend to the various needs of its citizens with special needs. They all have shared the great need for services for special needs individual and the greatest is availability of safe, decent and affordable housing for our special needs populations. Most agencies have extensive waiting lists.

An average of 22% of the population does not have insurance.

Alcohol or other drug addictions and HIV/AIDS or related diseases are growing problems in our region.

The statistics of HIV/AIDS in the regions: SOURCE *www.countyhealthrankings.org*

BEAUFORT - HIV Prevalence rate 259, Uninsured 22%, Violent Crime 544, *Disabled 8.2%

Consolidated Plan

HAMPTON - HIV Prevalence rate 603, Uninsured 18%, Violent Crime 697, *Disabled 13.7%

COLLETON - HIV Prevalence rate 440, Uninsured 22%, Violent Crime 771, *Disabled 14.3%

JASPER - HIV Prevalence rate 420, Uninsured 27%, Violent Crime 351, *Disabled 11.2%

The 5-year estimate of noninstitutionalized population with a disability in our region is 33,618 and 5year estimate of civilian veterans is 25,029. The median family income for each county: Beaufort \$67,100, Colleton \$42,800, Hampton \$43,700, Jasper \$43,200. The 5-year estimate of income for families making less than \$25,000 in each county: Beaufort 4,882, Colleton 2,827, Hampton 1,313 and Jasper 1,583. The 5-year percent of families and people whose income in the past 12 month is below the poverty level is: Beaufort 8.4%, Colleton 16.9%, Hampton 19.5% and Jasper 17.9%

*Disabled data source: www.census.gov (2010-2014)

What are the most common housing problems?

The most common housing problems are: cost burden greater than 50% of income, zero/negative income & overcrowding which can often lead to homelessness. Homeowners struggle with upkeep of their homes and renters struggle with the cost of rent.

For homeowners and renters, family members may feel obliged to help others, resulting in two, three, or four different families sharing a few rooms under one roof. This can cause problems with the physical condition of the homes and local code violations. In some situations overcrowding may cause the homeowner or renter to be in violation of housing assistance program rules that could lead to their eviction or the homeowner not being able to qualify for housing assistance to make needed repairs.

Are any populations/household types more affected than others by these problems?

Population/household types more affected than others by the most common housing problems are low to moderate income households and minority households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

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 three years for results. As of June 2016, the waiting list for public housing was 197 families, and for Section 8, 963 families. Note: these numbers are fluid, depending on activity.

Because there are more families who need rental assistance than there are funds available, the Housing Authority uses a waiting list to administer the program to eligible families. Typically, when a voucher becomes available, the next family at the top of the waiting list is contacted and screened for eligibility. In some cases, a family may meet certain preference requirements that might move them to the top of the waiting list.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not Applicable.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Families continue to occupy both rental and family occupied homes generation after generation because there is no housing payments to be made. Due to their low/zero income, they cannot afford the maintenance on the homes. Needed repairs and necessary upkeep are often not done. The homes become overcrowded because there are multiple generations living in them. These home tend to be dilapidated, making generation of family members at rick of homelessness.

Discussion

Beaufort, Hampton, Colleton and Jasper Counties have areas that are in need of affordable housing, the rehabilitation of substandard housing, and demolition of vacant/dilapidated houses. These areas are made up of predominately low-to-moderate income and minority household. As the housing stock ages, there becomes are greater need for rehabilitation of substandard houses and the numbers of vacant/dilapidated houses increases increasing the number of persons at risk of homelessness.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Following is information determining whether a disproportionately greater need exists for members of racial or ethnic group(s) at a given income level experience housing problems at a greater rate (10% points or more) than the income level as a whole.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,414	1,661	1,108
White	2,390	431	496
Black / African American	3,429	1,142	557
Asian	4	45	0
American Indian, Alaska Native	49	8	0
Pacific Islander	0	0	0
Hispanic	475	40	44

 Table 13 - Disproportionally Greater Need 0 - 30% AMI

 2011-2015 CHAS

Data Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,422	3,298	0
White	3,150	1,374	0
Black / African American	2,594	1,834	0
Asian	94	0	0
American Indian, Alaska Native	34	25	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	399	83	0

 Table 14 - Disproportionally Greater Need 30 - 50% AMI

 2011-2015 CHAS

Data Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,952	8,072	0
White	4,699	4,689	0
Black / African American	2,379	2,859	0
Asian	90	0	0
American Indian, Alaska Native	14	4	0
Pacific Islander	25	0	0
Hispanic	629	479	0

 Table 15 - Disproportionally Greater Need 50 - 80% AMI

 Data
 2011-2015 CHAS

 Source:
 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,243	6,052	0
White	1,560	3,646	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	431	1,829	0
Asian	30	45	0
American Indian, Alaska Native	35	0	0
Pacific Islander	10	0	0
Hispanic	173	457	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

Discussion

0-30% AMI Housing Problems

The above info is contained in the table above to show the housing problems amongst different racial populations in the 0-30% AMI range with one or more of four housing problems. Households: white 37.3%, black 53.5%, others 8.2%.

30-50% AMI Housing Problems

The above info is contained in the table above to show the housing problems amongst different racial populations in the 30-50% AMI range with one or more of four housing problems. Households: white 49.1%, black 40.4%, others 8.2%.

50-80% AMI Housing Problems

The above info is contained in the table above to show the housing problems amongst different racial populations in the 50-80% AMI range with one or more of four housing problems. Households: white 59.1%, black 29.9%, other 9.5.

80-100% AMI Housing Problems

The above info is contained in the table above to show the housing problems amongst different racial populations in the 80-100% AMI range with one or more of four housing problems. Households: white 695%, others 11.1.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,341	2,717	1,108
White	2,002	822	496
Black / African American	2,807	1,765	557
Asian	4	45	0
American Indian, Alaska Native	49	8	0
Pacific Islander	0	0	0
Hispanic	435	84	44

Table 17 – Severe Housing Problems 0 - 30% AMI 2011-2015 CHAS

Data Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,531	6,203	0
White	1,542	2,995	0
Black / African American	1,463	2,979	0
Asian	90	4	0
American Indian, Alaska Native	0	59	0
Pacific Islander	0	0	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	314	168	0

Table 18 – Severe Housing Problems 30 - 50% AMI

 Data
 2011-2015 CHAS

 Source:
 Contract of the second secon

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,316	13,746	0
White	1,269	8,115	0
Black / African American	785	4,445	0
Asian	30	60	0
American Indian, Alaska Native	0	20	0
Pacific Islander	25	0	0
Hispanic	190	918	0

Table 19 – Severe Housing Problems 50 - 80% AMI 2011-2015 CHAS

Data Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	698	7,600	0
White	434	4,737	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	95	2,159	0
Asian	0	70	0
American Indian, Alaska Native	0	35	0
Pacific Islander	10	0	0
Hispanic	149	481	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

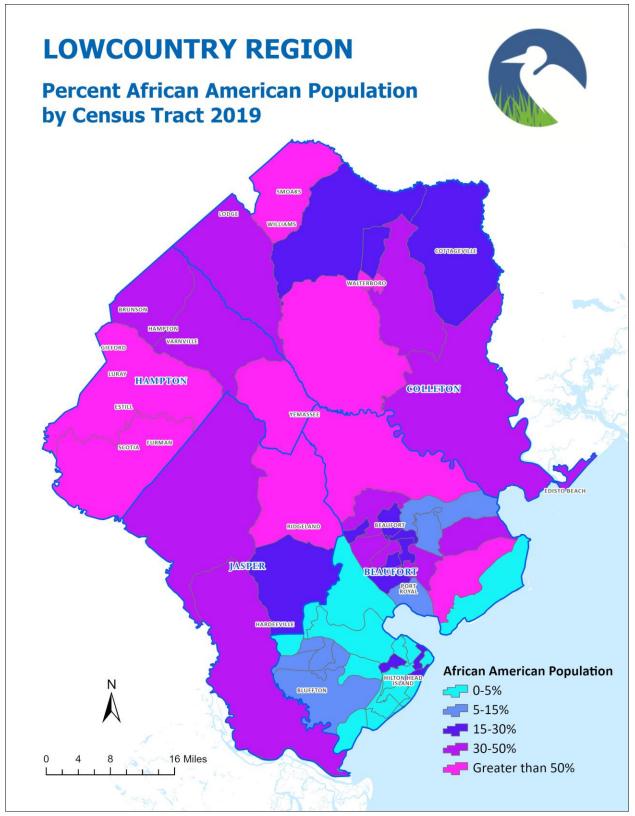
Available data helps determine specific housing needs and groups needing assistance, the prioritization process will use concentrations of those populations (per the attached maps) as indicators of where investments should be allocated. Along with growth, especially in Beaufort and Jasper counties, has come an equally significant change in the composition of the Region's population. Formerly, 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. As the 2010 Censuses show, a relatively large number of persons of Hispanic/Latin origin have moved into the Region, especially to Beaufort and Jasper Counties.

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	52,462	15,353	11,296	1,190
White	35,519	9,798	5,324	570
Black / African				
American	13,855	4,451	4,911	557
Asian	395	105	94	0
American Indian,				
Alaska Native	91	83	49	0
Pacific Islander	10	0	25	0
Hispanic	2,297	737	730	44

Housing Cost Burden

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS



PERCENTAGE AFRICAN AMERICAN POPULATION

Discussion:

Consolidated Plan

The chart above indicated that the white population of 0-30%, 30-50% and above 50% makes up 64% of those that are housing cost burden while the black/African American population makes up 29.3% of those that are housing cost burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Incomes are distributed as unevenly as is growth in the Lowcountry, with Beaufort County ranking as the wealthiest and Hampton as the fourth poorest in South Carolina, according to data from the 2010 Census; only Beaufort County had incomes higher than the state average. However, without adjusting for the inflation that occurred over the course of the decade, the increases in incomes in all four counties were substantial.

The African American population that are 0-30% have a disproportionately greater need than the needs of the 0-30% income category as a whole.

If they have needs not identified above, what are those needs?

Not applicable

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Those ethnic groups are located throughout our region. Concentrations (50% and above) of African American are present throughout Hampton County; a small portion of Colleton County (Williams and Smoaks area), northern Jasper County, and St. Helena Island area of Beaufort. These are the areas that we receive the majority of our housing rehabilitation requests. Concentrations of Hispanics are in the southern portion of our region to include Hardeeville and scattered sparingly throughout the northwest area of Bluffton and a few areas in Hilton Head Island.

According to the map "Lowcountry Region: Percent Hispanic" concentrations of greater than 20% of Hispanics are in the southern portion of our region to include Hardeeville and scattered sparingly throughout the northwest area of Bluffton and a few areas in Hilton Head Island.

NA-35 Public Housing – 91.205(b)

Introduction

The Beaufort Housing Authority serves in the administration and delivery of rental assistance to low income households under HUD's Section 8 Rental Housing Certificate and Voucher Programs. For Hampton and Jasper Counties, SC Regional Housing Authority #3 provides the same access to LMI individuals. The Lowcountry Regional HOME Consortium will not own, operate, or manage any public housing units. The Housing Authorities offer resident initiative programs to their tenants. Due to limited funding LRHC will not provide funds for Tenant Based Rental Assistance this year.

Totals in Use

				Program Type					
	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Vo	ucher
					based	based	Veterans	Family	Disabled
							Affairs	Unification	*
							Supportive	Program	
							Housing		
# of units vouchers in use	0	0	1,021	1,038	0	1,027	0	0	11

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

			Progra	m Type				
	Certificate	Mod-	Public	Vouchers				
		Rehab	Housing	Total	Project -	Tenant -	Special Purp	ose Voucher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants								
(>62)	0	0	129	113	0	111	0	0
# of Disabled Families	0	0	173	220	0	213	0	0
# of Families requesting								
accessibility features	0	0	1,021	1,038	0	1,027	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	C
# of DV victims	0	0	0	0	0	0	0	C

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

	Program Type									
	Race	Certificate	Mod- Rehab	Public Housing	Vouchers Total	Project -	Tenant -	Specia	al Purpose Vo	ucher
						based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White		0	0	85	133	0	130	0	0	3

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			1	Program Type					
Race	Certificate	Mod-	Public	Vouchers					
		Rehab	Housing	Total	Project -	Tenant -	Speci	al Purpose Vo	ucher
					based	based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Black/African American	0	0	935	900	0	892	0	0	8
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska									
Native	0	0	0	2	0	2	0	0	0
Pacific Islander	0	0	1	3	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disable	d, Mainstream (One-Year, M	ainstream Fi	ve-vear, and N	ursing Home Ti	ransition	•	•	-

 Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

				Program Type						
Ethnicity	Certificate	Mod-	Public	Vouchers						
		Rehab	Housing	Total	Project -	Tenant - based	Special Purpose Voucher			
					based		Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
Hispanic	0	0	23	16	0	16	0	0	0	
Not Hispanic	0	0	998	1,022	0	1,011	0	0	11	
*includes Non-Elderly Disal	*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Because there are more families who need rental assistance than there are funds available, the Housing Authorities uses a waiting list to administer the program to eligible families. Typically, when a voucher becomes available, the next family at the top of the waiting list is contacted and at that point the applicant is screened for eligibility. In some cases, a family may meet certain preference requirements that might move them to the top of the waiting list. The Housing Authorities provide accessible units or make provisions for accessible units to meet the needs of disabled persons.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The Beaufort Housing Authority currently manages 293 public housing units (30 affordable housing units and anticipate 8 additional units owned by BHA), with 538 families waiting. A total of 611 Housing Choice Vouchers (HCV) are provided. For the HCV and Section 8 housing, January 2020 was the last waiting list and took over 1100 applications in one week.

SC Regional Housing Authority No. 3: January 2020, the waiting list was closed.

SC State Housing Authority: Of the 133 Vouchers allocated to Colleton County, roughly 127 are under lease and 73 families are on the waiting list.

Our housing authorities promote family sufficiency. Needs of residents or Housing Choice voucher holders include employment opportunities, budgeting/savings classes, nutrition subsidies, activities for the residents and education opportunities for the youth. Our housing authorities provide or refer their residents these services to help families establish stability mentally, physically, and financially. Our housing authorities provide assistance for first time homeowner programs and education classes for homeownership.

How do these needs compare to the housing needs of the population at large

The needs of family for public housing and section 8 tenant-based rental assistance are consistent with needs of the population at large. Affordable housing is needed because of zero/low income as well safe and decent housing.

Discussion

According to the information received from Beaufort Housing Authority and SC Regional Housing Authority No. 3, there are many persons/families on waiting lists in Beaufort, Colleton, Hampton and Jasper Counties. These persons/families are in need of safe, decent and affordable housing. Because the screening process is not completed while on the waiting list, we cannot determine the number applicants needing of accessible units. There is a need for additional safe, decent and affordable rental housing and vouchers for very low, low and moderate income persons and families in our region.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

There is limited data for homeless in our region. We used data provided by the Lowcountry Continuum of Care PIT Count Report.

https://lowcountrycoc.org/point-in-time-count

Homeless Needs Assessment

Population	experiencing	e # of persons homelessness ven night	Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s)						
and Child(ren)	10	163	173	173	0	0
Persons in Households with Only						
Children	0	0	0	0	0	0
Persons in Households with Only						
Adults	2	163	165	165	0	0
Chronically Homeless Individuals	0	25	25	25	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	1	1	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is:

Partially Rural Homeless

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Rural Homeless Needs Assessment

Population	experiencing	e # of persons homelessness ven night	Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s)						
and Child(ren)	1	36	37	0	0	0
Persons in Households with Only						
Children	0	0	0	0	0	0
Persons in Households with Only						
Adults	1	36	37	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	4	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	1	1	0	0	0

Table 27 - Homeless Needs Assessment

Data Source Comments:

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Unsheltered homeless is defined as an individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.

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Sheltered homeless is defined as an individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government pro-grams for low-income individuals).

2019 SC Point in Time Homeless Count in January 2019 provided by our Continuum of Care: 163 Shletred, 10 Unsheltered.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

2020 South Carolina State of Homelessness Report - Length of Time Homeless - The length of time persons stayed in short-term housing did not vary greatly from 2018 to 2019. Across these two years, the average number of days people stayed in crisis housing increased by 3 days (from 70 to 73 days). When clients in Transitional Housing (who tend to remain in programs longer) were added to the analysis, the average length of time decreased by one day (from 90 to 89 days).

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:		Unsheltered (optional)	
White		0		0
Black or African American		0		0
Asian		0		0
American Indian or Alaska				
Native		0		0
Pacific Islander		0		0
Ethnicity:	Sheltered:		Unsheltered (optional)	
Hispanic		0		0
Not Hispanic		0		0

Data Source Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

2020 South Carolina State of Homelessness Report - Four-in-five persons counted were in households without children (single adults or adult-only households). This means the vast majority of persons were not experiencing homelessness alongside children under the age of 18. However, 20% (840) persons were experiencing homelessness in a household that included at least one child under 18. Households with children were more frequently experiencing homelessness in sheltered situations (593) than unsheltered settings (247). Even within these two categories, a higher proportion of sheltered persons were in households with children (23%) than the persons in unsheltered settings who were in households with children (14%). Veterans status was not independently verified; this statistic was based on self-report.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

2020 South Carolina State of Homelessness Report - On January 22, 2020, 4,268 persons were counted as experiencing literal homelessness in South Carolina. Sixty percent (2,564) were residing in emergency or transitional housing; the remaining 40% (1,704) were residing in places not suitable for human habitation. These unsheltered settings include residing on the streets, in their vehicle, parks, or in abandoned buildings. Nearly two-in-three persons counted were men (63%, 2,695). Exactly half of the persons counted identified as Black/African American, with 44% identifying as White. One-in-five persons counted were experiencing chronic homelessness – meaning they have endured an extended experience of homelessness (minimum of 12+ months) alongside reporting a long-term disability.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

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Unsheltered homeless is defined as an individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.

Sheltered homeless is defined as an individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state, or local government pro-grams for low-income individuals).

2016 SC Point in Time Homeless Count in January 2016 provided by our Continuum of Care – Lowcountry Homeless Coalition: Beaufort – Sheltered 11, Unsheltered 32; Colleton – Sheltered 5, Unsheltered 0; Hampton - Sheltered 0, Sheltered 22; Jasper – Sheltered 0, Unsheltered, 1.

Discussion:

There is limited data for homeless in our region. 2020 PIT Count Report provided data from our region's Continuum of Care.

Service agencies in our region are striving to develop partnerships to address the needs of its homeless in a more effective manner. The following agencies provide housing assistance for the homeless in our region:

One80 Place - 1f00 emergency shelter beds for individuals and families, 46 transitional housing beds for veterans, Rapid Re-Housing for individuals, families, and Veterans, Veteran services are available for all 7 counties (Beaufort, Berkeley, Charleston, Colleton, Dorchester, Hampton, Jasper), Street outreach

Palmetto Community Action Partnership - 5 units of Permanent Supportive Housing for chronically homeless individuals

Trident Urban League - Homelessness prevention services for individuals and families

Florence Crittenton Programs of South Carolina - Rapid Re-Housing for families with children

Palmetto Warrior Connection - Rapid Re-Housing for Veterans, Homelessness Prevention for Veterans

Family Services Inc. - 50 units of Permanent Support Housing for chronically homeless individuals and families, Rapid Re-Housing for individuals and families

Chesapeake Health Education Program - 70 units of transitional housing for Veterans in North Charleston

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Lowcountry Community Action Partnership - 12 emergency shelter beds for women and women with children, Rapid Re-Housing for individuals and families, Street outreach

Family Promise of Beaufort County - 14 emergency shelter beds for families with children

ACCESS Network - 60 units of Permanent Supportive Housing for chronically homeless individuals and families

Citizens Opposed to Domestic Abuse - 18 transitional housing units for victims of domestic violence, Rapid Re-Housing for victims of domestic violence

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Housing and supportive services are vital to individuals and families who are impoverished, homeless, victims of domestic violence or at risk of homelessness.

Domestic violence programs do their best to serve those in need of emergency and transitional housing. Due to a lack of resources, however, every day thousands of abused adults and children are turned away from shelters and denied housing services because programs lack adequate resources and funding. Victims face the same economic barriers that challenge so many individuals in this nation – the lack of affordable housing, limited safety net options, unemployment, lack of available living wage jobs, lack of transportation, and limited child care options.

The Domestic Violence State Report 2014-2015 provided by the Citizens Opposed to Domestic Abuse (CODA) reports that in our region: Beaufort, Colleton, Hampton and Jasper there were 3,640 hotline calls and 557 individual adults and children served.

South Carolina Department of Public Safety Office of Highway Safety and Justice Programs report dated September 2014 for years 2008-2012 reported the following:

Number of Victims of DOMESTIC VIOLENCE in the following counties:

Beaufort 1744, Colleton 529, Hampton 199, Jasper 171

Number of Victims of DATING VIOLENCE in the following counties:

Beaufort 764, Colleton 179, Hampton 71, Jasper 66

Number of Victims of SEXUAL ASSAULT in the following counties:

Beaufort 31, Colleton 16, Hampton 9, Jasper 35

Number of Victims of STALKING in the following counties:

Beaufort 209, Colleton 76, Hampton 37, Jasper 10

Kristin Dubrowski, Executive Director, Citizens Opposed to Domestic Abuse (CODA) shared that their organization provides services in Colleton, Jasper, Hampton, and Beaufort Counties. CODA's hotline receives about 3,000 calls per year and provide transitional housing and an emergency shelter. They partner with Hope Haven, a local rape crisis and children's advocacy center, to provide education to middle and high schools.

Describe the characteristics of special needs populations in your community:

Persons with special needs have any number of characteristics medical, cultural, cognitive, physical, or a combination that sets them apart from other individuals in terms of needs.

What are the housing and supportive service needs of these populations and how are these needs determined?

People with special needs, including the handicapped, the elderly living below the poverty level, large families are especially burdened because their choices are even more severely limited than the general population.

Elderly most prominent need is housing rehabilitation. Due to limited income, they are not able to afford the routine maintenance on their homes which eventually results in major problems. Disabled persons are in need of accessible housing.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The statistics of HIV/AIDS in the regions: SOURCE www.countyhealthrankings.org

COUNTY	HIV PREVALENCE RATE
BEAUFORT	222
HAMPTON	723
COLLETON	560
JASPER	341

Discussion:

To prevent homelessness or re-occurrence of homelessness, and to reduce the size of the current homeless population through preventative accessible measures.

OBJECTIVES:

Develop and initiate a Comprehensive care Continuum Strategy/ Outreach Program to be used by all key partners in the to-be-formed Continuum of Care for Homeless persons/families.

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- 1. Develop a reliable inventory and database of Homeless persons/families in the Lowcountry and the location of concentrations.
- Provide outreach assistance to the most at-risk persons among the populations at promising prevention/intervention points where such persons are known to be, prior to becoming homeless.
- 3. Design a program of intervention assistance to be used by all key partners in the to-be-formed Lowcountry Continuum of Care for the Homeless. Program will include: Focus on life skills and stabilization; Crisis intervention; Care management; Services coordination; and Programs and activities.

There is a great need for affordable housing for our very low, low and moderate income families, renters/lower, elderly, single persons, large families, persons with disabilities, victims of domestic violence, dating violence, sexual assault and stalking, and formerly homeless receiving repaid re-housing assistance nearing termination throughout the region. While the needs of these individuals and families are of great priority, LRHC does not participate in the ESG or HOPWA programs and uses our resources to provide funding for new construction and rehabilitation of owner occupied funds.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The LRHC area's needs for Public Facilities include: Infrastructure - water, sewer, roads, drainage; Public facilities - sidewalks, security lighting and cameras, police or fire substations; technology; multi-service centers designed to address crime risk factors; walking trails; green space; landscaping; Housing; infrastructure or other activities to support affordable or workforce housing; limited exterior only improvements including facades, minor repairs, energy efficiency improvements, handicap accessibility; Demolition and clearance of vacant and dilapidated properties.

The outcomes of these improvements are:

1. Significant improvements to existing infrastructure to address health concerns, meet required quality standards and ensure community sustainability

2. Projects that result in a more viable regional infrastructure solution or that provide new access to services near business centers where it is cost effective to address a documented health threat

3. Upgrades to infrastructure to address quality standards where there are only general health concerns or provide new services.

These activities are funded through the South Carolina Department of Commerce - CDBG Program. This information comes from their Project Description.

How were these needs determined?

These needs are a result of needs assessment public hearings throughout the region and a public meeting held by LCOG to determine the needs of the region. These meetings have been discussed previously in this plan and publicly advertised targeting persons of low to moderate income.

Describe the jurisdiction's need for Public Improvements:

Public improvements include community infrastructure, demolition of vacant, dilapidated structures, sidewalks, roads, and broadband.

How were these needs determined?

These needs were determined during needs assessment public hearings throughout the region and a public meeting held by LCOG to determine the needs of the region.

These meetings have been discussed previously in this plan and publicly advertised targeting persons of low to moderate income.

Describe the jurisdiction's need for Public Services:

There is a need to provide new or improved access to public services for transportation, crime watch program, drug or gang education, awareness or prevention programs in our region. To increase economic competitiveness, education and workforce development and safe and healthy communities.

How were these needs determined?

These needs are a result of needs assessment public hearings throughout the region and a public meeting held by LCOG to determine the needs of the region.

As a result of the needs assessment public hearings annually, many of LRCH member counties and municipalities have received several CDBG & EDA awards throughout the years. The CDBG & EDA projects funded throughout the Lowcountry Region administered by LCOG in 2020 include:

CDBG - TOTAL \$6,066,292 (PROGRAM YEAR 2020)

TOWN OF ESTILL SOUTHWEST QUADRANT WATER UPGRADE - \$750,000

JASPER COUNTY CHURCH ROAD AREA DRAINAGE IMPROVEMENTS - \$1,022,223

TOWN OF PORT ROYAL ROYAL PALMS/NARCISSUS LANE SEWER EXTENSION - \$838,851

CITY OF WALTERBORO BLACK STREET/SUB-BASIN 12 SEWER UPGRADE \$1,348,758

TOWN OF YEMASSEE WATER EXTENSION/UPGRADES & SEWER EXTENSION - \$861,970

EDA - TOTAL \$21,076,072 (JULY 1, 2019 - JUNE 30, 2020)

WALTERBORO WWTP - \$15,672,000

RIDGELAND I & I - \$3,388,000

COLLETON COUNTY VENTURE PARK - \$891,072

JASPER COUNTY HWY 278 - \$1,125,000

Projects include infrastructure improvements, neighborhood revitalization projects, and walking trails.

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BEAUFORT COUNTY

OMB Control No: 2506-0117 (exp. 09/30/2021)

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

LRCH has determined that, while there have been large amounts of housing constructed during the past several years, it is not affordable by a significant portion of the population, in spite of the fact that income levels have been increasing and poverty levels decreasing. It will also be noted that manufactured homes have become disproportionately the housing type that is being depended upon within the Lowcountry to try to solve the affordability gaps.

People with special needs, including the handicapped, the elderly living below the poverty level, large families are especially burdened because their choices are even more severely limited than the general population.

LRHC, therefore, has the following objectives:

Increased accessibility to adequate and affordable housing for all groups identified as being in need of affordable housing assistance;

- 1. Availability of housing for the identified special needs populations;
- 2. Lessening of dependence on manufactured homes as a solution to the Lowcountry's housing affordability gap.
- 3. Provision of infrastructure to facilitate new affordable housing development.
- 4. Coordination with public and private sector agencies as partners in providing affordable housing.
- 5. Coordination with jurisdictions to ensure that planning and building policies and regulations enhance, and not prevent, the provision of affordable housing.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

Lowcountry HOME Consortium has determined that, while there has been large amounts of housing constructed during the past several years, it is not affordable by a significant portion of the population, in spite of the fact that income levels have been increasing and poverty levels decreasing. It will also be noted that manufactured homes have become disproportionately the housing type that is being depended upon within the Lowcountry to try to solve the affordability gaps. In the next 5 years the increase of available affordable housing will occur in Beaufort County. The market in Beaufort County calls for infill of affordable homeownership and rental units. The market for Colleton, Hampton and Jasper County is more affordable homeownership units.

People with special needs, including the handicapped, the elderly living below the poverty level, large families are especially burdened because their choices are even more severely limited than the general population.

Of all residential properties, by number of units, 65% of all units are single family, detached units along with 22% being manufactured homes, boats, RVs, van, etc. Low-to-moderate income residents are trending to mobile homes due to the affordability of them. There are few multifamily units available in the region with the most being in Beaufort County.

Among owners, only 1% of units have one or no bedrooms while among renters, 12% of units have one or no bedrooms. 80% of owner units have 3 or more bedrooms, while 54% of renter units have 3 or more bedrooms.

Property Type	Number	%
1-unit detached structure	63,745	64%
1-unit, attached structure	3,145	3%
2-4 units	2,825	3%
5-19 units	6,155	6%
20 or more units	2,310	2%
Mobile Home, boat, RV, van, etc	21,393	21%
Total	99,573	100%
Table 28 -	- Residential Properties by Unit Number	

All residential properties by number of units

Data Source: 2011-2015 ACS

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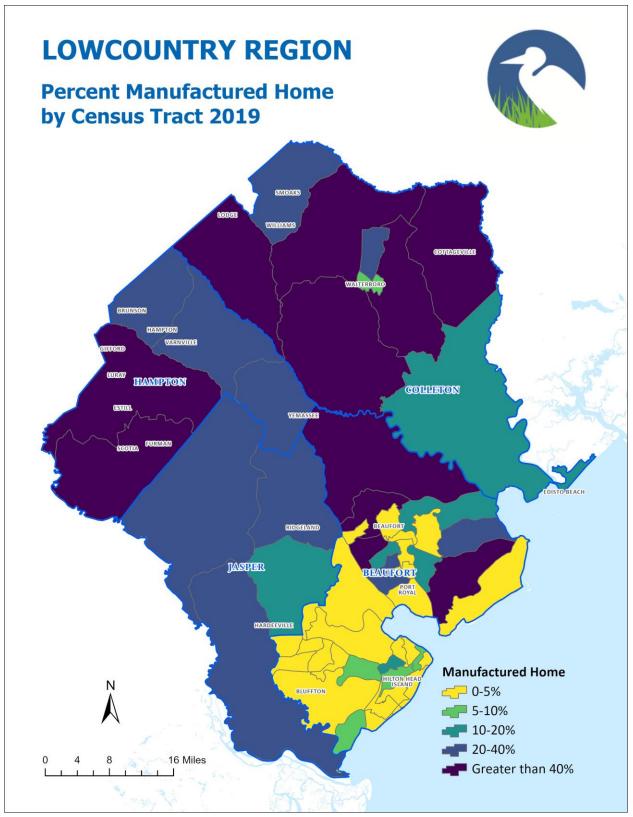
Unit Size by Tenure

	Owners	6	Renters		
	Number	%	Number	%	
No bedroom	62	0%	527	2%	
1 bedroom	570	1%	2,931	12%	
2 bedrooms	11,349	20%	8,163	34%	
3 or more bedrooms	44,645	79%	12,136	51%	
Total	56,626	100%	23,757	99 %	

Data Source: 2011-2015 ACS

Table 29 – Unit Size by Tenure

OMB Control No: 2506-0117 (exp. 09/30/2021)



MANUFACTURED HOMES - PERCENT

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Beaufort County/Lowcountry Regional HOME Consortium's program will target owner occupied, single family detached units as a part of the housing rehabilitation program. It is anticipated that LRHC will complete 15 units per year over the next 5 years for a total of 75 units. 100% very low, low to moderate income persons will benefit from LRHC's projects. The majority beneficiaries will be African American based on previous years. Unfortunately, we will not benefit homeless persons, but possibly those at risk of being homeless. We work with our local Habitat for Humanities to provide new construction units as our CHDO activity. Our single family owner occupied program is a moderate rehabilitation program. Therefore, if the condition of the home is extreme and the cost of repairs exceeds the after rehab value of the home, we will not be able to address the home.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

After consulting with the housing authorities, LRHC does not anticipate losing a large amount of affordable housing units. There are several demolition projects throughout the region funded with State CDBG funds, however, those units are uninhabitable and are of no benefit to the communities. There is currently no strategy to replace these homes.

Does the availability of housing units meet the needs of the population?

There is always a need for safe, decent and affordable housing in our region. As long as there are homelessness, and substandard units, the availability of affordable housing units does not meet the needs of the population. There is a greater need for affordable housing than units available. Although there is presently a surplus of both rental and purchase dwelling units in the Lowcountry, there is a scarcity of available low-income rental housing and affordable housing for purchase by moderate-income households in the Region. Affordable homeownership and rental units are needed.

Because of the shortage of such rental housing, the waiting list of those in immediate need of housing far surpasses the number of units available. It is not uncommon for a client to be on the list for twelve months, or even longer.

Describe the need for specific types of housing:

Beaufort and Jasper Counties have a greater need for multifamily rental housing units and Colleton and Hampton Counties have a greater need for single family housing rental and homeownership units. Public and subsidized housing is needed for homeless and those at risk of being homeless. Housing for seniors and people with disabilities, special needs housing, transitional supportive housing, permanent supportive housing for homeless with disabilities. There is a great need for a homeless shelter in our region. LRHC only receives HOME funds. We do not receive ESG or HOPWA funds.

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BEAUFORT COUNTY

OMB Control No: 2506-0117 (exp. 09/30/2021)

Discussion

Housing production increased significantly in the Beaufort and Jasper County areas before the financial crisis and the downturn in the U.S. economy. This lead to an increase in unemployment and foreclosures. This lead to the great need for affordable rental housing especially in Beaufort County.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing

	Base Year:	Most Recent Year:	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 30 – Cost of Housing

Data Source Comments:

Rent Paid	Number	%
Less than \$500	7,834	33.0%
\$500-999	10,611	44.7%
\$1,000-1,499	3,820	16.1%
\$1,500-1,999	1,079	4.6%
\$2,000 or more	366	1.5%
Total	23,710	99.9%
	Table 31 - Rent Paid	

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households	Renter	Owner
earning		
30% HAMFI	1,609	No Data
50% HAMFI	5,309	6,110
80% HAMFI	14,036	14,838
100% HAMFI	No Data	20,724
Total	20,954	41,672
-	Table 32 – Housing Affordability	

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	518	520	688	934	1,028
High HOME Rent	518	520	688	850	929

Consolidated Plan

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	458	491	588	680	758

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not sufficient data to determine if there is sufficient housing for housholds at all income levels.

How is affordability of housing likely to change considering changes to home values and/or rents?

As demand for property rises, property values escalate, making it increasingly difficult for very low, low to moderate income households to find affordable housing at their income levels. Home values in Beaufort and Jasper Counties will likely increase over the next 5 years if the economy continues to improve, leading to increases in rent making rental units less affordable, while home values in Colleton and Hampton County will likely remain constant and the affordability of rental and homeownership units should remain constant. The lack of affordable housing is growing more pronounced.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Affordable HOME rents are higher than Fair Market Rent. There are more rental units needed for the 30%AMFI population. For the 2020-2021 HOME Program, LRHC will not provide funding for rental units.

Discussion

Due to the limited of funding, LRHC can only produce approximately 4 new affordable units a year. Those units will include the 50% AMFI families as potential homebuyers based on qualifying for the program. Affordable meaning housing costs (rent or mortgage payment, utilities and other related housing expenditures) calculated at no more than 30% of gross monthly income.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a) Introduction

Of owner-occupied units, 29% of units have at least one selected condition while 70% have no selected conditions. Of renter-occupied units, 42% have at least one selected condition while 54% have no selected condition.

A significant amount of new units have been constructed since 2000 in our region 35% being owneroccupied and 33% being renter-occupied.

The Risk of Lead-Based Paint Hazard in owner-occupied units built before 1980 is 3% higher than in renter-occupied units. It is less in owner-occupied units with children present.

Definitions

LRHC defines "substandard condition" as a property that does not meet the code for the county that the unit is located in. A unit is substandard if it has one or more substandard conditions: is dilapidated; does not have operable indoor plumbing; does not have a usable flush toilet inside the unit for the exclusive use of a family; does not have a usable bathtub or shower inside the unit for the exclusive use of a family; does not have a lectricity, or has inadequate or unsafe electrical service; does not have a safe or adequate source of heat; should, but does not, have a kitchen; or has been declared unfit for habitation by an agency or unit of government.

LRHC defines "substandard condition but suitable for rehabilitation" as a property which is structurally sound and for which the cost of rehabilitation is considered economically warranted.

Condition of Units

Condition of Units	Owner-0	Occupied	Renter	-Occupied
	Number	%	Number	%
With one selected Condition	16,536	29%	9,975	42%
With two selected Conditions	525	1%	888	4%
With three selected Conditions	0	0%	40	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	39,589	70%	12,818	54%
Total	56,650	100%	23,721	100%

Table 34 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-O	ccupied	Renter-Occupied			
	Number	%	Number	%		
2000 or later	19,565	35%	7,918	33%		
1980-1999	22,544	40%	8,952	38%		
1950-1979	12,252	22%	5,922	25%		
Before 1950	2,290	4%	929	4%		
Total	56,651	101%	23,721	100%		
	Table 35 – Year	· Unit Built				

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-O	Occupied	Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	14,542	26%	6,851	29%
Housing Units build before 1980 with children present	9,702	17%	5,207	22%

Table 36 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

	Suitable for	Not Suitable for	Total
	Rehabilitation	Rehabilitation	
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Based on the Conditions of Units table, 30% of owner-occupied units have 1 selected condition and 1% have 2 selected conditions.

Owner occupied rehabilitation is needed throughout the region. It has always ranked as the highest priority for LRHC. LRHC along with partners have extensive lists of units in need of repairs. Mostly from the elderly who cannot afford to make the major repairs that are needed. As for rental rehabilitation, it is a priority need, but LRHC has only undertaken these project using our CHDOs. We do not get many calls requesting rehab on rental units.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

There are approximately 9,715 houses in the LRHC region that contain lead-based paint hazards. Due to regulations, many of these homes have been remediated over the years.

Discussion

The majority of the homes in LRHC region was built post 1980 and are in standard condition and do not contain the risk of lead-based paint hazards. Even with this being the case, the need for owner-occupied housing rehabilitation continues to be a great need among the low-to-moderate income group and any unit that is built in 1978 and prior must be tested for lead-based paint.

OMB Control No: 2506-0117 (exp. 09/30/2021)

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Beaufort Housing Authority currently manages 293 public housing units (30 affordable housing units and anticipate 8 additional units owned by BHA), with 538 families waiting. A total of 611 Housing Choice Vouchers (HCV) are provided. For the HCV and Section 8 housing, January 2020 was the last waiting list and took over 1100 applications in one week. The next opening will probably not be until 2023. They serve those with 50% or below of Area Median Income (AMI).

Totals Number of Units

				Program Type					
	Certificate	cate Mod-Rehab Public Vouchers					rs		
			Housing	Total	Project -based	Tenant -based	Specia	I Purpose Vouch	er
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers									
available			1,082	1,134			0	0	211
# of accessible units									
*includes Non-Elderly Disab	led, Mainstrear	n One-Year, N	lainstream Fi	ve-year, and N	ursing Home Tr	ansition			

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

According to the chart above, there are 1082 voucher units of public housing. To be provided a voucher, each unit must meet Section 8 Housing Quality Standards and be made accessible as needed to accommodate the occupant.

Consolidated Plan

Each year HUD reviews and scores the housing authority's Section 8 program management based on 14 different criteria. This score is a reflection of how well the housing authority manages the Section 8 waiting list, the physical quality of housing assisted with Section 8 and the financial management of the program.

From 2001 to 2009, Beaufort Housing Authority scored an average of 99 points as of the last set of publicly available data. The housing authority had a high score of 100 in 2002 and a low score of 96 in 2001. The average SEMAP Score for Housing Authorities in South Carolina is 81.31.

Beaufort Housing Authority has an average score that is more than the average South Carolina housing authority. Higher SEMAP scores indicate more effective financial management, a smoother waiting list process and higher quality physical conditions at assisted properties.

From 2001 to 2009, South Carolina Regional Housing Authority #3 scored an average of 94 points as of the last set of publicly available data. The housing authority had a high score of 100 in 2003 and a low score of 78 in 2006. The average SEMAP Score for Housing Authorities in South Carolina is 81.31.

South Carolina Regional Housing Authority #3 has an average score that is more than the average South Carolina housing authority. Higher SEMAP scores indicate more effective financial management, a smoother waiting list process and higher quality physical conditions at assisted properties.

For the most part, units are pretty good condition due to being well managed.

Public Housing Condition

Public Housing Development Average Inspection Score				
Table 39 - Public Housing Condition				

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The PHAs continue to modernize their public housing units through their participation in the Capital Fund Program. They have an on-going Five-Year Plan, and are on schedule to keep each development modernized.

Describe the public housing agency's strategy for improving the living environment of lowand moderate-income families residing in public housing:

The public housing agencies strategies for improving the living environment of low-to-moderate income families residing in public housing include:

1. Continue rental and homeownership programs for individuals earning less than 80% of the area median income. Clients contribute no more than 30% of their income toward housing.

2. Apply for additional Section 8 vouchers should they become available.

3. Increase assisted housing inventory by a minimum of 50 units.

4. Continue Family Self-sufficiency program to assist clients in becoming independent from all federal, state and local assistance.

5. Continue to participate in the HUD Capital Fund Program to make necessary improvements to rental units.

6. Seek grant opportunities.

Discussion:

Our PHAs have the mission to provide safe, decent and affordable housing for low-to-moderate income families which is the goal of the Lowcountry Regional HOME Consortium.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

There are no homeless shelters in LRHC. 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. Family Promise of Beaufort County was started. This is a faith-based organization that serves homeless families. It does not provide a permanent shelter, but rather partners with 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.

LRHC does not receive ESG or HOPWA funds and does not provide HOME funds for homeless facilities.

Facilities and Housing Targeted to Homeless Households

	Emergency S	helter Beds	Transitional Housing Beds	Permanent Sup Be	portive Housing ds
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and					
Child(ren)	26	0	0	0	0
Households with Only Adults	0	0	18	0	0
Chronically Homeless Households	0	0	0	60	0
Veterans	0	0	70	0	0
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Consolidated Plan

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

Mainstream services available for homeless persons are provided by partners in the LRHC region include but not limited to: shelter referrals, domestic violence services, health and mental services, substance abuse services, counseling services, employment services, educational services, meal providers, energy and housing assistance, legal services.

These services are usually available through referrals. Many of our homeless are referred through our Department of Social Services offices in our four counties, law enforcement agencies, our judicial system, or friend or relatives. Agencies include: Alliance for Human Services, Beaufort Housing Authority, Beaufort County Affordable Housing Coalition, County Council on Aging, Board of Disabilities and Special Needs, Lowcountry Community Action Agency (Colleton, Hampton), Department of Social Services, Access Network, Beaufort County Black Chamber of Commerce, Beaufort Jasper EOC, Deep Well Project, Eat Smart Move More Colleton County /Clemson Extension, Family Promise of Beaufort County, Habitat for Humanity, Jasper County Neighbors United, Legal Volunteers of the Lowcountry (formerly Legal Aid), Osprey Development, United Way.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Chesapeake Health Education Program

Housing services provided:

• 70 units of transitional housing for Veterans in North Charleston (take Veteran from our region).

Lowcountry Community Action Partnership

Housing services provided:

- 12 emergency shelter beds for women and women with children
- Rapid Re-Housing for individuals and families
- Street outreach

Family Promise of Beaufort County

Housing services provided:

• 14 emergency shelter beds for families with children

Consolidated Plan

ACCESS Network

Housing services provided:

• 60 units of Permanent Supportive Housing for chronically homeless individuals and families

Citizens Opposed to Domestic Abuse

Housing services provided:

- 18 transitional housing units for victims of domestic violence
- Rapid Re-Housing for victims of domestic violenceOsprey Village An organization in Bluffton is planning a community to provide housing for special needs adults and their families. Veterans Victory House a 220 bed nursing care facility located in Colleton County built specifically to serve the Veterans of South Carolina. Funds for this facility were provided by the federal government and the State of South Carolina. They cater to the long-term care needs of Veterans in cooperation with the South Carolina Department of Mental Health, the Department of Veterans Affairs, and family support groups.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

There are groups with non-homeless special needs in the LRHC. Included are the elderly, frail elderly, HIV/AIDS, alcohol and/or drug addiction, and the mentally or physically disabled.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Persons with physical disabilities need accessibility features to facilitate independent living. Persons with mental illness or persons requiring regular treatment/therapy for their condition need suitable access to a treatment facility. Frail elderly persons may require modifications to their existing homes. Others may prefer group housing or assisted living situations.

HIV/AIDS: Access Network located in Beaufort and Hampton Counties is an agency that work with our persons HIV/AIDS and their families. The ACCESS Network is a nonprofit organization that helps people who are affected by HIV/AIDS live with the disease. ACCESS offers free confidential HIV testing and counseling; medical case/care management; individual and legislative advocacy; nutrition programs; group and individual support programs; subsidized housing; information and referral services; and education/prevention programs.

Mental development: Coastal Empire Mental Health Center gives priority to adults and children with serious mental illnesses and serious emotional disturbances. They work cooperatively with other agencies, both private and public, to assure continuity of services based on the needs of the individual.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The Coastal Empire Mental Health Center provides services to adult residents suffering from severe, persistent mental illness and children with severe emotional disturbances. Priority is given to indigent, Medicaid, and Medicare populations. Services include adult outpatient; child, adolescent & family services; rehabilitation programs, Homeshare; employment services; housing program; and peer support services.

Lowcountry Area Council on Aging under the Older American Act utilizes funds to provide for the Agency's Congregate Meal Program, the Home Delivered Meal Program and Title III-B transit services. The Title III-B transit service provides transportation for seniors to access the Congregate Meal

Sites. These funded programs require that the individual be 60 years of age or the caregiver for the eligible client to receive requested service.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

LRHC will construct and/or acquire and rehabilitate four units for very low, low to moderate income persons, providing stable, safe, decent and affordable housing for four families. LRHC will rehabilitate twelve owner-occupied single family homes for families that are very low, low to moderate income qualifying providing them with safe, decent and affordable housing creating sustainability.

Develop and initiate a Comprehensive care Continuum Strategy/ Outreach Program to be used by all key partners in the to-be-formed Continuum of Care for Homeless persons/families.

- 1. Provide outreach assistance to the most at-risk persons among the populations at promising prevention/intervention points where such persons are known to be, prior to becoming homeless.
- Design a program of intervention assistance to be used by all key partners in the to-be-formed Lowcountry Continuum of Care for the Homeless. Program will include: Focus on life skills and stabilization; crisis intervention; care management; services coordination; and other programs and activities.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Develop and initiate a Comprehensive care Continuum Strategy/ Outreach Program to be used by all key partners in the to-be-formed Continuum of Care for Homeless persons/families.

- 1. Provide outreach assistance to the most at-risk persons among the populations at promising prevention/intervention points where such persons are known to be, prior to becoming homeless.
- Design a program of intervention assistance to be used by all key partners in the to-be-formed Lowcountry Continuum of Care for the Homeless. Program will include: Focus on life skills and stabilization; crisis intervention; care management; services coordination; and other programs and activities.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The significant impediments affecting fair housing for all protected classes in the Lowcountry are discussed in the following section.

- 1. Limited supply of subsidized housing
- 2. Transportation challenges
- 3. Limited facilities for the homeless
- 4. Financial challenges
- 5. Discrimination
- 6. Special client needs
- 7. Housing affordability

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

According to The People The Economy and Lowcountry Region 2020, the Lowcountry's unemployment rates had continued to fall between 2010 and 2019. Beaufort and Jasper County had remained lower than the state's unemployment rate during this period. Colleton and Hampton Counties had unemployment rates higher than the rest of the region and the state with the averages more recently converging.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,621	1,150	1	2	1
Arts, Entertainment, Accommodations	14,344	14,940	13	20	7
Construction	10,791	6,087	10	8	-2
Education and Health Care Services	23,386	18,490	21	24	3
Finance, Insurance, and Real Estate	6,180	4,505	5	6	1
Information	1,918	0	2	0	-2
Manufacturing	7,174	2,039	6	3	-3
Other Services	5,889	4,512	5	6	1
Professional, Scientific, Management Services	13,238	4,433	12	6	-6
Public Administration	4,952	4,296	4	6	2
Retail Trade	16,704	12,895	15	17	2
Transportation and Warehousing	4,810	1,066	4	1	-3
Wholesale Trade	1,652	1,723	1	2	1
Total	112,659	76,136			

Table 41 - Business Activity

Data Source Comments:

Consolidated Plan

ECONOMIC DEVELOPMENT MARKET ANALYSIS

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs Less Workers %
Agriculture, Mining, Oil & Gas Extraction	1,621	1,150	1.4%	1.5%	1. The second se
Arts, Entertainment, Accommodations	14,344	14,940	12.7%	19.6%	
Construction	10,791	6,087	9.6%	8.0%	12 1
Education and Health Care Services	23,386	18,490	20.8%	24.3%	T
Finance, Insurance, and Real Estate	6,180	4,505	5.5%	5.9%	
Information	1,918	N/A	1.7%	N/A	
Manufacturing	7,174	2,039	6.4%	2.7%	1.19
Other Services	5,889	4,512	5.2%	5.9%	
Professional, Scientific, Management Services	13,238	4,433	11.8%	5.8%	
Public Administration	4,952	4,296	4.4%	5.6%	CT III
Retail Trade	16,704	12,895	14.8%	16.9%	daray soc
Transportation & Warehousing	4,810	1,066	4.3%	1.4%	
Wholesale Trade	1,652	1,723	1.5%	2.3%	a second
Grand Total	112,659	76,136	100.0%	100.0%	500 p

Note: Workers refer to civilian employed population 16 years and overs.

Labor Force

LOWCOUNTRY REGION		
Total Population in the Civilian Labor Force	119,927	
Civilian Employed Population 16 years and over	112,659	
Unemployment Rate	6.1%	
Unemployment Rate for Ages 16-24	2.3%	
Unemployment Rate for Ages 25-65	3.5%	

Note: Data refers to employment status for the population 16 years and over.

LOWCOUNTRY REGION	fails with fails in
Occupations by Sector	Number of People
Management, business and financial	15,675
Farming, fisheries and forestry occupations	823
Service	24,449
Sales and office	24,179
Construction, extraction, maintenance and repair	12,685
Production, transportation and material moving	13,450

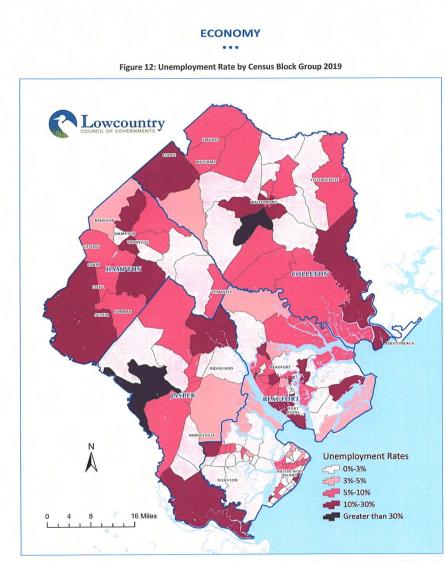
Note: Number of people refers to civilian employed population 16 years and overs.

MA-45 NON-HOUSING CD ASSETS - TABLES

Consolidated Plan

BEAUFORT COUNTY

OMB Control No: 2506-0117 (exp. 09/30/2021)



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Employment Status for the Population 16 Years and Over

UNEMPLOYMENT RATES 2019

Labor Force

Total Population in the Civilian Labor Force	0
Civilian Employed Population 16 years and	
over	0
Unemployment Rate	0.00
Unemployment Rate for Ages 16-24	0.00
Unemployment Rate for Ages 25-65	0.00
Table 42	- Labor Force

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	0
Farming, fisheries and forestry occupations	0
Service	0
Sales and office	0
Construction, extraction, maintenance and	
repair	0
Production, transportation and material	
moving	0
Table 43 – Occupation	ns by Sector

Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	0	0%
30-59 Minutes	0	0%
60 or More Minutes	0	0%
Total	0	0%

Table 44 - Travel Time

Data Source Comments:

LOWCOUNTRY REGION				
Travel Time Number Per				
30 Minutes	67,849	62.1%		
30-59 Minutes	32,543	29.8%		
60 or More Minutes	8,844	8.1%		
Total	109,236	100.0%		

Note: Workers 16 years and over who did not work at home.

Education

Educational Attainment by Employment Status (Population 16 and Older)

LOV	VCOUNTRY REGION				
Educational Attainment	In Labor force				
	Civilian Employed	Unemployed	Not in Labor Force		
Less than high school graduate	7,140	426	5,989		
High school graduate (includes equivalency)	27,000	1,967	11,480		
Some college or Associate's degree	27,587	944	8,412		
Bachelor's degree or higher	26,895	896	7,071		

Note: No data for population 16 and over. The above data refers to population 25 to 64 years.

Educational Attainment by Age

LOWCOUNTRY REGION					
Educational Attainment	Age				
	18-24 yrs.	25-34 yrs.	35-44 yrs.	45-64 yrs.	65+ yrs.
Less than 9th grade	441	739	1,350	2,188	2,069
9th to 12th grade, no diploma	3,583	2,511	2,259	4,508	3,845
High school graduate, GED, or alternative	11,443	10,033	9,366	21,489	14,154
Some college, no degree	6,417	7,236	5,696	12,342	12,290
Associate's degree	910	3,037	2,759	7,220	4,592
Bachelor's degree	1,316	6,187	4,554	12,356	15,047
Graduate or professional degree	78	1,894	2,868	7,749	13,376

Median Earning in the Past 12 Months

LOWCOUNTRY REGION						
Educational Attainment	Median Earnings					
	Beaufort	Colleton	Hampton	Jasper		
Less than high school graduate	\$23,164	\$21,500	\$21,979	\$23,278		
High school graduate (includes equivalency)	\$29,073	\$22,161	\$25,063	\$31,535		
Some college or Associate's degree	\$34,886	\$31,345	\$26,519	\$28,609		
Bachelor's degree	\$46,159	\$38,935	\$39,619	\$32,772		
Graduate or professional degree	\$56,595	\$49,444	\$39,659	\$54,340		

Note: No median earnings of the region because no earnings data of the region in numerical order are available. Data refers to population 25 years and over with earnings.

Source: U.S. Census Bureau - 2019 American Community Survey 5-Year Estimates and 2019 Quarterly Workforce Indicators (QWI)

MA-45 NON-HOUSING CD ASSETS - TABLES 2

Consolidated Plan

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labo		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	0	0	0
High school graduate (includes			
equivalency)	0	0	0
Some college or Associate's degree	0	0	0
Bachelor's degree or higher	0	0	0

Table 45 - Educational Attainment by Employment Status

Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	0	0	0	0	0
High school graduate, GED, or					
alternative	0	0	0	0	0
Some college, no degree	0	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	0	0	0	0	0
Graduate or professional degree	0	0	0	0	0

Table 46 - Educational Attainment by Age

Data Source Comments:

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	0
High school graduate (includes equivalency)	0
Some college or Associate's degree	0
Bachelor's degree	0
Graduate or professional degree	0

Table 47 – Median Earnings in the Past 12 Months

Data Source Comments:

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Based on the Business Activity table above, arts, entertainment, accommodations and retail trade are the major employment sectors in our region. Our local school districts are also major employers.

Describe the workforce and infrastructure needs of the business community:

While the majority of our workforce have at least a high school diploma or an equivalent, there are workers in the Lowcountry Region are in need of retraining or new skills. The Workforce Investment Board (WIA) continues to be a source for workers looking for training and employment. Effective and accessible workforce training programs are essential to preparing new workers while also providing career development opportunities for current ones. Poverty levels in the Lowcountry Region will decrease as a result of the increased job skills, number of jobs available and the improved wage levels. Greater employment opportunities are need in our region for very low, and low to moderate income persons.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Lowcountry has been designated as a "Promise Zone" by the U.S. Department of Housing and Urban Development (HUD). The plan allows trained federal workers to help affected counties apply for grants, particularly for applications submitted towards education, jobs, and low-income housing. More than 90,000 people live in the affected areas of Allendale, Bamberg, Barnwell, Colleton, Hampton and Jasper counties. Partners with the Lowcountry include: Promise Zone included: South Carolina Housing Authority; South Carolina Department of Commerce; Electric Cooperatives of South Carolina; South Carolina Department of Agriculture; South Carolina Victim's Assistance Network; GrowFoods Carolina; Palmetto Project; and the Lowcountry Council of Governments.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

A majority of our workforce has at least a high school diploma or an equivalent, however, there are workers in the Lowcountry Region in need of retraining or new skills. The Lowcountry Workforce Investment Board continues to be a resource for training and employment preparedness in our region. Effective and accessible workforce training programs are essential to preparing new workers while also providing career development opportunities for current ones.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Workforce Innovation and Opportunity Act establishes local boards to determine policy to drive workforce development in the region and steer the delivery system to best serve both job seekers and local businesses. The Lowcountry Council of Governments staffs the board, coordinates their activities and also employs staff to carry out these actions in the region.

Services include: Adult and Youth Career Counseling, Advance Job Training, Business Services, Recruitment, On the Job Training and Incumbent Workers Training.

These activities support the jurisdiction's Consolidated Plan by readying our workers to make them employable to be able to afford and maintain safe, decent and affordable housing.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The following proposed objectives adhere to the foregoing regional goals while more clearly delineating steps that should be taken to achieve economic growth in the region.

Continue to organize forums and workshops that will explore programs, strategies and projects that can be pursued for the mutual benefit of the region including the establishment of a regional economic development alliance.

Assist in strengthening the local economy through the support of affordable housing efforts in the region.

Assist in securing public support for continuing improvement of education in the public schools, strengthening the region's higher learning facilities, and increasing opportunities for the working public to increase their job skills

Discussion

LRHC will continue to work with organization in our region to promote a strong workforce so that safe, decent and affordable housing is attainable to all.

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The numbers of people employed in our four counties continue to increase and the unemployment rates are declining. Only one of our counties (Jasper) has an unemployment rate below the national average, two counties (Jasper and Beaufort) are below the state average and Colleton is 1/10th of 1 percent above the state average. In fact, Colleton's employment situation has really improved notable during the past several months, possibly because of the really major growth to the north in the Charleston area, as well as some new industries in Walterboro.

OMB Control No: 2506-0117 (exp. 09/30/2021)

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Concentrations of households with multiple housing problems are concentrated in in predominately low to moderate income minority neighborhoods in Beaufort, Colleton, Hampton and Jasper Counties. Concentration being defined as the spatial property of being crowded together.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

According to the map "Lowcountry Region Percentage African American, concentrations _____%-___% of African American are present throughout Hampton County; a small portion of Colleton County (Williams and Smoaks area), northern Jasper County, and St. Helena Island area of Beaufort. These are the areas that we receive the majority of our housing rehabilitation requests.

According to the map "Lowcountry Region: Percent Hispanic" concentrations of _____%-____% of Hispanics are in the southern portion of our region to include Hardeeville and scattered sparingly throughout the northwest area of Bluffton and a few areas in Hilton Head Island.

Concentration being defined as the spatial property of being crowded together.

What are the characteristics of the market in these areas/neighborhoods?

These area have limited access to employment, public transportation, shopping, medical providers, etc. Vast numbers of homes are substandard, vacant dilapidate homes and overgrown lots. These areas have been looked over for new developments and investments.

Are there any community assets in these areas/neighborhoods?

Each county has been proactive in making improvements in these areas to include infrastructure, demolition of vacant, dilapidated structures, housing rehab, etc. Also, improving the education system, providing workforce training, recreation and public facilities.

Are there other strategic opportunities in any of these areas?

Yes, other strategic opportunities exist in these areas to continue to improve the neighborhoods.

- 1. Economic Development/More and Better Jobs—throughout Lowcountry
- 2. Infrastructure Improvements (Sewer, Water, Drainage and Roads)
- 3. Downtown Revitalizations
- 4. Sidewalk Provision/Improvements

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5. Provision of Community and Recreational Facilities

OMB Control No: 2506-0117 (exp. 09/30/2021)

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Technology is impacting every part and parcel of our lives in our rapidly changing world – from where and how we conduct work, to whether or not we thrive economically and socially. Technology and broadband can, when available, improve and enhance the way we work and live. With the introduction and accelerated advancement of technologies, having access to affordable, redundant and abundant broadband is quickly becoming the most critical infrastructure of our time, just like electricity, transportation, and roadways were early last century.

Recent studies show that as information, services, and resources increasingly move online, digital inequality has come to both reflect and contribute to other persistent forms of social inequality. Disparate access to the Internet and digital devices corresponds closely with longstanding inequalities in income, education, race and ethnicity, age, immigration status, and geography. At the same time, the negative consequences of being under connected are growing, and researchers and policymakers are increasingly concerned that under connection is fueling other socioeconomic disparities. Internet access, and particularly broadband Internet access, has become an important tool for taking full advantage of opportunities in education, employment, health, social services, and the production and dissemination of knowledge and digital content. Yet those who are most in need of social services are often least able to get online to access those services, and low

Consolidated Plan

income children who are four times less likely to have access to broadband at home than their

middle- and upper-income counterparts are particularly vulnerable to the long-term detrimental

effects of constrained access to technology-enriched education.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Having more than one broadband internet service provider will ensure competition and more competitive rates may be offered to residents. This will enable low-income households to have access to internet at a lower cost.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

All the weather-related hazard data used in the 2020 Lowcountry Natural Hazard Mitigation Plan have a period of record of 20 years or more, which is sufficient to cover annual and decadal variability under climate change. The natural hazard identification and profiles compiled for the 2020 Lowcountry Natural Hazard Mitigation Plan cover twelve different hazards. They are of most concern having historically affected the Lowcountry region. These hazards include: ⿪ Tornado ⿪ Hurricane ⿪ Windstorm ⿪ Lightning ⿪ Hail ⿪ Drought ⿪ Earthquake ⿪ Wildfire ⿪ Flood ⿪ Winter Storm ⿪ Coastal Erosion ⿪ Extreme Heat.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Substance Abuse and Mental Health Services Administration (SAMHSA) Disaster Technical Assistance Center Supplemental Research Bulletin Greater Impact: How Disasters Affect People of Low Socioeconomic Status July 2017 - Findings are mixed regarding the effects of low socioeconomic status (SES) on perception of disaster risk. Some research suggests that people of low SES are less prepared for disasters than others, although if this is the case, it may relate to the fact that people of low SES cannot always afford more expensive preparedness actions, such as purchasing flood or earthquake insurance or making home improvements to increase resilience in certain types of disasters. People of low SES may be less likely to evacuate in response to disaster warnings, even though many factors influence evacuation behavior, and when people of low SES do not evacuate in response to warnings, it may be because they are unable to do so. People in the United States and around the world who are of low SES are more likely to live in housing that is vulnerable to disasters. They also may live in areas where risks from disasters are higher. Additionally, research suggests they may fare more poorly from a health standpoint in certain types of disasters, such as heat waves. Because people of low SES have fewer assets, they have less to lose, and when they experience financial loss in disasters, a given amount of loss has a greater financial impact on them than it will on people of higher SES, as the loss is proportionally greater relative to a poorer person's assets than it will be relative to the assets of someone of higher SES. They also may have their savings concentrated in fewer possessions, such as home and livestock, and so they may be more vulnerable to economic losses in disasters than people of higher SES who have their savings distributed more widely and saved in financial institutions. Following a disaster, people of low SES face many barriers to receiving aid to help them rebuild their homes and meet their other needs. Research indicates they may also have trouble getting access to housing and other resources. The stress linked to lack of resources may have emotional and behavioral health consequences. People of lower SES after a disaster may be more likely to experience distress and depression. Additionally, they may have physical health problems that people of higher SES do not.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines the priority needs/goals and anticipated resources for the investment of HOME funds and was developed in consideration of the following statutory goals, principally for extremely low, low and moderate income residents:

To provide decent and affordable housing

- To provide a suitable living environment
- To expand economic opportunities.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	Beaufort County
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Colleton County
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Hampton County
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
4	Area Name:	Jasper County
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

Identify the needs in this target area.	
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The Beaufort County/Lowcountry Regional HOME Consortium consists of four counties with twenty municipalities. Each county receives HOME funds. Funds are not allocated geographially within the jurisdiction.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

	e 49 – Priority Nee	
1	Priority Need Name	Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low
		Low
		Moderate
		Large Families
		Families with Children
		Elderly
		Elderly
	Geographic	Beaufort County
	Areas	Colleton County
	Affected	Hampton County
		Jasper County
	Associated	Owner Occupied Housing Rehabilitation
	Goals	General Administration
	Description	The cost burden of the low-to-moderate income families makes it difficult for
		homeowners to make the necessary repairs to their homes. Especially the
		elderly and disabled.
		Lead based paint will be addressed in all units built prior to 1978.
	Basis for	Housing rehabilitation has always been the highest priority for LRHC. The
	Relative	preservation of the affordable housing stock always homeowners to bring their
	Priority	homes up to standards and also allows the elderly to age in place. Rehabilitation
		of units keeps the units from becoming vacant, dilapidated units that must
L		eventually become blighted properties and must be demolished.
2	Priority Need	New Construction and/or rehab-acquisition
	Name	
	Priority Level	High

Table 49 – Priority Needs Summary

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
Geographic Areas Affected	Beaufort County Colleton County Hampton County Jasper County
Associated Goals	New Construction General Administration
Description	Providing affordable newly constructed units for low-to-moderate income families is a priority of the LRHC. It is becoming increasingly difficult for low-to-moderate income families to afford new construction units and qualifying for them even more difficult.
Basis for Relative Priority	CHDOs (usually a local Habitat for Humanity) operates a program to provide affordable new construction units for low-to-moderate income families and help them through the process of qualifying for the loan and prepare them for homeownership.

Narrative (Optional)

The two priority needs of LRHC are:

- 1. Single family owner-occupied housing rehabilitation
- 2. Construction of homeownership units/rental units

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing	Market Characteristics that will influence
Туре	the use of funds available for housing type
Tenant Based Rental	LRHC will not use HOME funds to address Tenant Based Rental Assistance.
Assistance (TBRA)	
TBRA for Non-	LRHC will not use HOME funds to address Tenant Based Rental Assistance.
Homeless Special	
Needs	
New Unit Production	LRHC will use HOME funds to construct new units, homeownership (high
	priority) for families 80% and below the area AMI to address the need for
	affordable housing.
Rehabilitation	LRHC will use HOME funds to rehabilitate single family owner-occupied units
	for families 80% and below the area AMI to reduce substandard units due to
	an aging housing stock and decreasing homes values.
Acquisition, including	LRHC will use HOME funds to for acquisition, including preservation for
preservation	families 80% and below the area AMI providing affordable units to 80% and
	below AMI.

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of	Uses of Funds	Expe	cted Amoun	t Available Yea	ar 1	Expected	Narrative Description	
	Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$		
HOME	public -	Acquisition						The 2021 allocation x 4 because	
	federal	Homebuyer						there are 4 years remaining in	
		assistance						the ConPlan.	
		Homeowner rehab							
		Multifamily rental							
		new construction							
		Multifamily rental							
		rehab							
		New construction							
		for ownership							
		TBRA	640,652	0	0	640,652	2,562,608		

Table 51 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

LRHC counties each provide local funds. The local match is set at 25%. LRHC also will use additional funds for projects as local match. \$144,147 in local funds will be utilized. These funds will come from member counties

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BEAUFORT COUNTY

Beaufort, Colleton, Hampton & Jasper (\$93,000) and from CHDO in project costs (\$51,147).

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Not Applicable.

Discussion

LRHC will use HOME funds, leverage 25% with local funds and additional investments from other funding sources to maximize the benefits of affordable housing to serve our low to moderate income qualifying residents in Beaufort, Colleton, Hampton and Jasper Counties (\$93,000) and from CHDO in project costs (\$51,147).

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BEAUFORT COUNTY	Government	Planning	Jurisdiction
COLLETON COUNTY	Government	Planning	Jurisdiction
HAMPTON COUNTY	Government	Planning	Jurisdiction
JASPER COUNTY	Government	Planning	Jurisdiction
Lowcountry Council of	Regional organization	Planning	Region
Governments			

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Strengths are the coordination and resources of organizations to address the special needs population and persons.

The four counties listed will work with Lowcountry Council of Governments to implement the HOME Program for the region. Beaufort County is the lead entity. The LRHC will enhance coordination between public/private housing, health, and social services agencies as they are considered key stakeholders in ensuring healthy communities. The LRHC will develop partnerships Region-wide with inter-agencies, community housing organizations, local housing authorities, various social service agencies and mental health, members of the real estate industry, and local lending institutions. Through the community needs assessment process, all partners and key stakeholders will be involved in the planning process and provide input on an on-going basis.

Gaps include not getting much input and cooperation from very low, low to moderate income persons in the planning process and the prioritization of needs. LRHC will coordinate with other organizations that directly serve very low, low to moderate income persons to get them involved in the process. On many occasions we have gone door to door to solicit input but have not been successful.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
	Homelessness Prevent	ion Services	
Counseling/Advocacy	X		Х
Legal Assistance	Х		
Mortgage Assistance	X		
Rental Assistance	Х		

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Homelessness Prevention	Available in the	Targeted to	Targeted to People
Services	Community	Homeless	with HIV
	Homelessness Prevent	ion Services	
Utilities Assistance	Х		
	Street Outreach S	ervices	
Law Enforcement	Х		
Mobile Clinics	Х		
Other Street Outreach Services	Х		Х
	Supportive Serv	vices	
Alcohol & Drug Abuse	Х		Х
Child Care	Х		
Education	Х		
Employment and Employment			
Training	Х		
Healthcare	Х		Х
HIV/AIDS	Х		Х
Life Skills	Х		
Mental Health Counseling	Х		
Transportation	Х		
	Other		

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

National Alliance for Mental Illness, Citizens Opposed Domestic Abuse, Department of Social Services, Coastal Empire of the Lowcountry, Human Services Alliance, Family Promise and Access Network provides health, mental health and employment services to the chronically homeless, veterans and persons with HIV with mainstream services through referrals or individual can contact organizations directly.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Strengths are the coordination and resources of organizations to address the special needs population and persons.

Gaps include: 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; none currently exists.

- There is currently no Regional organization, either formal or informal, charged with the responsibility of dealing with the Homeless population;
- There is no Regional Homeless shelter, nor is there one in the largest county (Beaufort).

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

- 1. Develop and initiate a Comprehensive care Continuum Strategy/ Outreach Program to be used by all key partners in the to-be-formed Continuum of Care for Homeless persons/families.
- 2. Develop a reliable inventory and database of Homeless persons/families in the Lowcountry and the location of concentrations.
- 3. Provide outreach assistance to the most at-risk persons among the populations at promising prevention/intervention points where such persons are known to be, prior to becoming homeless.
- 4. Design a program of intervention assistance to be used by all key partners in the to-be-formed Lowcountry Continuum of Care for the Homeless. Program will include: focus on life skills and stabilization; crisis intervention; care management; services coordination; and other programs and activities.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Owner Occupied	2021	2022	Affordable	Beaufort	Housing Rehabilitation	HOME:	Homeowner Housing
	Housing Rehabilitation			Housing	County		\$480,489	Rehabilitated:
					Colleton			16 Household
					County			Housing Unit
					Hampton			
					County			
					Jasper			
					County			
2	New Construction	2021	2022	Affordable	Beaufort	New Construction	HOME:	Homeowner Housing
				Housing	County	and/or rehab-	\$96,098	Added:
					Colleton	acquisition		2 Household Housing
					County			Unit
					Hampton			
					County			
					Jasper			
					County			
3	General Administration	2021	2022	Administration	Beaufort	Housing Rehabilitation	HOME:	Other:
					County	New Construction	\$64,065	18 Other
					Colleton	and/or rehab-		
					County	acquisition		
					Hampton			
					County			
					Jasper			
					County			

Table 54 – Goals Summary

Consolidated Plan

BEAUFORT COUNTY

Goal Descriptions

1	Goal Name	ame Owner Occupied Housing Rehabilitation					
	Goal Description	Rehabilitate single family owner occupied units.					
2	Goal Name	New Construction					
	Goal Description	Construction of new single family homeownership or rental units by CHDO - Lowcountry Habitat for Humanity.					
3	Goal Name	General Administration					
	Goal Description	Funds to administer the 2021 HOME Program.					

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Approximately 18 affordable units will be provided 2021-2022. 2 new construction units and 16 owner occupied housing rehab units. Estimated numbers of beneficiaries are 6 extremely low, 6 low, and 6 moderate income families.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not Applicable.

Activities to Increase Resident Involvements

Not Applicable.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the 'troubled' designation

Not Applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The significant impediments affecting fair housing for all protected classes in the Lowcountry are discussed in the following section.

- 1. Limited supply of subsidized housing
- 2. Transportation challenges
- 3. Limited facilities for the homeless
- 4. Financial challenges
- 5. Discrimination
- 6. Special client needs
- 7. Housing affordability

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

LRHC will work with the following agencies to address the other impediments to include:

LIMITED SUPPLY OF SUBSIDIZED HOUSING- Support local Housing Authorities in building a larger inventory of subsidized housing in the region. Construction of new units for households earning less than 80% of the area median income. Rehabilitate owner occupied units scattered throughout the county benefitting low to moderate income qualifying families earning less than 80% of the area median income.

TRANSPORTATION -

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.

LIMITED FACILITIES FOR THE HOMELESS -

Family Promise of Beaufort County is a faith-based organization that serves homeless families. It does not provide a permanent shelter, but rather partners with 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.

FINANCIAL CHALLENGES -

Lowcountry Habitat for Humanity and Hilton Head Habitat for Humanity offer homebuyers' education class. These classes, provided in conjunction with areas banks.

DISCRIMINATION - Support organizations that educate the public on Fair Housing practices and encourage lenders to train employees on equitable lending practices.

SPECIAL CLIENT NEEDS - Support organizations that assist elderly, single-parent households, persons with physical or cognitive disabilities, and persons with limited English proficiency, especially Hispanic residents in our region.

HOUSING AFFORDABILITY -

ACTIVITIES: NEW CONSTRUCTION

PROJECT: Lowcountry Habitat for Humanity, our local CHDO, will construct new homeownership units in Lowcountry Region earning less than 80% of the area median income.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Lowcountry Homeless Coalition Continuum of Care addresses the homeless needs in our region. Each year Lowcountry Homeless Coalition submits a consolidated application on behalf of the community of homeless service providers for grant funds to support homeless assistance projects. These projects include:

- •Permanent Supportive Housing for disabled homeless persons
- •Transitional Housing for homeless individuals and families
- Supportive Services including adult education and job readiness
- •Homeless Management Information System (HMIS)

The LRHC does not expect to receive any funds in the next year to address homeless needs and to prevent homelessness. However, we work along with organizations that address homelessness needs and prevention of homelessness. Beaufort County Affordable Housing Coalition addresses the needs of the homeless in our region. Access Network Homelessness Support Programs provide subsidized housing for eligible individuals and families, offering case management support services and resources for individuals and families to acquire the ability to stabilize housing in an effort to achieve economic independence.

Addressing the emergency and transitional housing needs of homeless persons

LRHC will refer requests for emergency shelter and transitional housing needs of homeless persons to the Lowcountry Homeless Coalition Continuum of Care and Beaufort County Human Services Alliance. LRHC does will receive ESG or HOPWA funds.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

LRHC will make referrals to assist low-income individuals and families avoid becoming homeless. Beaufort Housing Authority offers programs for homeownership for very low and low income individuals and families and urges clients to become homeowners, with the assistance of first time homeowner programs and education classes for homeownership.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

LRHC will use other resources and referrals to assist low-income individuals and families avoid becoming homeless.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The following is an outline of the strategies the LRHC has instituted in accordance with Federal guidelines and the Consortium's housing policies and programs to combat the danger of lead poisoning and increase access to lead free housing.

- Lead-based paint risk assessments, reductions and abatements, as outlined in Federal legislation, will be upheld by all those participating in the HOME program or utilizing HOME program funds for units built 1978 or before.
- Potentially available private sector resources will be explored in a collaborative effort to control lead-based paint (LBP) risk hazards in units occupied by low income families. Banks and other financial lending institutions which provide residential financing could be approached about participation in LBP hazard reduction rehabilitation financing from the Community Reinvestment Act.
- 3. Property owners shall be encouraged and instructed in how to conduct preventative property maintenance to ensure that LBP hazards are not further exacerbated, i.e.,:
- 4. Provide information, education and outreach activities on LBP hazard reduction through workshops and technical assistance to CHDOs and other recipients of HOME funds.
- 5. Continue to notify residents and owners of all houses receiving HOME assistance of the hazards of LBP.
- 6. Coordinate efforts with SCDHEC for testing and referral when lead hazards are addressed in units which house children.

How are the actions listed above related to the extent of lead poisoning and hazards?

LRHC provides lead inspections on all houses built before 1978. Lead brochures are issued to all homeowners regarding lead based paint hazards. Once the house is tested, the homeowner receives a copy of the lead report which indicates whether lead was found and where the lead was found. If lead is found, the homeowner is notified of the actions that will be taken to remove the lead hazard. Additional information can be sought through DHEC.

For all properties pre-1978 - Provision of pamphlet, paint testing of surfaces to be disturbed, or presume LBP. Notice to occupants. Ongoing LBP maintenance if HOME rental.

Property receiving \$5,000 or less pre-1978 – Provision of pamphlet, paint testing of surfaces to be disturbed, or presume LBP. Notice to occupants. Safe work practices in rehab, repair disturbed paint, clearance of the worksite.

Property receiving more than \$5,000 and up to \$25,000 pre-1978 – Provision of pamphlet, paint testing of surfaces to be disturbed, or presume LBP. Notice to occupants. Risk assessment, interim controls.

Property receiving more than \$25,000, pre-1978 – Provision of pamphlet, paint testing of surfaces to be disturbed, or presume LBP. Notice to occupants. Risk assessment, abatement of LBP hazards, interim controls allowed for exterior.

How are the actions listed above integrated into housing policies and procedures?

All houses build before 1978 are tested for lead. This is listed in LRHC's Housing Policies.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The Lowcountry HOME Consortium and its partners and lead agency have placed a high priority on dealing substantively with the related issues of low wages and unemployment, social exclusion and the need for Regional economic diversification and community and downtown revitalization. To do so, the following goals and strategies have been developed:

The Lowcountry HOME Consortium will begin the process of forming a Regional Strategic Task Force on Poverty. The Task Force's role will include:

- Development of an overall strategy on poverty and deprivation;
- Identification of priorities and services that will be aligned—setting targets for how things should change over time in the most disadvantaged neighborhoods and communities in terms of reducing unemployment and/or increasing wages; improving working skills; improving housing and residential environments; improving access to key services, including transportation.
- Development of targets for improving outcomes in deprived neighborhoods and communities;
- Fostering activities and programs by service provider/members and the people to whom they provide services.

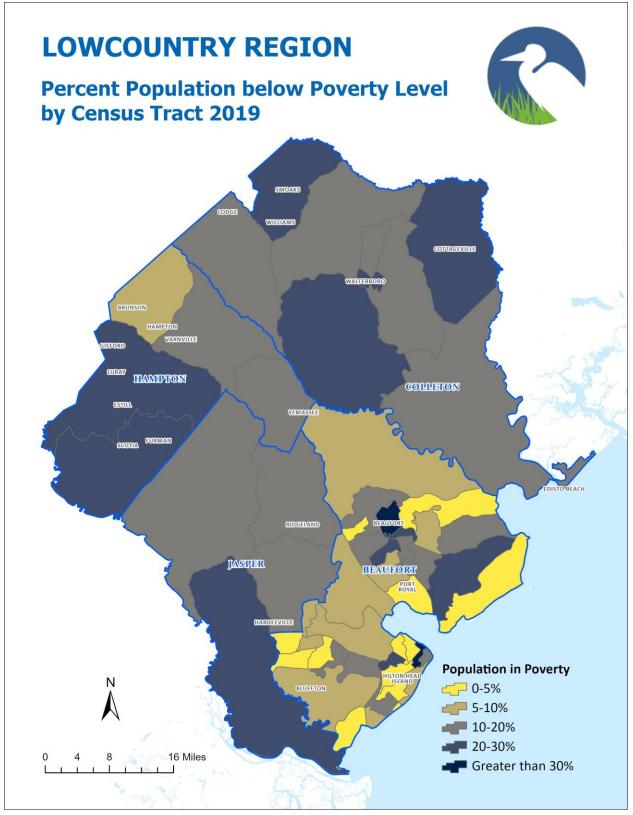
How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

LRHC will coordinate efforts among many partner organizations to ensure that the goals of this Plan are met.

Through the creative use of HOME, CDBG, State Housing funding, and integrated sources of other Federal and State programs, the LRHC's anti-poverty strategy is closely coordinated with the affordable housing and community development strategies presented in the Consolidated Plan, in order to achieve the following:

- 1. Provide a range of services/activities having a measurable impact on causes of poverty in those areas of communities where poverty is a particularly acute problem;
- 2. Maintain/expand the stock of affordable housing to reduce the financial burden on persons with low/moderate incomes and enhance the viability of rural communities.
- 3. Assist LMI individuals in securing/retaining meaningful employment;
- 4. Assist LMI individuals in obtaining/maintaining adequate housing and suitable living environments;

Provide access to resources, IR&A for those individuals and families who have immediate and urgent needs, including the need for health services, nutritional food, housing, and employment-related services.



POVERTY PERCENTAGE

BEAUFORT COUNTY

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The monitoring responsibilities fall under three (3) main categories:

- Approved activities carried out in a timely manner;
- Activities and certifications conducted in accordance with the requirements and primary objectives of applicable laws to include minority business outreach, Davis Bacon if applicable;
- Recipients showing a continuing capacity to carry out approved activities in a timely
 manner. During the course of a project, monitoring will be carried out through periodic on-site
 visits and written quarterly reports, so that any problems that might occur may be resolved as
 soon as possible. The monitoring team will consist of the Housing Coordinator and other
 experienced management and staff from the lead agency. It is the goal to assist and support
 recipients in complying with applicable State, Federal and Local requirements and in
 implementing their project activities in a timely manner. Recipients are required to maintain
 complete financial and program files and to comply with program reporting
 requirements. Recipients must also provide citizens with reasonable access to records
 pertaining to the use of funds.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of	Uses of Funds	Expected Amount Available Year 1		Expected	Narrative Description		
	Funds		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	Amount Available Remainder of ConPlan \$	
HOME	public -	Acquisition						The 2021 allocation x 4 because
	federal	Homebuyer						there are 4 years remaining in
		assistance						the ConPlan.
		Homeowner rehab						
		Multifamily rental						
		new construction						
		Multifamily rental						
		rehab						
		New construction						
		for ownership						
		TBRA	640,652	0	0	640,652	2,562,608	

Table 55 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Consolidated Plan

BEAUFORT COUNTY

LRHC counties each provide local funds. The local match is set at 25%. LRHC also will use additional funds for projects as local match. \$144,147 in local funds will be utilized. These funds will come from member counties

Beaufort, Colleton, Hampton & Jasper (\$93,000) and from CHDO in project costs (\$51,147).

Consolidated Plan

BEAUFORT COUNTY

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Not Applicable.

Discussion

LRHC will use HOME funds, leverage 25% with local funds and additional investments from other funding sources to maximize the benefits of affordable housing to serve our low to moderate income qualifying residents in Beaufort, Colleton, Hampton and Jasper Counties (\$93,000) and from CHDO in project costs (\$51,147).

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Owner Occupied	2021	2022	Affordable	Beaufort	Housing Rehabilitation	HOME:	Homeowner Housing
	Housing			Housing	County		\$480 <i>,</i> 489	Rehabilitated: 16 Household
	Rehabilitation				Colleton			Housing Unit
					County			
					Hampton			
					County			
					Jasper			
					County			
2	New Construction	2021	2022	Affordable	Beaufort	New Construction	HOME:	Homeowner Housing Added:
				Housing	County	and/or rehab-	\$96 <i>,</i> 098	2 Household Housing Unit
					Colleton	acquisition		
					County			
					Hampton			
					County			
					Jasper			
					County			

Table 56 – Goals Summary

Goal Descriptions

Consolidated Plan

1	Goal Name Owner Occupied Housing Rehabilitation	
	Goal Description	Homeowner Housing Rehabilitated: 16 Household Housing Unit
2 Goal Name New Construction		New Construction
	Goal Description	Homeowner Housing Added: 2 Household Housing Units

Projects

AP-35 Projects - 91.220(d)

Introduction

LRHC will use HOME funds from Program year 2021 for new construction and or acquisition-rehab of 2 single family unis, and rehabilitation of 16 single family owner occupied units.

Projects

#	Project Name
1	2021 REGIONAL HOUSING REHABILITATION PROJECT
2	2021 CHDO - NEW CONSTRUCTION
3	2021 GENERAL ADMINISTRATION

Table 57 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The allocation of HOME funds was based on priorities received from the public. Very low and low to moderate income families will benefit. Historically, the majority of beneficiaries were minority, disabled and elderly household

AP-38 Project Summary

Project Summary Information

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1	Project Name	2021 REGIONAL HOUSING REHABILITATION PROJECT		
	Target Area	Beaufort County Colleton County Hampton County Jasper County		
	Goals Supported	Owner Occupied Housing Rehabilitation		
	Needs Addressed	Housing Rehabilitation		
	Funding	HOME: \$480,489		
	Description	Rehabilitation of 16 single family owner occupied housing units throughout the Lowcountry Region.		
	Target Date	6/30/2025		
	Estimate the number and type of families that will benefit from the proposed activities	16 Very low and low to moderate income families will benefit. Historically, the majority of beneficiaries were minority, disabled and elderly household.		
	Location Description	Not Applicable.		
	Planned Activities	Housing Rehabilitation		
2	Project Name	2021 CHDO - NEW CONSTRUCTION		
	Target Area	Beaufort County Colleton County Hampton County Jasper County		
	Goals Supported	New Construction		
	Needs Addressed	New Construction and/or rehab-acquisition		
	Funding	HOME: \$96,098		
	Description	CHDO will construct 2 new homes benefitting 2 low to moderate income families.		
	Target Date	6/30/2025		
	Estimate the number and type of families that will benefit from the proposed activities	2 low to moderate income families will benefit.		
	Location Description	Not Applicable.		
	Planned Activities	New construction		
	Project Name	2021 GENERAL ADMINISTRATION		

3	Target Area	Beaufort County Colleton County Hampton County Jasper County		
	Goals Supported	Owner Occupied Housing Rehabilitation New Construction		
	Needs Addressed	Housing Rehabilitation New Construction and/or rehab-acquisition		
	Funding	HOME: \$64,065		
	Description	ADMINISTRATION OF 2021 HOME PROGRAM YEAR		
	Target Date	6/30/2022		
	Estimate the number and type of families that will benefit from the proposed activities	All projects will be administered for 2021-2022 program.		
	Location Description	Beaufort, Colleton, Hampton and Jasper Counties.		
	Planned Activities	General Administration		

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

LRHC's Geographic areas are: Beaufort, Colleton, Hampton and Jasper Counties. All HOME activities will benefit low-to-moderate income qualifying persons. Historically, more than 85% of HOME funds have benefitted our minority population.

Geographic Distribution

Target Area	Percentage of Funds

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

LRHC does not allocate investments geographically by funds. A project will be done in each county.

Discussion

Not Applicable.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported		
Homeless	0	
Non-Homeless	18	
Special-Needs	0	
Total	18	

Table 59 - One Year Goals for Affordable Housing by Support Requirement

0	One Year Goals for the Number of Households Supported Through			
Rer	ntal Assistance	0		
The	e Production of New Units	2		
Rel	nab of Existing Units	16		
Acc	uisition of Existing Units	0		
Tot	Total			
	Table 60 - One Year Goals for Affordable Housing by Support Type Discussion			

During th 2021 program year, LRHC will address 18 units, providing 18 families with safe, decent and affordable housing.

AP-60 Public Housing - 91.220(h)

Introduction

Due to limited funding LRHC will not provide funds for Tenant Based Rental Assistance this year. LRHC will continue to support the efforts of the local/State Housing Authorities that encourage home ownership, self-sufficiency, and youth development.

Actions planned during the next year to address the needs to public housing

In Beaufort County, the Beaufort Housing Authority serves in the administration and delivery of rental assistance to low income households under HUD's Section 8 Rental Housing Certificate and Voucher Programs. For Colleton, Hampton and Jasper Counties, the State Housing Authority would provide the same access to LMI individuals. The Lowcountry Regional HOME Consortium will not own, operate, or manage any public housing units. The Housing Authorities offer resident initiative programs to their tenants. Due to limited funding LRHC will not provide funds for Tenant Based Rental Assistance this year.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

LRHC will continue to support the efforts of the local/State Housing Authorities that encourage home ownership, self-sufficiency, and youth development.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

While TBRA is needed in our region, it has not been listed as a priority need for LRHC. LRHC will continue to support our local/State Housing Authorities.

Discussion

LRHC will continue to support the efforts of the PHA in their efforts to serve the needs of the very low, low, and moderate individuals and families.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

LRHC will not receive HOPWA or ESG funds for the 2021 program year. However, LRHC does support the efforts of organizations that address the needs of homeless and other special needs individuals.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

During the 2021 program year LRHC plans to broaden the scope of planning, incorporating additional funding sources and increasing the participation of mainstream agencies in order to better meet the changing needs of the homeless. With greater involvement from mainstream agencies, there will be an increase in the prevention of homelessness, thereby expanding the availability of affordable housing. The prevention aspect will focus on mental health, substance abuse, and even corrections agencies doing a better job of assuring that people released from their facilities have stable housing and any supportive services that are needed to prevent them from ending up homeless. In addition, resources to avert eviction, pay rent or utility arrearages, do some financial counseling, and otherwise handle situations of imminent homelessness – usually for families, often play a significant role on the prevention side. The affordable housing market facing the homeless and other very poor people and requires a very long term vision and commitment. Comprehensive broad-based planning, encompassing mainstream services and multiple funding sources, benefits from sharing the burden of solving homelessness among the many players and relying on having access to a broader array of services.

LRHC will support the following organizations in their effort to address the needs of homeless persons and with other special needs:

The Lowcountry Homeless Coalition Continuum of Care addresses the homeless needs in our region. Each year Lowcountry Homeless Coalition submits a consolidated application on behalf of the community of homeless service providers for grant funds to support homeless assistance projects.

Access Network Homeless Support Programs provide subsidized housing for eligible individuals and families, offering case management support services and resources for individuals and families to acquire the ability to stabilize housing in an effort to achieve economic independence.

Addressing the emergency shelter and transitional housing needs of homeless persons

LRHC will not receive HOPWA or ESG funds for the 2016-2017 program year. However, LRHC does support the efforts of organizations that address the needs of homeless and other special needs

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BEAUFORT COUNTY

individuals.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

LRHC will not receive HOPWA or ESG funds for the 2021 program year. However, LRHC does support the efforts of organizations that address the needs of homeless and other special needs individuals.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Action Plan outlines several goals and objectives that address the identified needs that have been prioritized through the Consolidated Planning process. Included in the Plan are specific actions targeted to meeting the underserved needs, to include the need for a comprehensive strategy to target those who are homeless or at risk of becoming homeless, to include emergency shelters and resource centers, case management and support services, and transitional housing opportunities.

Discussion

LRHC will coordinate with other organization to include our Continuum of Care provider, health care providers, social services, employment agencies, and local schools to access the needs of the homeless, special needs and those at risk of being homeless in an effort to provide them needed resources to prevent them from becoming homeless.

AP-75 Barriers to affordable housing - 91.220(j)

Introduction:

Following are barriers to affordable housing in the LRHC area. It is noted that these barriers do not stand alone; they are interrelated and often inseparable.

Impediment 1: Limited Supply of Subsidized Housing

Impediment 2: Transportation Challenges

Impediment 3: Limited Facilities for the Homeless

Impediment 4: Financial Challenges

Impediment 5: Discrimination

Impediment 6: Special Client Needs

Impediment 7: Housing Affordability

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

LRHC member county and municipal governments address affordable housing as a planning goal or objective in their Comprehensive Plans. Because the state of South Carolina's 1994 Enabling Legislation requires a "Housing" element in all Comprehensive Plans, a review of the documents shows that most of them espouse planning policies that are supportive of the provision of affordable housing in the jurisdiction, although there are expressions of ambivalence in some. On the other hand, 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. In some jurisdictions, by means of goal-setting and/or incentives, the provision of affordable housing is actively encouraged.

LRHC will continue to work with units of local government in reviewing their policies, codes and

BEAUFORT COUNTY

ordinances to remove all barriers to affordable housing.

Discussion:

See attachment 2021 Action Plan Barriers to Affordable Housing for fari housing impediments LRHC will address during the 2021-2022 HOME Progam Year either directly or in coordination with other agencies.

AP-85 Other Actions - 91.220(k)

Introduction:

LRHC will encourage and support the efforts of organizations in our region working to address the needs of the underserved like seniors, disabled and others.

Actions planned to address obstacles to meeting underserved needs

The Action Plan outlines several goals and objectives that address the identified needs that have been prioritized through the Consolidated Planning process. Included in the Plan are specific actions targeted to meeting the underserved needs, to include: 2021 Needs are: rehabilitation/replacement of substandard housing. Other needs are: safe, decent and affordable decent (rental & homeownership); homeownership opportunities for small related LMI families and individuals who are housing cost burdened and forced to rent substandard units; preventative/restorative measures to address unhealthy living environments affecting children, frail elderly, and the disabled; and a comprehensive strategy to target those who are homeless or at risk of becoming homeless, to include emergency shelters and resource centers, case management and support services, rental assistance; and transitional housing opportunities.

Program Year 2021 activities are: rehabilitate 16 single family owner occupied homes and construct 2 new units. All beneficiaries will be either extremely low, low or moderate income qualifying.

Through Lowcountry Council of Governments, other programs and activities also address the underserved needs in the region. See attachment to plan. "ACTIONS PLANNED TO ADDRESS OBSTACLES TO MEETING UNDERSERVED NEEDS.

Actions planned to foster and maintain affordable housing

LRHC will continue to support our housing partners throughout the region in providing affordable housing and services to our very low, low, and moderate income families. There will be an effort to bring together agencies to discuss waiting lists, available funding and how to address our priority needs in the region.

Actions planned to reduce lead-based paint hazards

The LRHC will address lead-based paint hazards in pre-1978 homes. The following is an outline of strategies to be used in the HUD HOME-sponsored activities:

1. Provide information, education, and outreach activities on lead-based paint hazard reduction through workshops and technical assistance to recipients of HOME funds.

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- 2. Continue to require lead-based paint hazard reduction procedures to comply with HUD requirements.
- 3. Continue to notify residents and owners of all houses receiving HOME assistance of the hazards of lead based paint.
- 4. Require defective paint assessment when targeted HOME-assisted pre-1978 homes are being inspected and evaluated for possible rehabilitation.

Actions planned to reduce the number of poverty-level families

Through the creative use of HOME, CDBG, State Housing funding, and integrated sources of other Federal and State programs, the LRHC's anti-poverty strategy is closely coordinated with the affordable housing and community development strategies presented in the Consolidated Plan, in order to achieve the following:

- 1. Provide a range of services/activities having a measurable impact on causes of poverty in those areas of communities where poverty is a particularly acute problem;
- 2. Maintain/expand the stock of affordable housing to reduce the financial burden on persons with low/moderate incomes and enhance the viability of rural communities.
- 3. Assist LMI individuals in securing/retaining meaningful employment;
- 4. Assist LMI individuals in obtaining/maintaining adequate housing and suitable living environments;

Provide access to resources, IR&A for those individuals and families who have immediate and urgent needs, including the need for health services, nutritional food, housing, and employment-related services.

Actions planned to develop institutional structure

LRHC will, over the next year, initiate an organized process to gather information to determine how well programs and projects are meeting needs and then use that information for improving performance and target resources more precisely. With increasing needs and dwindling resources, housing program administrators must find new ways to make the most of the funds allocated to the program. Performance measurement is a process of data collection and analysis used to improve organizational results. When used effectively, it can help managers improve the efficiency and effectiveness of their programs. Performance measurement must be viewed in terms of productivity and program outcomes together. Performance measurement results are generally most valuable when

evaluated in terms of the community's own needs. LRHC will use performance measurement to:

- 1. strengthen LRHC's organizational structure;
- 2. utilize HOME funds to meet more needs;
- 3. describe program accomplishments and build continued support for the programs;
- 4. provide informed program design, implementation, and reporting;
- 5. build an effective program management team.

Actions planned to enhance coordination between public and private housing and social service agencies

LRHC will enhance coordination between public/private housing, health, and social services agencies as they are considered key stakeholders in ensuring healthy communities. The LRHC will develop partnerships Region-wide with inter-agencies, community housing organizations, local housing authorities, various social service agencies and mental health, members of the real estate industry, and local lending institutions. Through the community needs assessment process, all partners and key stakeholders will be involved in the planning process and provide input on an on-going basis.

Discussion:

Because of the rural nature of much of the Lowcountry, there are not as many social service organizations as in more urbanized areas. The following table lists those with whom LRHC has or will continue to work with to provide our low-to-moderate income persons needed resources:

<u>Beaufort County</u>: Alliance for Human Services, Beaufort Housing Authority, Beaufort County Affordable Housing Coalition, Beaufort County Planning Department

<u>Jasper County:</u> Jasper County Council on Aging, Jasper County Board of Disabilities and Special Needs, Jasper County Director of Planning

<u>Hampton County</u>: Hampton County Council on Aging, Hampton County Board of Disabilities and Special Needs, Hampton County Planning Commission

Colleton County: County Council on Aging, Colleton County Planning Department

Regional Agencies:

Lowcountry Community Action Agency (Colleton, Hampton), Lowcountry Council of Governments – Human Services/Area Agency Aging; Planning Department, SC Regional Housing Authority #3,

State Agencies: Hampton County Department of Social Services, Jasper County Department of Social

Consolidated Plan

Services, SC State Department of Commerce

<u>Non-profit Organizations</u>: Access Network, Beaufort County Black Chamber of Commerce, Beaufort Jasper EOC,

Deep Well Project, Clemson Extension, Family Promise of Beaufort County, Habitat for Humanity, Hilton Head, Habitat for Humanity of the Lowcountry,

Jasper County Neighbors United, Legal Volunteers of the Lowcountry (formerly LegalAid), Osprey Development, United Way of Bamberg, Colleton and Hampton Counties

Program Specific Requirements AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

LRHC will use \$640,652 in HOME funds and \$144,147 in Local funds to provide 18 families in Beaufort, Colleton, Hampton and Jasper Counties with safe, decent, and affordable housing in the HOME Program Year 2021-2022.

LRHC counties each provide local funds. The local match is set at 25%. LRHC also will use additional funds for projects as local match. \$144,147 in local funds will be utilized. These funds will come from member counties

Beaufort, Colleton, Hampton & Jasper (\$93,000) and from CHDO in project costs (\$51,147).

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Local match of 25% will be provided by LRHC.

These funds will come from member counties

Beaufort, Colleton, Hampton & Jasper (\$93,000) and from CHDO in project costs (\$51,147).

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The LRHC has opted to work under the Recapture provision with all program activities and will stipulate that requirement with any subrecipients that we partner with to deliver programs HOME assistance. The recapture provision is accomplished through a process of "Conditional Deferred Payment Loan (CDPL)" actions. LRHC will utilize a pro rata reduction of recapture amount during affordability period.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired

BEAUFORT COUNTY

with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

LRHC has imposed a 5 year affordability period on homeowner rehabilitation projects. The amount to be recaptured will decrease 20% each year until year 5 at which time the loan is forgiven. The amount subject to recapture is the direct subsidy received the homebuyer.

LRHC has imposed a 20 year affordability period on the CHDO – New Construction project.

The amount to be recaptured will decrease 5% each year until year 20 at which time the loan is forgiven. The amount subject to recapture is the direct subsidy that enabled the homebuyer to purchase the property (the difference between the fair market value of the property and a reduced sales price attributable to HOME development assistance).

LRHC's will recapture the direct subsidy received by the homebuyer. Only the direct subsidy received by the homebuyer is subject to recapture. Our recapture provision limits the amount to be recaptured to the net proceeds of the sale.

If the homeowner ceases to occupy the property as his legal residence or if the title is transferred, the remaining balance of the loan becomes due and payable to the lien holder immediately. The governing body should be notified of any pending action to transfer ownership of such property.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable. HOME funds will not be used to address multifamily housing. LRHC will not use HOME funds to refinance existing debt secured by multi-family housing which is being rehabilitated with HOME funds.

LRHC will use HOME funds to construct or acquire/rehab 2 units depending on which activity the CHDO deems feasible according to their market study. HOME funds will be used to rehabilitate 16 single family owner-occupied homes scattered throughout the region. LRHC will benefit 18 families with safe, decent, and affordable housing using HOME funds in the 2021-2022 Program Year.

An eligible owner must be low-income. A low-income owner is defined as an owner whose annual gross household income does not exceed eighty percent (80%) of the median income for the area, adjusted for family size. Home must be owner occupied (person whose name is on deed must live in the house), home cannot be in foreclosure, property taxes must be current, there can be no adverse liens against the property and home must be principal residence of applicant. LRHC will accept applications on a first come, first served basis until all funds are committed. Applications can be received by calling Lowcountry Council of Governments (843) 473-3990.

LRHC intends to use HOME funds for homebuyer assistance or for rehabilitation of owner-occupied single-family housing and it does not use the HOME affordable homeownership limits for the area provided by HUD, then it determined 95 percent of the median area purchase price and set forth the information in accordance with 24 CFR 92.254(a)(2)(iii).

LRHC does not plan to limit the beneficiaries or give preferences to a segment of the low-income population.

Attachments

Citizen Participation Comments

BEAUFORT COUNTY

ATTACHMENTS Citizen Participation Comments

AFFIDAVITS

SIGN IN SHEET

2021 TABLE 3C CONSOLIDATED PLAN LISTING OF PROJECTS

2021 AVAILABLE FUNDING

2021 PROJECTS

IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

STRATEGY TO REMOVE OR AMELIORATE THE BARRIERS TO AFFORDABLE HOUSING

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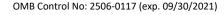
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Barbara Johnson

From: Sent: To: Subject: Barbara Johnson Friday, April 30, 2021 11:12 AM Kira Fuller RE: BOARD MEETING

Thanks a MILLIONE

From: Kira Fuller <rfuller@lowcountrycog.org> Sent: Friday, April 30, 2021 11:11 AM To: Barbara Johnson
bjohnson@lowcountrycog.org> Subject: RE: BOARD MEETING

Hello,

Attendees were:

- Gerald Dawson
- Brian Flewelling
- Herbert Glaze
- Chris Hervochon
- Joseph McDomick
- Paul Sommerville
- Dan Wood
- Esther Black
- Greg Pryor
- Joseph Flowers
- Tim Grimsley
- Tommy Mann
- Phillip Taylor
- Pete Hagood
- Charles Savino
- John Carroll
- Barbara Clark
- Danny Lucas
- Michael Butler
- Michelle Kolght
- Letisha Scotland
- Stephanle Rossi
- Sabrena Graham
- Kira Fuller
- York Glover
- John Kemp
- Craig Winn
- Richard Gough

Thank You, Kira Fuller

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From: Barbara Johnson <<u>bjohnson@lowcountrycog.org</u>> Sent: Friday, April 30, 2021 11:03 AM To: Kira Fuller <<u>rfuller@lowcountrycog.org</u>> Subject: ROARD MEETING

Hi Kira,

Please send me a list of attendees or whatever you use for your records from the April 22rd board meeting since it was held virtually. THANKS!

Barbara

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U.S. Department of Housing and Urban Development COMB Approval No. 2586-0117 (Exp. 8/31/2008)

Table 3C Consolidated Plan Listing of Projects

Jurisdiction's Name Beaufort County/Lowcountry Regional HOME Consortium

Priority Need Housing Rehab Need 1: Support the development and availability of safe, decent, and affordable housing. Project Title

2021 Regional Housing Rehabilitation Project

Description

HOME funds will also be used to fund the Regional Housing Rehabilitation Project for owner-occupied housing units scattered site throughout the region to include Seaufort, Colleton, Hampton, Jasper Counties. This project proposes to assist 16 homes in the 2021 Program Year, benefitting low to moderate income households. The Consortium will provide required local match.

Objective category:	🔲 Suitable Living Environment	🖾 Decent Housing	Economic Opportunity
Outcome category:	Availability/Accessibility	🗌 Affordshility	🛛 Sustainability

Location/Target Area Colleton County

Objective Number 2	Project ID 2021-02	Funding Sources:	
HUD Matrix Code	Regulation Citation	CDBG	
14A	92.205(a)(1)	ESG	
Type of Recipient Local Government	National Objective	HOPWA	\$ 480,489
Start Date	Completion Date	Total Formula	
7/1/2021	6/30/2026	Prior Year Funds	
Performance Indicator	Annual Units	Assisted Housing	\$ 93,000
Units Rehabilitated	5	Local Match	
Local ID	Chits Upon Completion 16	Other Funding Total	\$ 573.489

The primary purpose of the project is to help: 🔄 the Homeless 🔂 Persons with HIV/AIDS 💭 Persons with Disabilities 💭 Public Huesong Needs

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U.S. Department of Housing and Urban Development

OMB Approval No. 2506-0117 (Exp. 8/31/2008)

Table 3C **Consolidated Plan Listing of Projects**

Jurisdiction's Name Beaufort County/Lowcountry Regional HOME Consortium

Priority Need: New construction rental and/or homeownership Need 2: Support the development and availability of safe, decent, and affordable housing.

Project Title 2021 Beaufort County - CHDO

Description

HOME funds will also be used to either construct new units for rental and/or homeownership in Beaufort County in the 2021 Program Year, benefitting low to moderate income households. There will be a total of 2 units completed in this project. The Consortium will provide required local match. This is a CHDO funded activity.

Outcome category: 🗌 Availability/Accessibility

Objective category: 🔲 Suitable Living Environment

Decent Housing Affordability

Economic Opportunity Sustainability

Location/Target Area

Beanfort County	Nigation and American		
Objective Number]	Project ID 2021-01	Funding Sources:	
HUD Matrix Code 12	Regulation Citation 92.205(a)(1)	CDBG ESG	
Type of Recipient Local Government	National Objective LMI Hoosing	HOME HOPWA	\$96,098
Start Date 7/1/2021	Completion Date 6/30/2026	Total Formula Prior Year Funds	
Performance Indicator Units Constructed	Annual Units	Assisted Housing	\$51,147
Local ID	Units Upon Completion 2	Other Funding Total	\$147.245

The primary purpose of the project is to help: 🔲 the Homeless 🛄 Persons with HIV/AIDS 🛄 Persons with Disabilities 🛄 Public Housing Needs

U.S. Department of Housing and Urbon Development OMB Approval No. 2506-0117 (Rsp. \$/31/2008)

Table 2C-

Consolidated Plan Listing of Projects

Jurisdiction's Name Beaufort County/Lowcountry Regional ROME Consortium

Priority Need PROJECT ADMINISTRATION

Project Title 2021 Administration

Location/Target Area

Description

The administration of the Beaufort County/Lowcountry Regional HOME Consortium for the 2021 Program Year.

Objective category:	Suitable Living Environment	Decent Housing	Economic Opportunity
Queter and	The Associate Discover and Depter	La er and al iline	C. Chunkaling hikibas
	And the second se	THE REPORT OF A DATE	

Beaufort, Colleton, Hampton and Jasper Counties - South Carolina Funding Sources: Project ID Objective Number 2021-03 CDBG ESG HUD Matrix Code Regulation Citation \$64,065 92.207(a)(1) HOME HOPWA Type of Recipient National Objective Individual LMI Housing Total Formula Start Date Completion Date Prior Year Funds 7/1/2021 6/30/2026 Performance Indicator Annual Units Assisted Housing PHA Local ID Units Upon Completion Other Funding **Total** \$64,065

The primary purpose of the project is to help: 🗌 the Homeless 🔲 Persons with FITV/AIDS 💭 Persons with Disabilities 💭 Public Housing Needs .

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2021-2022 AVAILABLE FUNDING FOR BEAUFORT COUNTY/LOWCOUNTRY REGIONAL HOME CONSORTIUM

HOME Funds	\$640,652
Local Funds	\$144,147
TOTAL	\$784,799

Division of Funds	HOME	LOCAL MATC	CIE
2021 CHDO	\$ 96,098		
2021 REGIONAL HOUSING REHABILITATION PROJECT	\$480,489		
2021 GENERAL ADMINISTRATION	\$ 64,065		
CHDO Contribution		\$ 51,147	<i>%</i> :
PJ's Local Match		\$ 93,000	
TOTAL	\$640,652 +	\$144,147	\$784,799

Proposed Types of Activities

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

- HOME Program \$96,098
- 3 persons/unit average
- 48,049 (cst)/unit average
- Housing Units: 2 units

2

6

- #LMI Families
- #LMI Persons
- 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 \$480,489
- 3 persons/unit average
- \$30,030.56 (est)/unit average
- Housing Units: 16 units
- #LMI Families
 16
- #LMI Persons 48
- The program will address the IIUD Outcome of Sustainable Living Environment and the HUD Objective of Sustainability.

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BEAUFORT COUNTY/LOWCOUNTRY REGIONAL HOME CONSORTIUM

2021 ANNUAL ACTION PLAN

PROPOSED PROJECTS

PROJECT ID	PROPOSED PROJECTS 2020-2023	ACTIVITY	HOME FUNDS	New Construction (Rehab	Single Family REHAB	ADMIN	LOCAL
	2021 Beaufort County - CHDO	2 - NEW OONSTRUCTION - RENTAL Ardiar HOMBOWNERSHIP	\$96,098.00				\$ 51,147.00
	2021 Regional Housing Rehabilitation Project	16 - Owner occupied rehab	\$480,489.00		\$480,489.00		\$ 93.000.00
2021-03	2021-03 2021 ADMINISTRATION	ADMIN	\$64.065.00			\$64,065.00 \$	ा स्र
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			SPAID RE2 (10)	Search AFS (IN) Stark (1986 (1996 (20)	00 489 0199 01	S84 005 00 \$ 144 147 00	8 144 147 M

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TOTAL AMOUNT FOR 2021-2022 PROGRAM YEAR

\$784,799.00

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OMB Control No: 2506-0117 (exp. 09/30/2021)

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Lowcountry Regional Analysis of Impediments to Fair Hausing Choice.

4. IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

The significant impediments affecting fair housing for all protected classes in the Lowcountry are discussed in the following section.

- 1. Limited supply of subsidized housing
- 2. Transportation challenges
- 3. Limited facilities for the homeless
- 4. Financial challenges
- 5. Discrimination
- 6. Special client needs
- 7. Housing affordability

4.1 Impediment 1: Limited Supply of Subsidized Housing

There are three federal agencies that contribute most of the subsidized housing throughout the Lowcountry. Below are the subsidized housing programs made available for local agencies (HUD, 2020b; USDA, 2020; IRS, 2010). More details can be seen in Appendix D.

- U.S. Department of Housing and Development (HUD) provides housing choice voucher program, projectbased rental assistance, and public housing
- U.S. Department of Agriculture (USDA) provides housing preservation and revitalization demonstration loans and grants, housing preservation grants, multi-family housing direct loans, multi-family housing loan guarantees, and multi-family housing rental assistance
- Internal Revenue Service (IRS) provides loan income housing tax credit (UHTC)

In all four counties in the Lowcountry region, there are long waiting lists for public housing units, as the housing authorities receive more applications than the number of vouchers. In some cases, new applications for housing are no longer being accepted. The discussion below elaborates this situation on a county-by-county basis.

4.1.1 Beaufort County Housing Authority - Beaufort County

The Beaufort Housing Authority currently manages 293 public housing units (30 affordable housing units and anticipate 8 additional units owned by 8HA), with 538 families waiting. A total of 611 Housing Choice Vouchers (HCV) are provided. For the HCV and Section 8 housing, January 2020 was the last waiting list and took over 1100 applications in one week. The next opening will probably not be until 2023. They serve those with 50% or below of Area Median Income (AMI). BHA also offers a homeownership program. Land availability is an Issue, also financing the property, and local ordinances and codes that hinder the ability to provide housing. Sewer connection fees with Beaufort Jasper Water and Sewer Authority (BJWSA) are expensive.

There are a number of housing market challenges identified by A. Childers, including a lack of mass transit, high construction and materials costs, poor credit, and financial knowledge is lacking. More landlords are needed, especially for the HHI/Bluffton area. Landlords need to be better educated about the Section 8 program to encourage them to participate. There is a limited supply of affordable housing on the market. The demand for one-bedroom units has increased significantly. The elderly and disabled clients are typically given one-bedroom

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units, with a three-year waiting list, so there has been an increase in demand for those units. Federal and state housing funding has shifted from grants to loans, meaning payback is required (A. Childers, Personal Communication, December 15, 2020).

Table 13: Walting List for Beaufort Housing Authority Services 2007-2020

	2007	2011	2017	2020
Units	140	237	352	293
Vouchers	470	1,153	1,350	611

Source: Beaufort Housing Authority

Incation	Property Name	Number of Units	Year o Service	HUD	USDA	LINTO
	Bluffton House	116	1996			ж
	Bluffton House Garden Apertments Phase III	54	1999	4	1 1	x
	Bluffton House Phase II	92				x
	Halimark Homes at Malphrus	32	2008			x
	May River Village	68	2012			×
sluffton	May River Village Apertments Phase 2	40	2015			×
	Simmons Cay Apartments	48	1998	-	9.0	x
	Simmons Townhomes	32	2001	ĺ		×
	viste View Dne Apartments	72	1997			×
	White Oak Apartments	144	2009			×
20140.000	123 Club	40	1996			×
	Ashley Pointe	56 2005		-		ĸ
	Cottages at Beaufort	17 N/A		×		
	Cottages at Beaufort II	18	N/A	×		
Aty of Beaufort	Cross Creek Apartments	144	2009			×
	Fairfield Estates	55	1997			x
	Lady's Pointe Apartments	48	1988		K.	×
	Lady's Pointe II	44	1989		×	x
	Magnolia Park Apartments	56	2001			x

Table 14: Subsidized Housing Units In Beaufort County 2018

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Location	Property Name	Number of Units	Year in Service	нир	USDA	tions
	Mossy Daks Village Townhouses	96	2013			x
	Parkview Apartments	60	N/A	x		
	Port Royal	60	2012			×
	See Pointe	56	2016	÷		x
	Shell Pointe	72	2005			x
	Spanish Trace Apartments	87	2006	1	1.505.12	×
	Waterford Cove I	128	1997			×
	Waterford Cove II	32	1998			x
	Wilderness Cove Apartments	48	2005		×	х
	Wilderness Yoo Apartments	24	2006			x
	90 Dillon Apartments	48	1994			x
	Cedar Wells Apartments	24	N/A		×	
litton Head Island	Hilton Head Gardens	112	N/A	1		
	Sandlewood Terrace	145	N/A	x		
	Sylby Tub Apartments	18	1983		x	
	Laurel Hill Apartments	71	2005			×
ort Royal	Yemassee Heights	148	N/A	ĸ		d.

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Source: U.S. Department of Agriculture (USDA); Department of Housing and Urban Development (HUD), Low-Income Housing Tax Credit (LIHTC) Database

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4.1.2 SC State Housing Authority - Colleton County

The State Housing Authority oversees housing programs for all of Colleton County, including the Section 8 Voucher Program. Of the 133 Vouchers allocated to Colleton County, roughly 127 are under lease and 73 families are on the waiting list. The waiting list is anticipated to reopen in 2021 during the second quarter upon completion of the implementation of new software that will allow individuals to log on and apply online, as well as manage their own account. The last time applications were accepted was in 2015, and there were approximately 400 applicants. The Colleton County voucher waiting list is roughly 3 years. Vouchers are reassessed each year to justify the allocations of vouchers received by HUD (R. Phillips, Personal Communication, November 13, 2020).

Location	Procerty Name	Number of Units	Year in Service	нир	USDA	LINTC
	Hillicrest Apartments	31	1996		×	x
	Hillcrest Apartments	32	2015		x	н
	Edisto Terrace Apartments	48	2007			я
	Colleton Heights (a/k/a Druid Hills I)	80	N/A	x		
	Druid Hills If Apertments	64	N/A	x		
Walterboro	Cambridge Pointe Apartments	40	2004			×
	Lincoln Apartments	64	N/A	x		to Li
	Magnolia Village Apartments	24	2008	x	x	×
	Bay Meadows Apartments	48	2016		x	×
	Meadow Creek Apartments	30	1995		X	×

Table 15: Subsidized Housing Units in Colleton County 2018

Source: U.S. Department of Agriculture (USDA); Department of Housing and Urban Development (HUD), Low-Income Housing Tax. Credit (LIHTC) Database

4.1.3 SC Regional Housing Authority/Southeastern Housing and Community Development – Hampton and Jasper County

SC Regional Housing Authority #3 oversees the delivery of Section 8 housing vouchers for Hampton and Jasper Counties. With the Housing Choice Vouchers (HCV), an application in submitted. As of January 2020, there were 3000 applicants among the nine counties served on the waiting list, and it was closed. Hampton and Jasper Counties has 13 HCVs and 23 HCVs, respectively. The overwhelming demand causes clients to find their own suitable housing, which is a problem. Moreover, there is a participation problem with landlords who are not interested in Section 8 or HUD housing program. The program is not profitable and requires an eligibility checklist upfront, then a random check later. However, due to the COVID outbreak, HUD personnel are not allowed to accompany landlords on their check-ins. (R. Thomas, Personal Communication, December 15, 2020).

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Location	Property Name	Number of Units	Year in Service	HUD	USDA	Попте
	Estill Village	35	N/A	×		
	Fairwood Apartments	56	N/A	×		
Estill	Parrish Greene Apartments	28	2016			ĸ
	Seagrove Village Apartments	25	N/A		x	н
	Seagrove Village Apartments	25	1996		×	я
	Hampton Place	40	1987			ĸ
Hampton	Holly Ridge Apartments	24	1991		x	ж
	Litchfield-Hampton Gardens, ALP	50	N/A	×		-
Varnville	Varnville II, Varnville Area Housing Corp	32	N/A	×		

Table 16: Subsidized Housing Units in Hampton County 2018

Source: U.S. U.S. Department of Agriculture (USDA); Department of Housing and Urban Druclopment (HUD), Low-Income Housing, Tax Credit (LINTC) Database

Table 17: Subsidized Units in Jasper County

Location	Property Name	Number of Units	Year in Service	HUD	USDA	ЦНТС
	Deer Run Apartments	4.8	N/A		х	
	Jenny Greene 2009 (TCEX EXCH FUNDS)	50	2010		x	x
Hardseville	Deerfield Village	26	2009	x	17000076600	×
M	Mercy Circle (JCNU)	42	2009			
	Devenwood Apartments	24	1993		×	×
	Logan Lane Apartments	39	1993		x	×
Ridgeland	Logen Lane Apartments	36	2015			x
	Wood Ridge Apartments	24	N/A		x	
	Heron Crossing Apartments	40	2007			x

Source: U.S. Department of Agriculture (USDA); Department of Housing and Urban Development [HUD], Low-Income Housing Tax. Credit (LIHTC) Database

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4.2 Impediments 2: Transportation Challenges

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. 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. Additionally, some households in the region do not own a vehicle.

Table 18 provides an overview of commuting patterns in the Lowcountry region. Except for Beaufort County, mean commute times across the region exceed those of the state (24.6) and the nation (26.6) for 2018.

	Year	Percent Using Carpools	Percent Using Public Transit	Mean Commuting Time (Minutes)
	2010	12.8%	0.5%	20.1
Beaufort County	2015	11.5%	0.5%	21.9
1.	2018	10.7%	0.4%	22.8
	2010	13.6%	1.0%	32.7
Colleton County	2015	9.9%	0.0%	32.8
	2018	13.8%	0.0%	31.6
	2010	12.6%	2.2%	30.2
Hampton County	2015	12.6%	1.8%	32.2
	2018	14.4%	0.7%	31.1
	2010	14.1%	0.0%	30.3
Jasper County	2015	19.9%	0.3%	28.4
	2018	18.3%	0.4%	30.2
	2010	10.6%	0.5%	23.2
South Carolina	2015	9.3%	0.6%	23.5
	2018	9.4%	0.5%	24.0
	2010	10.4%	4.9%	25.2
United States	2015	9.5%	5.1%	25.9
	2018	9.1%	5.0%	26.0

Table 18: Commuting Statistics 2010-2018

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Commuting Characteristics by Sex.

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4.2.1 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 provides a comprehensive view of affordability that includes both the cost of housing and the cost of transportation at the neighborhood level (CNT, 2020).

According to Table 18 above, 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 (Figure 10). 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, health, nutrition, and recreational opportunities.

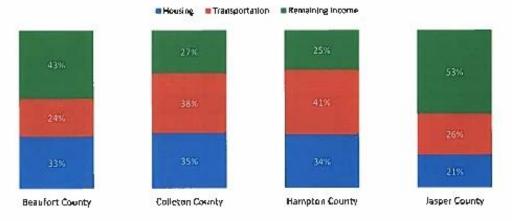


Figure 10: Housing and Transportation as a Proportion of Income 2020

Source: The Center for Neighborhood Technology, The Housing and Transportation (H+T) Affordability Index

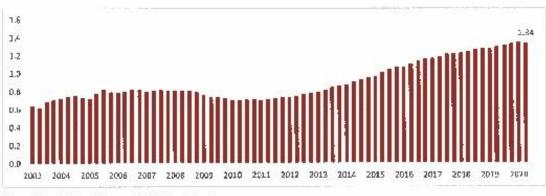
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Moreover, car loans impact consumer credit which in turn affects prospects for qualifying for home loans and rental applications. The following graph demonstrates the precipitous rise of auto debt since 2003. To be expected with an overall rise in lending, the number of delinquencies has climbed recently to near record highs (Federal Reserve Bank of New York, 2020).





Source: New York Fed Consumer Credit Panel/Equifax

4.2.2 Transportation Disadvantaged Populations

Table 19 shows the percentage of all households with no vehicle and of households where more than one commuter is relying on a single vehicle. Overall, there are 102,658 Lowcountry households and of this number, 4.9% do not own a personal vehicle. Figure 12 depicts the concentration of people without personal vehicles by census tracts, which show the area with the highest percentage of people without personal vehicles around Northern Beaufort and near the city of Walterboro in Collcton County. When focusing on the households with workers aged 16 years or older, the overall workers with no access to a vehicle is 2.6% and 31.1% of households where more than one commuter is relying on a single vehicle.

	% of All Households without Vehicles	8 of Households with Workers without Vehicles	% of Households with Workers with One Vehicle
Beaufort County	4.6%	2.8%	31.6%
Colleton County	5.0%	1.4%	27.0%
Hampton County	6.7%	1.4%	30.7%
Jasper County	5.7%	4,4%	34.3%
Lowcountry	4.9%	2.5%	31.1%
South Carolina	6.5%	2.9%	28.0%
United States	8.7%	24.1%	20.8%

Table 19: Households without Vehicles and with One Vehicle 2018

Source: U.S. Densus Bureau, American Community Survey S-Year Estimates, Household Size by Vehicles Available

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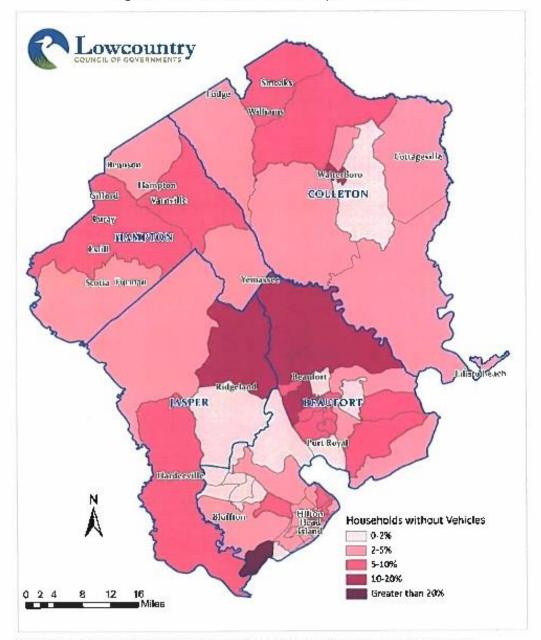


Figure 12: Households Without Vehicles by Census Tract 2018

Source: U.S. Cknvus Bureau, American Community Survey 5-Year Estimates, Household Size by Vehicles Available

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4.2.3 Public Transportation

Palmetto Breeze, the operating name for the Lowcountry Regional Transportation Authority (LRTA) and its predecessor, the Beaufort-Jasper Regional Transportation Authority, hasoperated public transit service in the area since the 1970's (LRTA, 2020). As shown in Figure 13, most of Palmetto Breeze's service is centered on Beaufort County, the home of 69% 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 ragion that, outside southern Beaufort County, and the City of Beaufort-Town of Port Royal urban area, is largely rural.

	BUS ROUTES	
Route 302	St. Helena/Beaufort to Hilton Head Commuter	ALLENDALE
Route 307	Gifford to Hilton Head Commuter	Alendele Pastas Beitas Companie
Route 308	Pineland/Ridgeland to Hilton Head Commuter	Gillow Burnston Webstore
Route 309	Big Estate/Sheldon to Hilton Head Commuter	
Route 310	Fairfax/Hampton to Hilton Head Commuter	ENI HAMPTON
Route 311	Allendale to Hilton Head Commuter	Sotto Press
Route 320	Ruffle/Watterboro to Hilton Head Commuter	Gemen JASPER Stelden
Route 429	Walterboro Works	Tarbaro Laboro
Route 504	Bluffton - RSI/Buckwalter	Lapers Regend
Route 507	Marriott Resorts Shuttle	D-mm Beader State
Route 508	USCB Blaffton to Hilton Head	
Route 509	Daufuskie Ferry Shuttle	
Route 863	Bluffton to Palmetto Bluff	BEAUFORT
	Demand Responses	Handlery de
Route 501	Sheldon/Seabrook to Beaufort	Encharged's
Route 502	St. Helena Island to Beaufort	
Route 503	Bluffton to Hilton Head Island	
Route 702	Beaufort Loop	

Figure 13: Palmetto Breeze Routes 2020

Source: Palmetto Brecze Transit, Route and Schedule

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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 (LRTA, 2020).

County	Total Area in Square Miles	Lond Area In Square Miles	2010 Consus Population	2010 Population per Square Mile	71119 Estimated Population	2019 Population per Square Mile
Beaufort	922.88	576.28	162,233	281.5	192,122	333.4
Calleton	1,133.21	1,056.28	38,892	36.8	37,677	35.7
Hempton	562.63	559.90	21,090	37.7	19,222	34.3
Jasper	699.79	655.32	24,777	37.8	30,073	45.9

Table 20: Population Density 2010-2019

Source: U.S. Consus Bureau, Census of Population and Housing and Population Estimates, Annual Estimates of the Resident Population 2019; Land area is based on current information in the TIGER* data base

4.3 Impediment 3: Limited Facilities for the Homeless

The Point-in-Time (PIT) count is a snapshot of persons experiencing unsheltered and sheltered homelessness on a single night in January. Unsheltered homelessness is categorized as any person residing in a place not meant for human habitation, such as the street, a car, or an abandoned building. Sheltered homelessness includes individuals and families residing in emergency shelters, transitional housing, or safe havens (SCICH, 2019). In January of 2019, there were 84 homeless persons counted in the Lowcountry region. These include 27 chronic homeless people and 7 are homeless veterans. Between 2011 and 2019, the number of counted homeless persons rose in Beaufort and Colleton Counties (Table 21).

County 2011		-	2019							
	2017	2018	Total	Unsheltered	Sheltered	Caronic	Veterans			
Beaufort	17	13	45	28	16	12	7	5		
Colleton	10	z	20	56	0	56	20	2		
Hempton	11	0	n/a	n/a	n/a	n/a	n/a	n/a		
Jaspar	10	0	7	n/a	n/a	n/a	n/ə	n/a		

Table 21: Homeless Counts 2011-2019

Source: South Carolina Interagency Council on Homelessness (SCICH)

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Shelters for the homeless, although temporary are a form of housing. For this reason, the availability of homeless facilities is included here. These facilities are extremely limited in the Lowcountry region, as discussed below. In addition to homeless adults, there are also homeless veterans, children, and entire families in the Lowcountry region. Homelessnadults, there are also homeless veterans, children, and entire families in the Lowcountry region. Homelessnadults, there are also homeless veterans, children, and entire families in the Lowcountry region. Homelessnadults, there are also homeless veterans, children, and entire families in the Lowcountry region. Homelessnadults, there are also homeless veterans, 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.

Linda Halpern (Personal Communication, November 5, 2020) stated that Homeless shelters available in the region are mainly provided by the Community Based Homeless Assistance Family Promise, though typically not for emergency sheltering. There is no shelter in Beaufort and Hampton Counties, while there is one in Colleton County (women and children only) and one in Jasper County (men only). In many cases. These shelters are not Immediately available when needed. 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.

4.3.1 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's Veterans Affairs Supportive Housing (VASH) 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 outchers 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 FY 2019, there were 90,749 Veterans with active HUD-VASH vouchers and 83,684 vouchers in use (VA, 2020). For VASH vouchers, veterans can receive vouchers, but these are only given to certain housing authorities that have agreements with local Veterans Assistance Centers. Colleton County does not have the VASH program.

4.3.2 Homeless Children

Defined by the McKinney-Vento Act for Homeless Children and Youth Act of 2001, homeless children are "individuals who lack a fixed, regular, or adequate nighttime residence." Moreover, the following conditions are considered (NCHE, n.d.):

- Children sharing housing due to economic hardship or loss of housing
- Children living in motels, hotels, trailer parks or campgrounds 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 accommodation (e.g., park benches)
- Children living in cars, parks, public spaces, abandoned buildings substandard housing, bus or train stations, etc.

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According to South Carolina Interagency Council on Homelessness (2019), 12,660 students enrolled in public school districts were identified as experiencing homelessness during the 2017–18 school year. The state of South Carolina designates four regional planning bodies called "Continuum of Care (COC)" that coordinates housing and services funding families and individuals experiencing homeless. The Lowcountry COC serves Beaufort, Colleton, Hampton, and Jasper Counties, as well as Berkley, Charleston, and Dorchester Counties. The total number of homeless students in the Lowcountry Continuum of Care area was 1,812. This number accounted for 14.3% of the homeless students in the state.

However, 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.

According to Family Promise at Beaufort County (2020), currently there are more than 690 homeless children in Beaufort County. However, the data from each district designated as a liaison to coordinate assistance for homeless children tell a little different story. Liaisons maintain counts of homeless children as part of compliance with the act. It is speculated by participants in this study that these numbers undercount the numbers of homeless children due to the reluctance on the part of parents to reveal these conditions to school authorities. Table 22 provides the number of homeless children in each county/district in the Lowcountry region.

FY	Beaufort County	Colleton County	Hampton District 1	Jasper County
2020 -2021 ¹	165	37	12	35
2019 - 2020	323	81	40 ²	31
2018 - 2019	345	113	16	23
2017 - 2018	308	155	21	n//a
2016 - 2017	365	151	49	n//a
2015 - 2016	275	131	25	n//a
2014 - 2015	200	97	n//a	n//a
2013 - 2014	210	n//a	n//a	n//a
2012 - 2013	176	n//a	n//a	n//a

Table 22: Homeless Children 2013-2020

Note: ²Data from July-December; ²Include 25 children effected by tomado

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4.4 Impediment 4: Financial Challenges

Impediments to fair housing choice can also arise from a lack of experience with or knowledge of personal finances. Inadequate financial awareness can have serious implications for potential homebuyers or renters.

4.4.1 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.

Several of the interviewees indicated that financial education was available and provided when housing assistance was provided. These include Beaufort Housing Authority, Lowcountry Habitat for Humanity, Jasper County Neighbors United, and Family Promise of Beaufort County. 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.

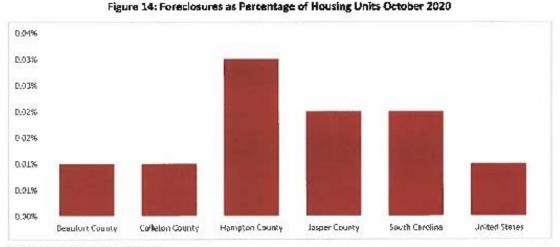
4.4.2 Foreclosure Impacts

Forectosure 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 strained 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 the 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 employees are increasingly checking the credit records of prospective employees (). Malinow, Personal Communication, December 17, 2020).

Foreclosure data for the Lowcountry is presented by the firm RealtyTrac (2020), which allows a glimpse into foreclosure activity by county over the past year. Hampton County's foreclosures exceed the state and national rates while Jasper County's foreclosures are the same with the state and national level.

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Source: RealtyTrac, Foreclosure Trend

4.5 Impediments 5: Discrimination

4.5.1 Mortgage Lending Disparities

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 (FFIEC, 2020). 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.

As shown in Table 23, overall, there is an increase in total volume of mortgage applications over the past decade. However, when examining 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 24-25 demonstrate that African Americans are more likely to be denied for a mortgage than white applicants. Homeownership data demonstrates a similar disparity as shown in Table 26.

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County	Application	2010	2011	2012	7013	2014	2015	2016	Z017	2018	2019
	Total	1,387	1,506	1,893	2,469	2,590	3,140	3,293	4,234	5,640	5,774
180	Percent Approved	75.3%	73.8%	69.3%	71-1%	76.3%	77.3%	77.8%	76.9%	87.2%	88.2%
	Total	307	316	382	383	349	402	481	615	676	726
Colleton	Percent Approved	53.7%	38.3%	36.1%	42.8%	46.4%	46.5%	42.8%	44.7%	54.7%	52.2%
	Total	61	114	137	142	143	144	15Z	228	Z28	276
Hampton Percent Approved	A COLORADOR	42.6%	34.2%	26.3%	30.3%	43.4%	49.3%	37.5%	33.3%	46.5%	39.1%
	Total	215	215	263	311	268	365	427	593	591	746
Jasper	Percent Approved	56.3%	63.7%	47.5%	55.0%	60.1%	62.5%	55.7%	57.3%	71.7%	79.8%

Table 23: Total Mortgage Applications 2010-2019

Source: Consumer Finance Protection Bureau, Mortgage Data (HDMA)

County	Sace	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
	Błack	6.5%	7.4%	8.2%	10.4%	11.5%	10.8%	10.2%	10.8%	6.0%	6.2%
Beaufort	White	72.3%	72.5%	75.6%	74.6%	71.1%	71.8%	71.1%	68.7%	76.6%	77.0%
	Black	22.4%	Z1.1%	25.0%	25.9%	22.4%	27.2%	27.1%	23.7%	19.1%	24.2%
Colleton	White	65.3%	60.8%	63.1%	60.4%	61.9%	58.5%	58.5%	59.9%	68.5%	66.9%
	Black	40.7%	42.1%	50.1%	40.5%	42.3%	38.1%	44.4%	43.6%	39.0%	45_3%
Hampton	White	4 6.8 %	36.9%	37.5%	40.7%	45.4%	48.9%	43.2%	43.8%	49.1%	43.9%
100	Black	22.4%	21.8%	25.0%	25.2%	31-2%	25.6%	29.0%	24.9%	22.3%	18.6%
Jasper	White	61.0%	58.6%	57.7%	55.7%	52.3%	58.8%	55.9%	55.9%	63.8%	67.8%

Table 24: Percentage of Total Mortgage Applications by Race 2010-2019

Source: Consumer Finance Protection Bureau, Mortgage Data (NDMA)

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County	Race	2010	2011	2012	2013	7014	2015	2016	2017	2018	2019
	Black	37.4%	40.8%	51.4%	46.8%	42.8%	46.9%	44.2%	49.5%	43.9%	43.9%
Beaufort White	15.5%	17.1%	14.0%	15.8%	17.6%	15.8%	16.9%	13.3%	10.3%	8.9%	
De Hadaa	Black	50.7%	44.1%	53.3%	57.5%	42.8%	53.5%	54.5%	55.Z%	73.6%	74.9%
Colleton White	White	23.2%	29.4%	25.1%	26.9%	28.8%	26.7%	30.5%	28.4%	36.3%	38 .3%
	Black	37.1%	62.7%	72.3%	58.6%	69.1%	64.4%	71.6%	57.9%	68.5%	43.5%
Hampton	White	38.8%	35.5%	35.5%	35.4%	28.8%	25.5%	27.4%	33.9%	37.5%	45.8%
	Black	53.2%	56.4%	69 .6%	58.6%	63.5%	57.7%	70.9%	43.8%	62 .1%	67. 8 %
Jasper	White	23.4%	18.1%	19.9%	21.1%	26.3%	21.1%	20.8%	20.9%	15.9%	12.5%

Table 25: Denied Mortgage Applicants by Race 2010-2019

Source: Consumer Finance Protection Bureau, Mortgage Data (HDMA)

Table 26: Homeownership Rates by Race and Ethnicity 2018

County	Occupied Housing Units	Owner- Occupied Housing Units	White	Black	Asian	Hispanic
Beaufort	70,607	50,558	84.3%	13.0%	0.8%	3.5%
Colleton	15,145	11,470	63.7%	34.3%	0.1%	1.0%
Hampton	6,924	5,113	50.3%	47.3%	D.3%	2.2%
Jasper	9,982	6,836	58.4%	39.8%	0.5%	3.8%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Demographic Characteristics for Occupied Housing Units

4.5.2 Housing Discrimination

According to South Carolina Human Affairs Commission (2020), unlawful discrimination in housing is based on race, sex, religion, color, disability, familial status, and national origin. The following examples are common housing discriminations.

- A landlord refuses to cent an apartment to a man because he is a person with a mental disability.
- A newspaper ad says that housing is available for white applicants.
- A property manager refuses to rent an apartment to a single woman, but he will rent the apartment to a single man.
- A landlord refuses to rent an apartment to a blind woman because she has a seeing-eye dog.

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Table 27 shows information received from South Carolina Human Affairs Commission regarding foredosure cases of housing discrimination in the Lowcountry region (T. Mefford, Personal Communication, December 8, 2020).

Closure Reason	Basis
Beaufort County	
FHAP judicial dismissal	Disability - Physical, Companion Animal
Conciliation/settlement successful	Disability - Companion Animal
No cause determination	Disability – Physical
Dismissed for lack of jurisdiction	Disability - Mental, Companion Animal
Conciliation/settlement successful	Disability - Mental, Retaliation
Conditation/settlement successful	Disability - Physical
Conciliation/settlement successful	Disability - Mental, Companion Animal
No cause determination	National Origin – Hispanic or Latino, Disability – Mental
No cause determination	Familial Status - Children under 18
Conciliation/settlement successful	Familial Status – Children under 18
Conditiation/settlement successful	Disability – Mental, Companion Animal
No cause determination	Disability - Physical
No cause determination	Disability – Physical
Conciliation/settlement successful	Disability – Physical
No cause determination	Sex – Female, Disability – Physical
No cause determination	Familial Status – Children under 18, Retaliation
Colleton County	
Conciliation/settlement successful	Race – White, Race – Harassment, Disability – Mental, Disability – Physical, Retaliation
Hampton County	
No cause determination	Disability – Physical, Retaliation
No cause determination	Retaliation
No cause determination	Disability – Physical, Retaliation
Jasper County	
Conciliation/settlement successful	National Origin – Hispanic or Latino, Disability – Physical, Familial Status – Children under 18

Table 27: Case Closure by Reasons and Basis 2018-2020

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4.6.3 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.

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. Currently, the Town of Bluffton is implementing this policy and is looking at several properties to build affordable housing (V. Smalls, Personal Communication, November 6, 2020).

4.6 Impediment 6: Special Client Needs

Impediments to fair housing may arise from the special needs of certain populations. These include the elderly, single-parent households, persons with physical or cognitive disabilities, and persons with limited English proficiency, especially Hispanic residents.

4.6.1 Older Population

As shown in the socio-economic section, 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 2018. 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 still in need.

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 wheelchairs. A safe environment, proximity to family and church, a social network, shopping, and

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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 countles 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 (Personal Communication, November 4,2020).

4.6.2 Single Parent Families

In addition to financial burdens for housing, working parents are faced with providing childcare, having transportation for work, delivering the child to childcare, and living in a safe environment conducive to raising children. Table 28 shows that the percentage of single parent households has decreased for all counties except for Jasper County. However, the percentage of children living with single parent demonstrates an increase for all counties (Table 29).

	% S	% Single Parent			% Female Single Parent			% Male Single Parent		
County	2010	2015	2018	2010	2015	2018	2010	7015	2018	
Beaufort	13.5%	14.0%	12.7%	10.0%	10.2%	9.8%	3.5%	3.8%	2.9%	
Colleton	23.9%	26.0%	19.9%	17.9%	19.5%	16.2%	6.0%	6.5%	3.7%	
Hampton	21.7%	23.6%	17.8%	17.9%	19.7%	15.4%	3.8%	3.9%	2.4%	
Jasper	24.6%	22.6%	25.3%	17.5%	18.7%	19.5%	7.1%	3.9%	5.8%	

Table 28: Single Family Households 2010-2018

Source: U.S. Census Bureau, 2010-2018 American Community Survey 1-Year Estimates, Households and Families

Table 29: Children Living in Single Parent Family 2000-2018

County	2000	2010	2015	2018
Beaufort	27.4%	29.6%	35.1%	35.9%
Colleton	33.7%	46.2%	54.0%	48.3%
Hampton	35.8%	42.6%	56.3%	54.4%
Jasper	36.3%	49-2%	47.6%	50.3%

Note: Children under age 18 who live with their own single parent either in a family or subfamily. Single-parent families may include cohabiting couples and do not include children living with married stepparents. Children who live in group quarters (for example, institutions, dormitories, or group homes) are not included in this calculation. Sources: The Annie E. Casey Foundation, Kid Count data Center

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4.6.3 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 percentage of population with disability is similar in Beaufort, Colleton, and Hampton Counties. Jasper County has the highest percentage of people with disability at 15.4% as shown in Table 30.

	Beaufort County		Colleton County		Hampton County		Jasper County	
	No.	発	No.	%	Mrs.	%	NO.	56
Total Population	174,917	100.0%	36,842	100.0%	18,418	100.0%	27,381	100.0%
Total with Disability	23,386	13.4%	5,088	13.8%	2,459	13.4%	4,222	15.4%
Hearing Difficulty	7,703	4.4%	1,128	3.1%	603	3.3%	875	3.2%
Vision Difficulty	3,802	2.2%	1,080	2.9%	574	3.1%	1,298	4.7%
Cognitive Difficulty	7,959	4.8%	1,798	5.2%	710	4.1%	1,319	5.1%
Ambulatory Difficulty	11,118	6.7%	3,158	9.1%	1,417	8.2%	2,112	8.2%
Self-Care Difficulty	3,684	2.2%	1,368	3.9%	561	3.2%	606	2.4%
Independent Living Difficulty	7,131	5.1%	1,983	7.0%	994	7.1%	1,021	4.8%

Table 30: Disabled Population by Types of Disability 2018

Source: U.s Census Bureau, American Community Survey 5-Year Estimates, Disability Characteristics

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 Disabilities and Special Needs (DSN) Boards in each county. Issues and trends affecting housing choices for disabled populations are 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. 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 (Personal Communication, December 1,2020).

4.6.4 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 may be fearful 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.

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 2018 American Community Survey Data, growth in Hispanic residents has slowed.

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	Year	Total Population	Total Hispanic
	2000	120,937	8,208
Beaufort County	2010	162,233	19,567
	2018	188,715	21,060
n i di una	2000-2010	34.10%	138.40%
Percent Change	2010-2018	16.32%	7.63%
	2000	38,264	551
Colleton County	2010	38,892	1,094
	2018	37,660	1,274
	2000-2010	1.60%	98.509
Percent Change	2010-2018	-3.17%	16.45%
The second second	2000	21,386	547
Hampton County	2010	21,090	744
	2016	19,351	800
n	2000-2010	-1.40%	36.00%
Percent Change	2010-2018	-8.25%	7.539
	2000	20,678 ¹	1,194
Jasper County	2010	24,777	3,757
	2018	28,971	3,828
	2000-2010	19.80%	215.309
Percent Change	2010-2018	16.93%	2.03%
	2000	201,265	10,498
Lowcountry	2010	246.992	25,153
	2018	274,697	26,963
Der an Change	2000-2010	22.72%	139.68%
Percent Change	2010-2018	11.22%	7.175

Table 31: Hispanic Population 2000-2018

Source: U.S. Census Bureau, Population Estimates, Annual Estimates of the Resident Population by Sex, Race, and Hispanic Origin

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4.7 Impediment 7: Housing Affordability

The relatively high area poverty levels and income/wage discrepancies highlighted in the socioeconomic analysis are a major contributing factor to housing affordability in the Lowcountry. 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 "Dut 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 2020 are summarized as follows (NLIHC, 2020):

- The Fair Market Rent (FMR) for a two-bedroom apartment is \$900. To afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$2,999 monthly or \$35,984 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a housing wage of \$17.30.
- A worker earns minimum wage at \$7.25 hourly. To afford the FMR for a two-bedroom apartment, a worker must work 95 hours per week, 52 weeks per year. Moreover, a household must include 2.4 minimum wage earner(s) working 40 hours per week year-round to afford a two-bedroom FMR rental home.
- The estimated mean renter wage is \$13.52 an hour. To afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must consist of at least 1.3 worker(s) earning the mean renter wage to afford a two-bedroom FMR renter home.
- Monthly Supplemental Security Income (SSI) payments for an individual are \$783. If SSI represents an individual's sole source of income, \$235 in monthly rent is affordable, while the FMR for a onebedroom is \$771.
- A unit is considered affordable if it costs no more than 30% of the renter's income.

Below is the NLHC affordability metrics illustrating conditions of rental housing in the Lowcountry region and comparing them with the state's average.

Metrics	Beaufort County	Colleton County	Hampton County	Jasper County	South Carolina
Number of Households					2
Total	70,607	15,145	6,924	9,832	1,894,711
Renter	20,049	3,675	1,811	3,146	589,362
% Renter	28%	24%	26%	32%	31%
Estimated Area Median Incon	16				
Annual	\$81,500	\$43,900	\$46,900	\$46,000	\$67,964
Monthly	\$2,038	\$1,098	\$1,173	\$1,150	\$1,699
30% of Estimated AMI	\$24,450	\$13,170	\$14,070	\$13,800	\$20,389
Maximum Affordable Housing	cost By ½ of Estimati	ed AMI	10 10 10		

Table 32: National Low income Housing Coalition Affordability Metrics 2020

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Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The significant impediments affecting fair housing for all protected classes in the Lowcountry are discussed in the following section which is taken from the Lowcountry Regional Analysis of Impediments to Fair Housing Choice.

- 1. Limited supply of subsidized housing
- 2. Transportation challenges
- 3. Limited facilities for the homeless
- 4. Financial challenges
- 5. Discrimination
- 6. Special client needs
- 7. Housing affordability

LRHC will work with the following agencies to address impediments to include:

LIMITED SUPPLY OF SUBSIDIZED HOUSING- Support local Housing Authorities in building a larger Inventory of subsidized housing in the region. Construction of new units for households earning less than 80% of the area median income. Rehabilitate owner occupied units scattered throughout the county benefitting low income qualifying families earning less than 80% of the area median income.

TRANSPORTATION - LCDG 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.

LIMITED FACILITIES FOR THE HOMELESS – Family Promise of Beaufort County is a faith-based organization that serves homeless families. It does not provide a permanent shelter, but rather partners with 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.

FINANCIAL CHALLENGES – Lowcountry Habitat for Humanity and Hilton Head Habitat for Humanity offer homebuyers' education class. These classes, provided in conjunction with areas banks.

DISCRIMINATION - Support organizations that educate the public on Fair Housing practices and encourage lenders to train employees on equitable lending practices.

SPECIAL CLIENT NEEDS - Support organizations that assist elderly, single-parent households, persons with physical or cognitive disabilities, and persons with limited English proficiency, especially Hispanic residents in our region.

HOUSING AFFORDABILITY – ACTIVITIES: NEW CONSTRUCTION - CHDO will construct new homeownership units in Lowcountry Region carning less than 30% of the area median income.

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Consolidated Plan

BEAUFORT COUNTY

Grantee Unique Appendices



The People and The Economy

Lowcountry Region

2020



BEAUFORT COUNTY

The 2020 edition of the People and the Economy is prepared by the Lowcountry Council of Governments. For further questions and comments, please contact:

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INTRODUCTION AND LOWCOUNTRY PEOFILE

INTRODUCTION

The People and the Economy 2020 updates and expands on the findings of the People and the Economy 2019. The information presented in this report offers a picture of socioeconomic conditions unique to the Lowcountry region. The report tracks the performance of key indicators relevant to population, housing, education, economy, public health, and crime and safety for the Lowcountry region. Also, the report includes a special section focusing on the COVID-19 pandemic, emerging in 2020.

The most recent data available at the time of publication, as well as historical data were obtained from multiples sources including, but not limited to U.S. Census Bureau, S.C. Revenue and Fiscal Affairs Office, S.C. Department of Employment and Workforce, and Annie E. Casey Foundation.

LOWCOUNTRY PROFILE

With land area of 2,848 square miles and 271,901 estimated population in 2019, the Lowcountry region comprises four counties and twenty-one municipallities. These include:

- Beaufort County: City of Beaufort and Towns of Bluffton, Hilton Head Island, and Port Royal
- Colleton County: City of Walterboro and Towns of Cottageville, Edisto Beach, Lodge, Smoaks, and Williams
- Hampton County: Towns of Brunson, Estill, Furman, Gifford, Hampton, Luray, Scotia, Varnville, and Yemassee
- Jasper County: City of Hardeeville and Town of Ridgeland

As shown in Figure 1, the Lowcountry Region is bisected by Interstate-95 and US 278 runs diagonally from the northwest to the southeast. The interstate is not only a major cross-country corridor, but also a critical conduit for the local economy and a gateway to the region's top tourist destinations. The region's economy is also driven by the Port of Charleston, the Port of Savannah in Georgia, and multiple military installations in the Beaufort and Savannah areas. US 17 connects the Lowcountry to downtown Savannah and the future Jasper Ocean Terminal to the south and to Charleston in the north. The region is served by CSX rail and Amtrak, with a passenger depot in the Town of Yemassee. There is a general aviation airport in each county, in addition to the nearby Charleston and Savannah-Hilton Head International Airports.

Beaufort County is situated along the southern portion of South Carolina's Atlantic coastal plain. It is bordered by Colleton County on the northeast, Hampton County on the northwest, Jasper County on the southwest, and the Atlantic Ocean on the south.

Colleton County is located in the southwestern region of South Carolina, on the Atlantic Ocean. It is bordered by Bamberg and Orangeburg Counties to the north, Allendale and Hampton Counties to the west, the Atlantic Ocean and Beaufort County to the south, Charleston County to the east, and Dorchester County to the northeast.

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INTRODUCTION AND LOWCOUNTRY PEOFILE

Hampton County, approximately 559 square miles in land area, is situated in the southeastern part of South Carolina. It is bordered on the northwest by Allendale County, to the west by Screven County, GA, to the southwest by Effingham County, GA, the north by Bamberg County, to the south by Jasper County, to the southeast by Beaufort County, and to the east by Colleton County, SC.

Jasper County, approximately 655 square miles in land area, is situated in the southeastern portion of South Carolina in the Atlantic coastal plain. The county is bordered by Beaufort County on the northeast, Chatham County, GA on the southwest, Effingham County, GA on the west across the Savannah River, Hampton County on the north, and the Atlantic Ocean on the south.

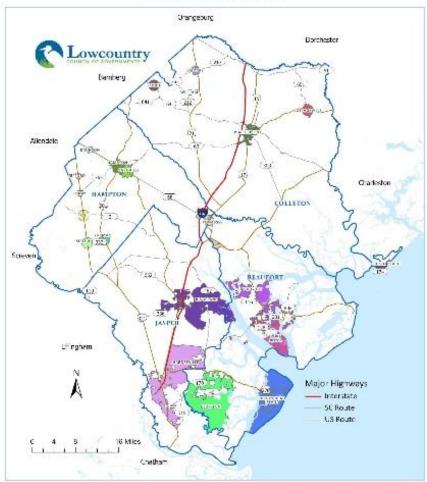


Figure 1: Lowcountry Location

Source: South Carolina Department of Natural Resources (SCDNR)

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POPULATION GROWTH

Between 2000 and 2010, the four county Lowcountry region was one of the fastest growing regions in the state, with Beaufort County being the fastest growing among the larger counties and Jasper County in the top ranks of the smaller counties. Table 1 shows that between 2010 and 2019, population growth in the Lowcountry slowed when compared with the period 2000 through 2010. The population growth reversed in Colleton and Hampton Counties between 2010 and 2019, Figure 1 illustrates Lowcountry's population in census block group.

Table 1: Population Change 2000-2019

	2000	2010	2018	2019	Percent Change 2000- 2010	Percent Change 2010- 2019	Percent Change 2018- 2019
Beaufort County	120,937	162,233	182,658	186,095	34.1%	14.7%	1.9%
City of Beaufort	12,950	12,361	13,336	13,404	-4.5%	8.4%	0.5%
Town of Bluffton	1,275	12,978	18,835	20,799	917.9%	60.3%	10.4%
Town of Hilton Head Island	33,862	37,099	39,820	40,007	9.6%	7.8%	0.5%
Town of Port Royal	3,950	10,678	12,446	12,770	170.3%	19.6%	2.6%
Colleton County	38,264	38,892	37,568	37,585	1.6%	-3.4%	0.0%
Town of Cottageville	707	766	821	885	8.3%	15.5%	7.8%
Town of Edisto Beach	641	414	574	604	-35.4%	45.9%	5.2%
Town of Lodge	114	120	46	95	5.3%	-20.8%	106.5%
Town of Smoaks	140	126	91	109	-10.0%	-13.5%	19.8%
City of Walterboro	5,153	5,398	5,503	5,477	4.8%	1.5%	-0.5%
Town of Williams	116	117	164	193	0.9%	65.0%	17.7%
Hampton County	21,386	21,090	19,807	19,564	-1.4%	-7.2%	-1.2%
Town of Brunson	589	554	471	555	-5.9%	0.2%	17.8%
Town of Estill	2,425	2,040	2,856	3,282	-15.9%	60.9%	14.9%
Town of Furman	286	239	250	216	-16.4%	-9.6%	-13.6%
Town of Gifford	370	288	287	266	-22.2%	-7.6%	-7.3%
Town of Hampton	2,837	2,808	2,608	2,560	-1.0%	-8.8%	-1.8%
Town of Luray	115	127	173	79	10.4%	-37.8%	-54.3%
Town of Scotia	227	215	252	307	-5.3%	42.8%	21.8%
Town of Varnville	2,074	2,162	1,877	1,854	4.2%	-14.2%	-1.2%
Town of Yemassee	807	1,027	985	979	27.3%	-4.7%	-0.6%
Jasper County	20,678	24,777	27,900	28,657	19.8%	15.7%	2.7%
City of Hardeeville	1,793	2,952	5,836	6,064	64.6%	105.4%	3.9%
Town of Ridgeland	2,518	4,036	3,948	3,911	60.3%	-3.1%	-0.9%
Lowcountry	201,265	246,992	267,933	271,901	22.7%	10.1%	1.5%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Total Population

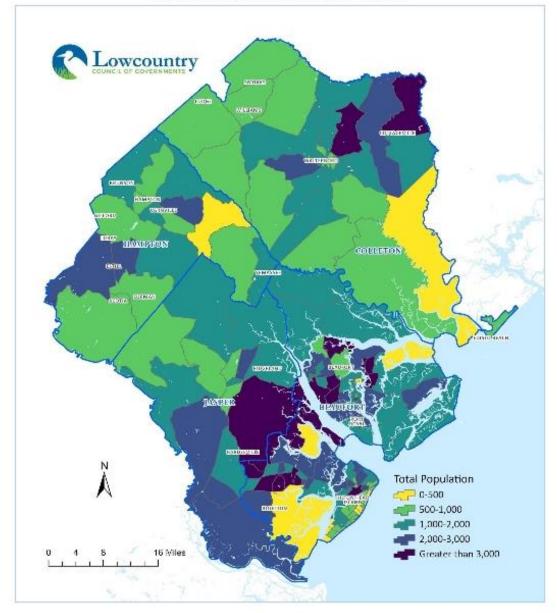
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Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Total Population

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POPULATION DENSITY

As shown in Table 2, the average population density in the Lowcountry area is 95.5 people per square mile. The densest areas are in portions of the City of Beaufort and the Town of Bluffton (Figure 3).

	Total Area in Square Miles	Land Area in Square Miles	2010 Census Population	2010 Population per Square Mile	2019 Estimated Population	2019 Population per Square Mile
Beaufort County	923.5	576.2	162,233	281.6	186,095	323.0
City of Beaufort	25.0	27.6	12,361	447.9	13,404	485.7
Town of Bluffton	54.2	51.3	12,978	253.0	20,799	405.4
Town of Hilton Head Island	69.1	41.4	37,099	897.0	40,007	967.3
Town of Port Royal	19.5	19.0	10,678	563.5	12,770	673.9
Colleton County	1,133.3	1,056.5	38,892	36.8	37,585	35.6
Town of Cottageville	3.4	3.4	766	224.2	885	259.1
Town of Edisto Beach	2.3	2.1	414	194.7	604	284.0
Town of Lodge	3.1	3.1	120	38.2	95	30.2
Town of Smoaks	1.6	1.6	126	77.3	109	66.9
City of Walterboro	6.8	6.5	5,398	831.7	5,477	843.9
Town of Williams	0.8	0.8	117	146.3	193	241.3
Hampton County	562.7	560.0	21,090	37.7	19,564	34.9
Town of Brunson	1.0	1.0	554	544.8	555	545.7
Town of Estill	3.2	3.2	2,040	631.6	3,282	1016.1
Town of Furman	3.1	3.1	239	76.7	216	69.3
Town of Gifford	1.0	1.0	288	297.8	266	275.1
Town of Hampton	4.5	4.5	2,808	622.2	2,560	567.3
Town of Luray	1.0	1.0	127	122.9	79	76.5
Town of Scotia	3.2	3.2	215	67.9	307	97.0
Town of Varnville	3.8	3.8	2,162	564.2	1,854	483.8
Town of Yemassee	6.4	6.4	1,027	161.1	979	153.6
Jasper County	701.6	655.2	24,777	37.8	28,657	43.7
City of Hardeeville	56.2	45.2	2,952	65.4	6,064	134.3
Town of Ridgeland	48.8	48.3	4,036	83.6	3,911	81.0
Lowcountry	3,321.1	2,847.9	246,992	86.7	271,901	95.5

Table 2: Population Density by Jurisdiction 2019

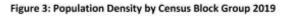
Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Total population

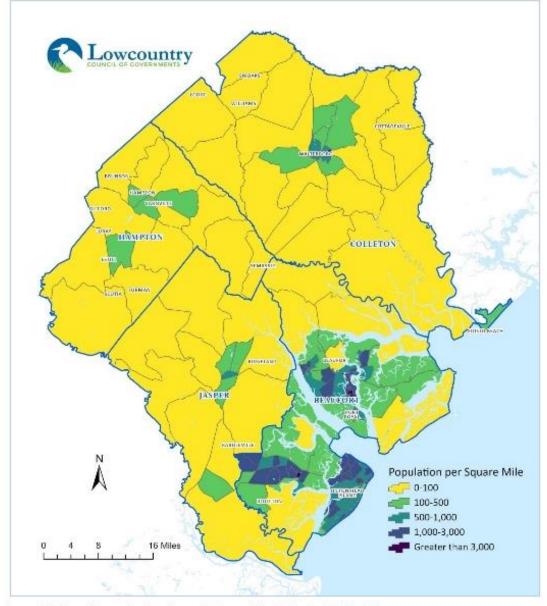
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Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Total Population

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POPULATION DIVERSITY

As shown in Table 3, each county has had significant changes in the population's race and ethnicity. Historically, the area's population was almost entirely composed of blacks and whites, with relatively small numbers of Asians, Hispanics, and Native Americans. Between 2000 and 2010, there was an influx of Hispanics to the region, with the largest increases in Beaufort and Jasper Counties. The Hispanic population continued to grow in the region from 2010 to 2019, although at a significantly lower rate.

	2000	2010	2018	2019	Percent Change 2000- 2010	Percent Change 2010- 2019	Percent Change 2018- 2019
Beaufort County							
Total Population	120,937	162,233	182,658	186,095	34.1%	14.7%	2.1%
Total Whites	85,451	124,690	141,066	142,874	45.9%	14.6%	1.4%
Total Blacks	29,005	31,942	35,306	35,544	10.1%	11.3%	0.7%
Total Hispanics	8,208	19,567	20,412	20,635	138.4%	5.5%	1.1%
Colleton County							
Total Population	38,264	38,892	37,568	37,585	1.6%	-3.4%	0.0%
Total Whites	21,245	22,626	21,815	21,836	6.5%	-3.5%	0.1%
Total Blacks	16,140	15,242	14,491	14,580	-5.6%	-4.3%	0.6%
Total Hispanics	551	1,094	1,187	1,205	98.5%	10.1%	1.6%
Hampton County							
Total Population	21,386	21,090	19,807	19,564	-1.4%	-7.2%	-1.2%
Total Whites	9,173	9,241	8,614	8,383	0.7%	-9.3%	-2.5%
Total Blacks	11,906	11,435	10,712	10,588	-4.0%	-7.4%	-1.1%
Total Hispanics	547	744	788	787	36.0%	5.8%	-0.1%
Jasper County							
Total Population	20,678	24,777	27,900	28,657	19.8%	15.7%	3.1%
Total Whites	8,766	12,643	14,368	15,478	44.2%	22.4%	8.8%
Total Blacks	10,895	11,540	12,172	12,335	5.9%	6.9%	1.4%
Total Hispanics	1,190	3,752	3,684	3,851	215.3%	2.6%	4.5%
Lowcountry County							
Total Population	201,265	246,992	267,933	271,901	22.7%	10.1%	1.6%
Total Whites	124,635	169,200	185,863	188,571	35.8%	11.4%	1.6%
Total Blacks	67,946	70,159	72,681	73,047	3.3%	4.1%	0.5%
Total Hispanics	10,496	25,157	26,071	26,478	139.7%	5.3%	1.6%

Table 3: Race and Ethnicity 2000-2019

Note: Race refers to race alone or in combination with one or more other races. The whites, blacks, and Hispanics add up to more than the total county populations because Hispanics have been counted as members of one or more of the other races as well. Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Demographic and Housing Estimates

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AGE-GROUP POPULATION

As shown in Table 4, the number of people older than 65 has markedly increased in all four counties since 2010. With an increasingly aging population, it is likely that there will be increasing demands for ageappropriate services in the region. These older age groups are often retirees on fixed incomes. Declining numbers of younger people in the region suggests a shrinking current and future labor force. With an aging population, community development and planning may need to be reoriented to create appropriate services and infrastructure to suit different age groups. Figure 4 illustrates the median age of the population in the Lowcountry in 2019.

	2000	2010	2018	2019	Percent Change 2000-2010	Percent Change 2010-2019	Percent Change 2018-2019
Beaufort County							
Total Population	120,937	162,233	182,658	186,095	34.15%	14.71%	1.9%
Under 5	8,110	10,960	9,966	9,906	35.1%	-9.6%	-0.6%
5 to 9	8,033	9,566	10,141	9,771	19.1%	2.1%	-3.6%
10 to 14	7,747	8,553	9,612	10,078	10.4%	17.8%	4.8%
15 to 19	8,722	9,956	10,420	10,647	14.1%	6.9%	2.2%
20 to 24	10,002	11,756	12,311	12,069	17.5%	2.7%	-2.0%
25 to 34	16,434	20,137	20,924	21,006	22.5%	4.3%	0.4%
35 to 44	16,433	17,534	18,423	18,459	6.7%	5.3%	0.29
45 to 54	14,019	18,580	19,448	19,750	32.5%	6.3%	1.69
55 to 59	6,397	9,886	12,060	12,797	54.5%	29.4%	6.19
60 to 64	6,286	12,273	12,421	12,395	95.2%	1.0%	-0.29
65 to 74	11,329	20,137	28,838	29,884	77.7%	48.4%	3.69
75 to 84	5,913	9,698	13,467	14,803	64.0%	52.6%	9.99
85 and Over	1,512	3,197	4,627	4,530	111.4%	41.7%	-2.19
Colleton County							
Total Population	38,264	38,892	37,568	37,585	1.6%	-3.4%	0.09
Under 5	2,649	2,579	2,119	2,113	-2.6%	-18.1%	-0.39
5 to 9	2,957	2,515	2,435	2,231	-14.9%	-11.3%	-8.49
10 to 14	3,053	2,706	2,602	2,455	-11.4%	-9.3%	-5.69
15 to 19	2,889	2,682	2,009	2,333	-7.2%	-13.0%	16.19
20 to 24	2,045	2,229	2,289	2,300	9.0%	3.2%	0.5%
25 to 34	4,682	4,157	4,300	4,248	-11.2%	2.2%	-1.29
35 to 44	5,617	4,709	4,303	4,341	-16.2%	-7.8%	0.99
45 to 54	5,478	5,763	4,886	4,678	5.2%	-18.8%	-4.39
55 to 59	2,183	2,869	2,633	2,575	31.4%	-10.2%	-2.29
60 to 64	1,783	2,605	2,764	2,879	46.1%	10.5%	4.29
65 to 74	2,794	3,635	4,387	4,533	30.1%	24.7%	3.39
75 to 84	1,641	1,741	1,954	2,101	6.1%	20.7%	7.59
85 and Over	493	702	887	798	42.4%	13.7%	-10.09

Table 4: Age Cohorts 2000-2019

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Table 4: Age Cohorts 2000-2019 (continued)

	2000	2010	2018	2019	Percent Change 2000-2010	Percent Change 2010-2019	Percent Change 2018-2019
Hampton County							
Total population	21,386	21,090	19,807	19,564	-1.4%	-7.2%	-1.2%
Under 5	1,431	1,347	1,099	1,076	-5.9%	-20.1%	-2.1%
5 to 9	1,659	1,326	1,112	1,200	-20.1%	-9.5%	7.9%
10 to 14	1,774	1,473	1,345	1,180	-17.0%	-19.9%	-12.3%
15 to 19	1,599	1,524	1,273	1,269	-4.7%	-16.7%	-0.3%
20 to 24	1,256	1,229	1,126	1,082	-2.1%	-12.0%	-3.9%
25 to 34	3,052	2,648	2,581	2,533	-13.2%	-4.3%	-1.9%
35 to 44	3,290	2,915	2,503	2,464	-11.4%	-15.5%	-1.6%
45 to 54	2,923	3,103	2,596	2,551	6.2%	-17.8%	-1.7%
55 to 59	1,010	1,420	1,358	1,490	40.6%	4.9%	9.7%
60 to 64	797	1,276	1,329	1,207	60.1%	-5.4%	-9.2%
65 to 74	1,447	1,655	2,128	2,104	14.4%	27.1%	-1.1%
75 to 84	874	869	926	945	-0.6%	8.7%	2.1%
85 and Over	274	305	431	463	11.3%	51.8%	7.4%
Jasper County							
Total population	20,678	24,777	27,900	28,657	19.8%	15.7%	2.7%
Under 5	1,499	1,859	1,671	1,726	24.0%	-7.2%	3.3%
5 to 9	1,602	1,711	1,786	1,754	6.8%	2.5%	-1.8%
10 to 14	1,559	1,546	1,816	1,676	-0.8%	8.4%	-7.79
15 to 19	1,483	1,751	1,553	1,835	18.1%	4.8%	18.29
20 to 24	1,527	1,969	1,542	1,486	28.9%	-24.5%	-3.6%
25 to 34	3,063	3,685	3,950	3,850	20.3%	4.5%	-2.5%
35 to 44	3,282	3,217	3,524	3,588	-2.0%	11.5%	1.89
45 to 54	2,538	3,524	3,321	3,431	38.8%	-2.6%	3.39
55 to 59	1,041	1,428	1,838	1,734	37.2%	21.4%	-5.79
60 to 64	815	1,300	2,138	2,365	59.5%	81.9%	10.6%
65 to 74	1,273	1,671	3,267	3,603	31.3%	115.6%	10.3%
75 to 84	738	785	969	1,164	6.4%	48.3%	20.1%
85 and Over	258	313	525	445	21.3%	42.2%	-15.2%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Demographic and Housing Estimates

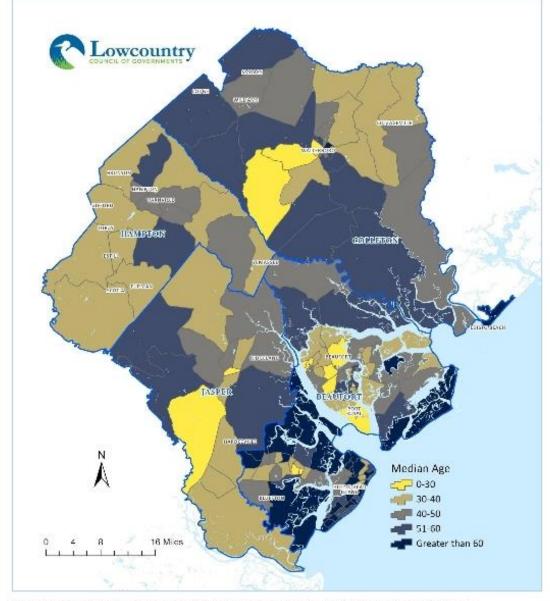
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Figure 4: Median Age by Census Block Group 2019



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Demographic and Housing Estimates

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HOUSING

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HOUSEHOLD FORMATION

Table 5 shows a rise in household formation in the region from 2000 to 2010, especially in Beaufort and Jasper Counties. One explanation for this statistic is the decrease in household size and the increasing prevalence of individual householders, a trend occurring nationwide. The postponement of family household formation can reduce a region's requirement for single family construction, placing greater emphasis on smaller unit housing. Changes in the demographic makeup of the Lowcountry population should continue to be closely monitored for their impact on housing demand, as well as other economic factors. Between 2010 and 2019, the rate of household formation has declined in comparison to the previous period.

	2000	2010	2018	2019	Percent Change 2000- 2010	Percent Change 2010- 2019	Percent Change 2018- 2019
Beaufort County							
Households	45,532	64,945	70,607	71,477	42.6%	10.1%	1.3%
Avg. Household Size	2.5	2.4	2.5	2.5	-3.6%	4.5%	0.8%
Family Households	33,060	45,322	48,251	49,408	37.1%	9.0%	2.6%
Avg. Family Size	2.9	2.8	3.0	3.0	-2.1%	6.0%	-0.4%
Colleton County							
Households	14,470	15,131	15,145	15,075	4.6%	-0.4%	-0.5%
Avg. Household Size	2.6	2.5	2.4	2.5	-3.1%	-3.5%	0.4%
Family Households	10,494	10,449	9,821	9,565	-0.4%	-8.5%	-2.4%
Avg. Family Size	3.1	3.0	3.0	3.1	-1.3%	2.0%	2.6%
Hampton County							
Households	7,444	7,598	6,924	6,993	2.1%	-8.0%	0.9%
Avg. Household Size	2.6	2.6	2.7	2.6	-2.7%	1.6%	-1.9%
Family Households	5,312	5,211	4,047	4,148	-1.9%	-20.4%	1.9%
Avg. Family Size	3.1	3.1	3.6	3.5	-1.3%	11.7%	-3.8%
Jasper County							
Households	7,042	8,517	9,982	10,269	20.9%	20.6%	3.4%
Avg. Household Size	2.8	2.7	2.7	2.7	-0.7%	0.4%	0.0%
Family Households	5,092	5,944	7,247	7,298	16.7%	22.8%	0.9%
Avg. Family Size	3.2	3.2	3.2	3.2	0.3%	-0.6%	0.3%
Lowcountry							
Households	74,488	96,191	102,658	103,814	29.1%	7.9%	1.2%
Avg. Household Size	2.6	2.5	2.5	2.5	-3.5%	2.7%	0.5%
Family Households	53,958	66,926	69,366	70,419	24.0%	5.2%	1.6%
Avg. Family Size	3.0	2.9	3.1	3.1	-2.2%	4.9%	-0.1%

Table 5: Household Formation 2000-2019

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Households and Families

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HOUSING

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HOUSING STOCK

Table 6 provides a historic perspective of housing growth in the Lowcountry. The data shows several trends, including the significant reduction in the growth of total housing units from 2010 to 2019 compared to the percent growth of previous decades. In the same period, the median house price had increased except for Hampton County. Figure 5 illustrates the median house value in the Lowcountry region in 2019.

Table 6: Housing Stock 2000-2019

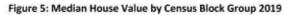
Beaufort County	2000	2010	2018	2019	Percent Change 2000- 2010	Percent Change 2010- 2019	Percent Change 2018- 2019
Beaufort County							
Total Housing Units	60,509	93,023	97,831	99,204	53.7%	6.6%	1.4%
Total Occupied Units	45,532	64,945	70,607	71,477	42.6%	10.1%	1.2%
Percent Occupied	73.2%	70.6%	72.2%	72.1%	-3.6%	2.1%	-0.1%
Total Vacant Units	14,977	28,078	27,224	27,727	87.5%	-1.3%	1.8%
Percent Vacant	24.8%	30.2%	27.8%	27.90%	21.8%	-7.6%	0.4%
Vacant Recreational Units	9,613	14,902	20,975	21,296	55.0%	42.9%	1.5%
Median House Value	\$213,900	\$290,900	\$288,900	\$298,100	36.0%	2.5%	3.2%
Median Gross Rent	\$690	\$988	\$1,157	\$1,202	43.2%	21.7%	3.9%
Colleton County	100000	interes.	hillion .				2026.5
Total Housing Units	18,129	19,901	20,015	20,112	9.8%	1.1%	0.5%
Total Occupied Units	14,470	15,131	15,145	15,075	4.6%	-0.4%	-0.5%
Percent Occupied	80.3%	75.0%	75.7%	75.0%	-6.6%	0.0%	-0.9%
Total Vacant Units	3,659	4,770	4,870	5,037	30.4%	5.6%	3.49
Percent Vacant	20.2%	24.0%	24.3%	25.0%	18.8%	4.2%	2.99
Vacant Recreational Units	1,907	1,433	2,181	2,060	-24.9%	43.8%	-5.59
Median House Value	\$73,200	\$90,000	\$85,100	\$90,040	23.0%	0.4%	6.29
Median Gross Rent	\$405	\$632	\$716	\$749	56.0%	18.5%	4.69
Hampton County							
Total Housing Units	8,582	9,140	9,140	9,181	6.5%	0.4%	0.49
Total Occupied Units	7,444	7,598	6,924	6,993	2.1%	-8.0%	1.09
Percent Occupied	78.1%	73.7%	75.8%	76.20%	-5.6%	3.4%	0.5%
Total Vacant Units	1,138	1,542	2,216	2,188	35.5%	41.9%	-1.39
Percent Vacant	13.3%	16.9%	24.2%	23.80%	27.1%	40.8%	-1.79
Vacant Recreational Units	300	392	632	607	30.7%	54.8%	-4.0%
Median House Value	\$62,300	\$79,600	\$73,000	\$72,300	27.8%	-9.2%	-1.09
Median Gross Rent	\$370	\$580	\$551	\$607	56.8%	4.7%	10.29
Jasper County							
Total Housing Units	7,928	10,299	11,562	11,865	29.9%	15.2%	2.6%
Total Occupied Units	7,042	8,517	9,982	10,269	20.9%	20.6%	2.99
Percent Owner Occupied	77.7%	68.9%	86.3%	86.50%	-11.3%	25.5%	0.29
Total Vacant Units	886	1,782	1,580	1.596	101.1%	-10.4%	1.0%
Percent Vacant	11.2%	17.3%	13.7%	13.50%	54.5%	-22.0%	-1.5%
Vacant Recreational Units	233	374	533	562	60.5%	50.3%	5.4%
Median House Value	\$77,600	\$118,700	\$154,400	\$166,200	53.0%	40.0%	7.6%
Median Gross Rent	\$493	\$759	\$906	\$929	54.0%	22.4%	2.5%

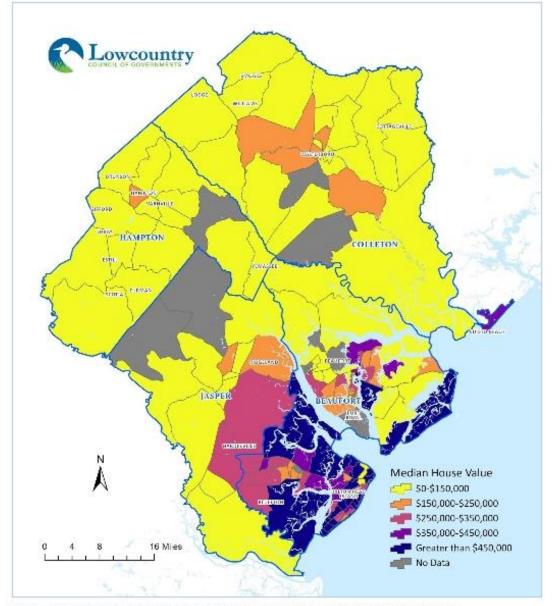
Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Selected Housing Characteristics

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Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Selected Housing Characteristics

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2020

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HOUSING

HOUSING TYPE

When considering housing type, Jasper County has the greatest growth in multi-family housing. Especially, the 10-19-unit housing has increased dramatically at 1,355.6% between 2010-2019 (Table 7).

Table 7: Housing Type 2010-2019

Beaufort County	2010	2018	2019	Percent Change 2010-2019	Percent Change 2018-2019
Beaufort County					
1-Unit, detached	53,717	60,573	61,508	14.5%	1.5%
1-Unit, attached	4,782	6,540	6,804	42.3%	4.09
2 Units	1,486	791	661	-55.5%	-16.49
3-4 Units	3,314	2,628	2,685	-19.0%	2.29
5-9 Units	5,508	4,856	4,862	-11.7%	0.19
10-19 Units	3,186	4,452	3,921	23.1%	-11.99
20 or more Units	7,796	9,260	9,668	24.0%	4.49
Mobile Homes	9,289	8,695	9,003	-3.1%	3.5%
Boat, RV, etc.	64	36	92	43.8%	155.69
Colleton County					
1-Unit, detached	10,798	10,808	10,595	-1.9%	-2.0%
1-Unit, attached	314	155	119	-62.1%	-23.2%
2 Units	158	261	302	91.1%	15.79
3-4 Units	288	516	557	93.4%	7.9%
5-9 Units	420	322	286	-31.9%	-11.29
10-19 Units	166	184	204	22.9%	10.99
20 or more Units	246	166	198	-19.5%	19.39
Mobile Homes	7,301	7,579	7,821	7.1%	3.29
Boat, RV, etc.	13	24	30	130.8%	25.09
Hampton County					
1-Unit, detached	5,587	5,064	5,221	-6.6%	3.1%
1-Unit, attached	10	25	37	270.0%	48.09
2 Units	60	46	44	-26.7%	-4.39
3-4 Units	143	273	214	49.7%	-21.6%
5-9 Units	218	191	170	-22.0%	-11.09
10-19 Units	28	10	9	-67.9%	-10.09
20 or more Units	69	69	60	-13.0%	-13.09
Mobile Homes	2,957	3,462	3,426	15.9%	-1.09
Boat, RV, etc.	0	0	0	0%	0%
Jasper County					
1-Unit, detached	5,942	6,570	6,902	16.2%	5.19
1-Unit, attached	30	183	229	663.3%	25.19
2 Units	128	27	19	-85.2%	-29.6%
3-4 Units	58	175	130	124.1%	-25.79
5-9 Units	212	534	511	141.0%	-4.39
10-19 Units	9	186	131	1,355.6%	-29.69
20 or more Units	65	319	357	449.2%	11.99
Mobile Homes	3,149	3,556	3,563	13.1%	0.29
Boat, RV, etc.	0	12	23	N/A	91.79

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Selected Housing Characteristics

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EDUCATION

THREE-YEAR OLD AND FOUR-YEAR OLD SCHOOL ENROLLMENT

According to the Current State of Scientific Knowledge on Pre-Kindergarten Effects report (2017), the preschool induced improvements in learning are detectable during elementary school. Children attending a diverse array of state and school district preschool programs are more ready for kindergarten at the end of their preschool year than children who do not attend preschool. Learning disparities start with educational disparities, and children who are unprepared often do not catch up.

As shown in Figure 6, between 2010-2019, the trend in 3- and 4-year-old enrollment in both public and private school in the Lowcountry region has decreased except for Hampton County. When comparing to the state, Colleton and Jasper Counties have had a relatively lower percentage of 3- and 4-year-old school enrollment.

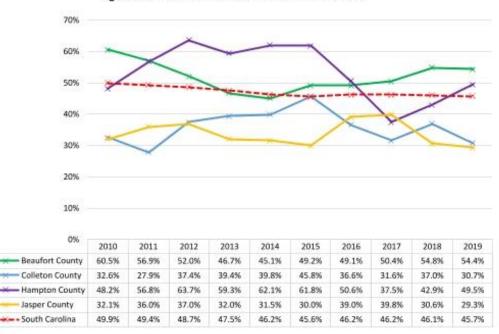


Figure 6: 3- and 4-Year-Old School Enrollment 2010-2019

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, School Enrollment

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EDUCATION

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EDUCATIONAL ATTAINMENT

The educational attainment of the population in the Lowcountry can influence economic development, earning potential, and quality of life. Between 2000 and 2019, all counties in the Lowcountry made strides to increase the population that holds a high school diploma or equivalent, as highlighted in Table 8. All counties also had an increase in the percentage of the population that holds a bachelor's degree and graduate degree.

	2000	2010	2018	2019
Beaufort County				
Less than High School	12.2%	9.4%	7.1%	7.2%
High School or Equivalent	24.2%	24.2%	22.9%	22.3%
Some College or Associate's	30.5%	29.0%	29.6%	29.3%
Bachelor's	21.6%	23.2%	23.6%	24.1%
Graduate	11.6%	14.1%	16.7%	17.1%
Colleton County				
Less than High School	30.4%	24.7%	13.3%	13.4%
High School or Equivalent	37.0%	39.1%	44.1%	45.4%
Some College or Associate's	21.1%	22.6%	27.3%	26.6%
Bachelor's	7.4%	9.5%	9.8%	9.6%
Graduate	4.2%	4.2%	5.5%	4.9%
Hampton County				
Less than High School	33.1%	24.1%	17.6%	19.0%
High School or Equivalent	37.8%	41.0%	46.9%	42.5%
Some College or Associate's	19.1%	23.9%	24.1%	26.6%
Bachelor's	7.2%	7.6%	8.5%	8.8%
Graduate	2.9%	3.3%	2.9%	3.0%
Jasper County				
Less than High School	34.9%	25.1%	18.5%	18.2%
High School or Equivalent	35.9%	39.6%	38.3%	37.5%
Some College or Associate's	20.5%	25.8%	26.2%	26.5%
Bachelor's	6.2%	6.7%	11.0%	11.2%
Graduate	2.6%	2.7%	5.9%	6.6%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Educational Attainment

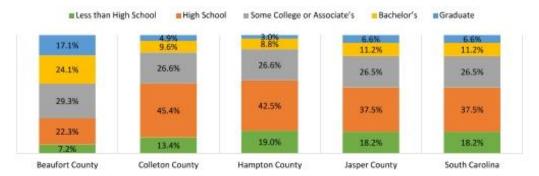
In 2019, as shown in Figure 7, much of the Lowcountry lagged the state in the percentage of the population that has bachelor's, or graduate degrees. This trend is not homogeneous across all the Lowcountry counties. Beaufort County exceeded state averages in postsecondary levels of educational attainment in 2019. Meanwhile, Beaufort and Colleton Counties had a higher percentage of the population with less than a high school diploma than the state.

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Figure 7: Educational Attainment for Population 25 Years and Over 2019



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Educational Attainment

HIGH SCHOOL GRADUATION

A high school diploma is a ticket to better employment options and further education. The Department of Education's goal is an 83.8% graduation rate in the state high schools in 2020 (SCED, n.d.).

Many high schools in the Lowcountry region outperformed the state's goal years ago. In 2020, the top three highest graduation rates were May River High School and Whale Branch Early College High School in Beaufort County and Estill High School in Hampton County at 91.9%, 90.6%, and 88.7% respectively (Table 9).

Table 9: School Four Year Cohort Graduation Rate 2015-2020

	2015	2016	2017	2018	2019	2020
Beaufort County						
Beaufort High	80.2%	85.3%	87.5%	81.7%	84.4%	81.1%
Hilton Head Island High	87.7%	89.0%	90.2%	91.7%	87.8%	87.3%
Battery Creek High	81.0%	80.4%	77.4%	76.6%	83.9%	84.2%
Bluffton High	73.6%	84.0%	82.7%	87.2%	85.2%	82.5%
Whale Branch Early College High	71.4%	81.7%	83.9%	88.8%	90.0%	90.6%
May River High	N/A	N/A	93.0%	97.3%	94.1%	91.9%
Colleton County						
Colleton County High	80.3%	85.2%	86.5%	85.0%	78.4%	78.1%
Hampton County						
Wade Hampton High	87.3%	81.1%	86.9%	84.6%	87.6%	83.3%
Estill High	87.0%	77.3%	84.4%	87.9%	88.3%	88.7%
Jasper County						
Ridgeland-Hardeeville High	75.4%	80.4%	73.6%	71.8%	81.6%	82.8%
South Carolina	80.3%	82.6%	84.6%	81.0%	81.1%	82.2%
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Note: State' goal refers to percent of students graduating on-time (all students). On-time graduation means graduation within four years of the initial enrollment in High School.

Source: South Carolina Department of Education, School Report Cards

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HOUSEHOLD INCOME

Incomes are distributed unevenly in the Lowcountry with Beaufort County reporting higher median household and per capita incomes than the state since 2000. Table 10 shows substantial increases in all income measures in all four counties from 2000 to 2019. However, with the inflation adjustment, all median incomes have decreased since 2000. Between 2010 and 2018, inflation-adjusted median household incomes had declined in all four counties, while inflation-adjusted per capita incomes had decreased in Colleton and Hampton Counties. Figure 8 illustrates the median household income in the Lowcountry in 2019.

Income Type	2000	2010	2018	2019	Percent Change 2000- 2010	Percent Change 2010- 2019	Percent Change 2018- 2019
Beaufort County							
Median Household Income	\$46,992	\$55,286	\$63,110	\$68,377	17.6%	23.7%	8.3%
Inflation Adjusted	\$69,773	\$65,065	\$64,253	\$68,377	-6.7%	5.1%	6.4%
Per Capita Income	\$25,377	\$32,731	\$36,306	\$38,946	29.0%	19.0%	7.3%
Inflation Adjusted	\$37,979	\$38,520	\$36,964	\$38,946	1.4%	1.1%	5.4%
Colleton County							
Median Household Income	\$29,733	\$33,263	\$36,276	\$36,324	11.9%	9.2%	0.1%
Inflation Adjusted	\$35,238	\$39,146	\$36,933	\$36,324	11.1%	-7.2%	-1.69
Per Capita Income	\$14,831	\$17,842	\$21,003	\$21,377	20.3%	19.8%	1.89
Inflation Adjusted	\$22,021	\$20,998	\$21,383	\$21,377	-4.6%	1.8%	0.09
Hampton County							
Median Household Income	\$28,771	\$34,846	\$32,453	\$33,429	21.1%	-4.1%	3.09
Inflation Adjusted	\$42,719	\$41,009	\$33,041	\$33,429	-4.0%	-18.5%	1.29
Per Capita Income	\$13,129	\$16,262	\$17,523	\$18,424	23.9%	13.3%	5.19
Inflation Adjusted	\$19,497	\$19,138	\$17,840	\$18,424	-1.8%	-3.7%	3.39
Jasper County							
Median Household Income	\$30,727	\$37,393	\$41,930	\$45,601	21.7%	22.0%	8.89
Inflation Adjusted	\$45,623	\$44,007	\$41,690	\$45,601	-3.5%	3.6%	9.49
Per Capita Income	\$14,161	\$17,997	\$22,406	\$24,566	27.1%	36.5%	9,69
Inflation Adjusted	\$21,026	\$21,180	\$22,812	\$24,566	0.7%	16.0%	7.79
South Carolina							
Median Household Income	\$37,082	\$43,939	\$51,015	\$53,199	18.5%	21.1%	4.3%
Inflation Adjusted	\$55,059	\$51,711	\$51,939	\$53,199	-6.1%	2.9%	2.49
Per Capita Income	\$18,795	\$23,443	\$27,986	\$29,426	24.7%	25.5%	5.19
Inflation Adjusted	\$27,907	\$27,689	\$28,493	\$29,426	-0.8%	6.3%	3.39

Table 10: Household Income 2000-2019

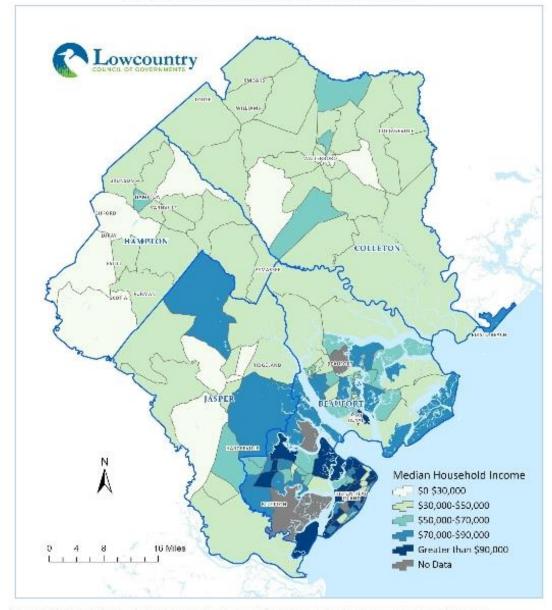
Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Median Income in the Past 12 Months and Per Capita in the Past 12 Months; U.S. Bureau of Labor Statistics, Consumer Price Index (CPI) Inflation Calculator

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Figure 8: Median Household Income by Census Block Group 2019



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Median Income in the Past 12 Months

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FAMILY INCOME

The U.S. Department of Housing and Urban Development (HUD) estimates median family incomes annually. Data for the Lowcountry, shown in Table 11, demonstrates declining buying power from 2000 to 2019 for much of the region. Inflation-adjusting median family income shows that while families across the Lowcountry are bringing home larger paychecks, real take home pay has decreased as the price of goods and services has increased. Only Beaufort County had shown an increase in median family income both before and after inflation-adjusted dollars between 2000-2020, as shown in Table 11.

	2000	2010	2019	2020	Percent Change 2000 - 2010	Percent Change 2010- 2020	Percent Change 2019- 2020
Beaufort County							
Median Family Income	\$52,710	\$66,400	\$83,000	\$81,500	26.0%	22.7%	-1.8%
Inflation Adjusted	\$78,892	\$78,029	\$83,283	\$81,500	-1.1%	4.4%	-2.1%
Colleton County							
Median Family Income	\$34,172	\$43,100	\$44,300	\$43,900	26.1%	1.9%	-0.9%
Inflation Adjusted	\$51,146	\$50,648	\$44,446	\$43,900	-1.0%	-13.3%	-1.2%
Colleton County							
Median Family Income	\$34,561	\$43,900	\$46,800	\$46,900	27.0%	6.8%	0.2%
Inflation Adjusted	\$51,728	\$51,589	\$46,954	\$46,900	-0.3%	-9.1%	-0.1%
Hampton County							
Median Family Income	\$36,793	\$46,400	\$44,400	\$46,000	26.1%	-0.9%	3.6%
Inflation Adjusted	\$55,069	\$54,526	\$44,546	\$46,000	-1.0%	-15.6%	3.3%
South Carolina							
Median Family Income	\$45,000	\$55,700	\$65,400	\$66,300	23.8%	19.0%	1.4%
Inflation Adjusted	\$67,353	\$65,455	\$65,615	\$66,300	-2.8%	1.3%	1.0%

Table 11: Median Family Income 2000-2020

Source: U.S. Department of Housing and Urban Development, Income Limits; U.S. Bureau of Labor Statistics, Consumer Price Index (CPI) Inflation Calculator

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LOW AND MODERATE INCOME

HUD defines low and moderate income (LMI) households as those households with incomes no greater than 80% of HUD area median family income (HAMFI). Table 12 depicts income as a percentage of the HAMFI for each county in the Lowcountry. Between 2013-2017, the LMI households increased in the Lowcountry except for Jasper County. In 2017, the LMI households comprised 40.1% of all households in the Lowcountry region. Colleton County had the highest LMI households at 48%.

ab	le	12:	Income	Distribution	2013-2017

	2013	2014	2015	2016	2017
Beaufort County					
All Households	64,415	65,055	65,975	67,345	68,790
Income <= 30% HAMFI	9.9%	9.9%	10.8%	10.4%	10.0%
Income > 30% to <= 50% HAMFI	9.8%	10.1%	10.7%	11.6%	10.8%
Income > 50% to <= 80% HAMFI	17.5%	20.9%	18.9%	18.2%	17.8%
LMI	37.2%	40.9%	40.4%	40.2%	38.69
Income > 80% to <= 100% HAMFI	9.8%	9.2%	9.3%	10.2%	10.69
Income > 100% HAMFI	53.0%	50.7%	50.2%	49.6%	50.89
Colleton County					
All Households	14,905	14,680	14,775	14,865	15,139
Income <= 30% HAMFI	11.1%	11.0%	12.0%	11.7%	10.49
Income > 30% to <= 50% HAMFI	12.7%	13.9%	13.5%	13.4%	13.19
Income > 50% to <= 80% HAMFI	19.8%	20.5%	20.5%	21.8%	21.39
LMI	43.6%	45.4%	46.1%	46.9%	44.89
Income > 80% to <= 100% HAMFI	8.6%	10.2%	10.6%	11.6%	12.39
Income > 100% HAMFI	47.8%	44.3%	43.5%	41.5%	42.89
Hampton County					
All Households	7,470	7,465	7,530	7,290	7,13
Income <= 30% HAMFI	15.7%	14.9%	12.5%	10.6%	9.59
Income > 30% to <= 50% HAMFI	12.9%	11.6%	13.9%	15.4%	14.29
Income > 50% to <= 80% HAMFI	15.9%	17.4%	20.7%	23.3%	24.39
LMI	44.4%	43.9%	47.1%	49.2%	48.09
Income > 80% to <= 100% HAMFI	9.6%	10.6%	11.4%	10.2%	11.99
Income > 100% HAMFI	46.0%	45.4%	41.4%	40.5%	40.19
Jasper County					
All Households	8,565	8,750	9,095	9,300	9,71
Income <= 30% HAMFI	11.3%	10.3%	10.1%	12.4%	10.59
Income > 30% to <= 50% HAMFI	11.9%	13.0%	13.7%	9.7%	10.99
Income > 50% to <= 80% HAMFI	19.1%	17.1%	16.4%	17.5%	16.69
LMI	42.3%	40.4%	40.2%	39.6%	38.09
Income > 80% to <= 100% HAMFI	7.6%	10.9%	13.2%	13.4%	13.99
Income > 100% HAMFI	50.1%	48.7%	46.8%	47.0%	48.19

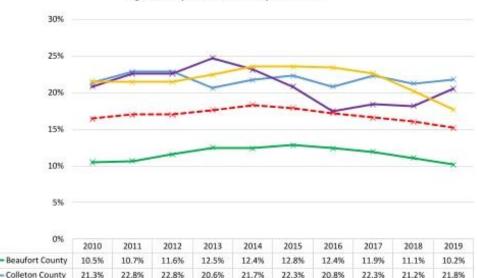
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHASE) Data

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POVERTY

The U.S. Census Bureau (2018) uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. The detail of poverty thresholds can be seen in Glossary of Terms).

As shown in Figure 9, between 2010 and 2019, the percentage of people living below the poverty level had declined in the Lowcountry, with the exception of Colleton County. In 2019, Colleton County had the most population in poverty at 21.8%, while Beaufort County had the lowest rate at 10.2%.



23.1%

23.5%

18.3%

20.8%

23.5%

17.9%

17.5%

23.4%

17.2%

18.4%

22.6%

16.6%

18.2%

20.2%

16.0%

20.5%

17.7%

15.2%

Figure 9: Population in Poverty 2008-2018

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Poverty Status in the Past 12 Months

24.7%

22.4%

17.6%

22.6%

21.4%

17.0%

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- Hampton County

Jasper County

- ---- South Carolina

20.8%

21.5%

16.4%

22.6%

21.4%

17.0%

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Poverty is not evenly distributed across the Lowcountry. Table 13 shows that people younger than 18 years old are disproportionately affected, particularly in Colleton County where one in three children live below the poverty level. Race is also a major factor in regional poverty rates. Across all four counties, blacks and Hispanics face higher poverty rates than whites except for Hampton County's Hispanics. Beaufort County's blacks and Hispanics have not benefited equally from the relatively low overall poverty rate in the county. Moreover, Table 13 suggests the higher the education of the population, the less the poverty rates. Figure 10 shows the areas of people in poverty in the Lowcountry region in 2019.

Table 13: Population in Poverty by Demographics 2019

	Beaufort County	Colleton County	Hampton County	Jasper County	South Carolina
Age Group					
Under 18 Years	18.5%	37.9%	31.5%	30.3%	22.2%
18 to 64 Years	10.2%	18.9%	18.6%	15.9%	14.3%
65+ Years	4.4%	11.5%	12.8%	9.6%	9.4%
Race and Ethnicity					
White	6.4%	16.4%	13.6%	15.3%	10.9%
Black	23.6%	25.5%	25.8%	19.6%	24.5%
Hispanic (any race)	17.7%	54.7%	12.3%	39.8%	26.2%
Educational Attainment (25+)					
Less than High School or Equivalent	18.3%	32.3%	34.4%	21.8%	28.6%
High School	13.3%	19.8%	15.8%	13.9%	14.9%
Some college or Associate's	6.7%	10.8%	10.5%	14.9%	9.9%
Bachelor's or Higher	3.1%	3.3%	1.6%	3.9%	4.0%
Work Experience					
Full Time	2.6%	4.7%	5.8%	5.9%	3.2%
Part Time	11.4%	22.7%	21.4%	20.7%	18.8%
Not Work	12.3%	28.8%	28.2%	20.2%	21.9%

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Poverty Status in the Past 12 Months

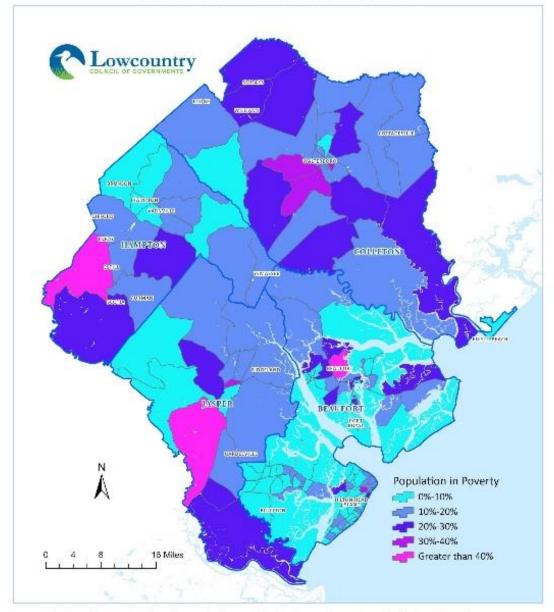
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Figure 10: Population in Poverty by Census Block Group 2019



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Poverty Status in the Past 12 Months

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BEAUFORT COUNTY

UNEMPLOYMENT

Figure 11 shows that the Lowcountry's unemployment rates had continued to fall between 2010 and 2019. Beaufort and Jasper County had remained lower than the state's unemployment rate during this period. Colleton and Hampton Counties had unemployment rates higher than the rest of the region and the state with the averages more recently converging. Figure 12 on page 26 depicts the unemployment rates in the Lowcountry in 2019.

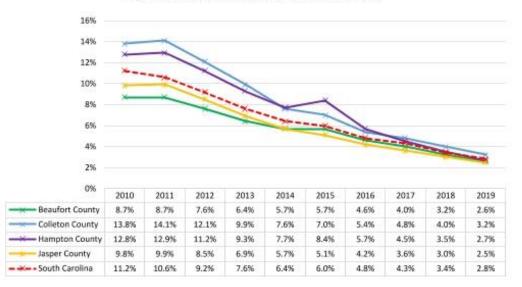


Figure 11: Annual Unemployment Rate 2010-2019

Another useful picture of employment comes from comparing the most recent labor force and employment numbers with those from the previous year. Table 14 shows that more people were employed in November 2019 than in November 2020, and the labor force is also larger except for Jasper County.

Table 14: Labor Force an	d Employment Novembe	r 2019 and November 2020
--------------------------	----------------------	--------------------------

	November 2019		Octobe	er 2020	November 2020		
	Labor Force	% Employed	Labor Force	% Employed	Labor Force	% Employed	
Beaufort County	77,607	98.0%	79,608	96.8%	77,206	96.7%	
Colleton County	16,698	97.4%	17,037	95.4%	16,550	95.3%	
Hampton County	8,356	97.9%	8,558	96.4%	8,220	96.2%	
Jasper County	12,562	98.1%	12,908	96.5%	12,583	96.4%	
South Carolina	2,383,533	97.6%	2,387,736	95.8%	2,325,535	95.6%	

Source: SC WORKS, Labor Force Employment and Unemployment (LAUS)

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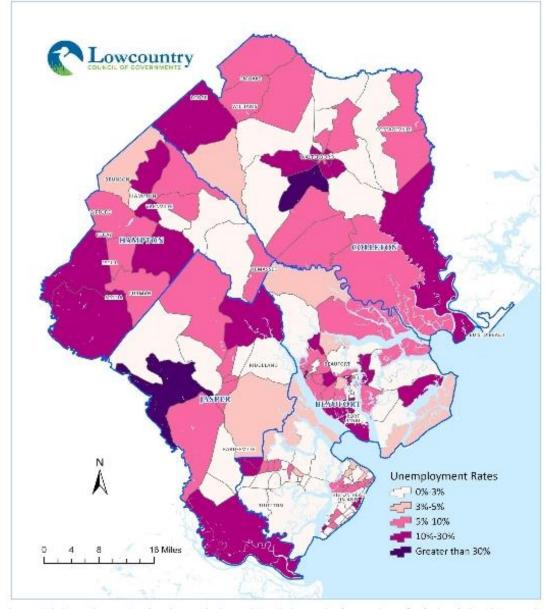
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Source: SC WORKS, Labor Force Employment and Unemployment (LAUS)



Figure 12: Unemployment Rate by Census Block Group 2019



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Employment Status for the Population 16 Years and Over

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EMPLOYMENT AND EARNINGS

The tables below use the Quarterly Workforce Indicators (QWI) which allows for analysis by demographics of a particular local labor market or industry, for instance, identifying worker flows (hires and turnover) as well as net employment growth. Between 2015 and 2019, total employment and monthly earnings across all four counties have continued to rise (Table 15). Most employment in 2019 occurred in the healthcare and social assistance and accommodations and food services industries (Table 16).

	2015	2016	2017	2018	2019
Beaufort County					
Total Employment	49,466	50,563	52,130	53,958	54,684
Average Monthly Earnings (\$)	\$3,230	\$3,353	\$3,449	\$3,507	\$3,684
New Hires	11,099	11,483	11,588	12,151	12,271
Average New Hire Earnings (\$)	\$2,172	\$2,272	\$2,296	\$2,349	\$2,423
Turnover (%)	10.8%	11.2%	10.8%	11.1%	12.5%
Colleton County					
Total Employment	8,572	8,753	9,010	9,129	8,926
Average Monthly Earnings (\$)	\$2,635	\$2,767	\$2,877	\$3,047	\$3,132
New Hires	1,498	1,759	1,868	1,841	1,878
Average New Hire Earnings (\$)	\$1,780	\$1,892	\$1,938	\$2,010	\$2,166
Turnover (%)	9.1%	9.8%	9.6%	9.8%	10.09
Hampton County					
Total Employment	3,745	3,832	3,823	3,826	3,844
Average Monthly Earnings (\$)	\$3,374	\$3,430	\$3,487	\$4,168	\$3,812
New Hires	580	565	558	566	563
Average New Hire Earnings (\$)	\$2,075	\$2,044	\$2,070	\$2,309	\$2,396
Turnover (%)	7.8%	8.3%	8.4%	8.2%	8.3%
Jasper County					
Total Employment	6,725	7,100	7,695	7,869	8,085
Average Monthly Earnings (\$)	\$3,164	\$3,223	\$3,248	\$3,308	\$3,468
New Hires	1,352	1,537	1,649	1,707	1,610
Average New Hire Earnings (\$)	\$2,341	\$2,409	\$2,346	\$2,346	\$2,516
Turnover (%)	10.6%	10.8%	11.0%	11.3%	12.1%

Table 15: Employment and Earnings 2015-2019

Source: U.S. Census Bureau, Quarterly Workforce Indicators

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Table 16: Percent of Employment and Average Monthly Earnings by Industry 2019

	Beaufor	t County	Colletor	County	Hampto	n County	Jasper County	
	% Emp.	Earnings	% Emp.	Earnings	% Emp.	Earnings	% Emp.	Earnings
Agriculture, Forestry, Fishing and Hunting	0.2%	\$4,203	4.0%	\$3,790	8.4%	\$3,993	1.4%	\$3,875
Mining, Quarrying, and Oil and Gas Extraction	N/A	N/A	0.2%	\$5,399	N/A	N/A	N/A	N/A
Utilities	0.6%	\$6,460	0.7%	\$7,589	0.6%	\$7,595	1.9%	\$8,13
Construction	6.1%	\$4,528	5.6%	\$4,134	5.2%	\$4,080	16.7%	\$4,682
Manufacturing	1.0%	\$4,350	6.5%	\$3,983	10.3%	\$5,175	4.3%	\$4,115
Wholesale Trade	1.1%	\$6,270	3.9%	\$5,795	6.7%	\$5,917	3.5%	\$5,273
Retail Trade	14.3%	\$2,587	13.9%	\$2,092	11.2%	\$2,055	15.6%	\$3,007
Transportation and Warehousing	1.2%	\$3,628	1.4%	\$4,364	2.0%	\$3,993	1.4%	\$3,444
Information	0.6%	\$2,969	1.5%	\$4,493	0.6%	\$6,281	0.2%	\$4,86
Finance and Insurance	2.8%	\$7,850	2.4%	\$4,309	1.6%	\$4,428	1.0%	\$5,062
Real Estate and Rental and Leasing	3.4%	\$4,466	0.9%	\$3,214	0.2%	\$3,523	1.1%	\$3,314
Professional and Technical Services	6.4%	\$6,449	1.7%	\$3,829	5.1%	\$12,846	3.2%	\$4,686
Management of Companies and Enterprises	2.0%	\$5,818	N/A	N/A	N/A	N/A	N/A	N/4
Administrative and Waste Services	7.3%	\$3,018	7.2%	\$3,056	1.2%	\$2,933	6.5%	\$3,444
Educational Services	7.3%	\$4,262	9.1%	\$2,589	12.2%	\$2,223	3.7%	\$3,249
Health Care and Social Assistance	13.2%	\$4,268	16.8%	\$3,340	15.6%	\$3,236	22.4%	\$2,537
Arts, Entertainment, and Recreation	4.1%	\$2,397	1.4%	\$2,947	N/A	N/A	0.9%	\$2,707
Accommodation and Food Services	17.9%	\$1,961	10.6%	\$1,491	5.0%	\$1,204	6.8%	\$1,729
Other Services, Except Public Administration	6.3%	\$3,145	2.2%	\$2,573	2.8%	\$2,334	2.1%	\$2,824
Public Administration	4.0%	\$4,089	10.1%	\$3,250	11.1%	\$2,732	7.3%	\$3,460

Source: U.S. Census Bureau, Quarterly Workforce Indicators

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TOURISM INDUSTRY

Tourism is vital for the success of the region's economy. The economic impact of tourism is measured by visitor expenditures and tourism-related jobs and payroll. As shown in Table 17, expenditures by visitors had increased from 2016 to 2019. Beaufort County, as one of the top tourism destinations in the state, had received the greatest amount of visitor spending and had the largest number of tourism-generated jobs. Colleton County, nationally recognized for the ACE Basin eco-tourism destination and several I-95 interchanges, ranks second for tourism expenditures and payrolls.

Table 17: Economic	Impact of Visitor	s 2016-2019
--------------------	-------------------	-------------

	2016	2017	2018	2019
Beaufort County				
Tourism Employment	13,850	14,170	14,590	15,280
Payroll from Tourism	\$249,570,000	\$261,570,000	\$270,780,000	\$294,880,000
Expenditures by Visitors	\$1,304,260,000	\$1,374,800,000	\$1,433,990,000	\$1,539,740,000
Colleton County				
Tourism Employment	1,080	1,090	1,100	1,120
Payroll from Tourism	\$20,780,000	\$21,580,000	\$22,050,000	\$22,850,000
Expenditures by Visitors	\$113,970,000	\$118,770,000	\$122,440,000	\$126,390,000
Hampton County				
Tourism Employment	120	120	120	120
Payroll from Tourism	\$2,190,000	\$2,340,000	\$2,330,000	\$2,420,000
Expenditures by Visitors	\$12,580,000	\$13,610,000	\$13,920,000	\$14,240,000
Jasper County				
Tourism Employment	700	710	730	720
Payroll from Tourism	\$12,540,000	\$13,010,000	\$13,480,000	\$13,330,000
Expenditures by Visitors	\$65,420,000	\$68,320,000	\$70,890,000	\$70,950,000

Source: SC Department of Parks Recreation and Tourism, the Economic Impact of Travel on South Carolina Counties

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CONSTRUCTION INDUSTRY

The Lowcountry region depends not only on hospitality and service employment, but also on the construction industry, especially in Beaufort County. Table 18 shows the recent trend of employment and payroll for construction jobs from 2016-2019. While the construction industry has not yet returned to pre-recession levels, the incremental growth in employment and wages suggests a recovering construction industry.

	2016	2017	2018	2019
Beaufort County				
Construction Employment	3,524	3,646	3,942	3,909
Average Weekly Wages	\$903	\$961	\$957	\$991
Average Annual Payroll	\$165,564,515	\$182,225,980	\$196,189,049	\$201,464,111
Colleton County				
Construction Employment	441	468	530	539
Average Weekly Wages	\$684	\$773	\$802	\$847
Average Annual Payroll	\$15,688,013	\$18,797,767	\$22,113,481	\$23,744,340
Hampton County				
Construction Employment	172	198	234	217
Average Weekly Wages	\$741	\$790	\$769	\$896
Average Annual Payroll	\$6,622,182	\$8,155,180	\$9,352,896	\$10,100,318
Jasper County				
Construction Employment	902	991	1,135	1,397
Average Weekly Wages	\$848	\$873	\$908	\$974
Average Annual Payroll	\$39,775,963	\$44,983,180	\$53,571,430	\$70,766,338

Table 18: Construction Employment and Payroll 2016-2019

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Building permits are a vital economic indicator tied to construction employment, future tax revenues, building permit fees and local purchases of building supplies, furniture, appliances, and other home furnishings. Table 19 shows the number of building permits issued each year for the construction of new dwelling units and commercial buildings between 2013 and 2019. This data suggests that the construction of single-family homes in all counties, except for Jasper County, have increased since 2013 then dropped in 2018. Average home values for new construction exceeded \$200,000, which falls outside the range of a starter home. In Beaufort County, these new homes will likely be unaffordable to those of modest income. However, in 2019 there was a dramatic increase in multifamily homes, with over \$140 million of new construction in Beaufort County.

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Table 19: Building Permits Activity 2013-2018

	2013	2014	2015	2016	2017	2018	2019
Beaufort County							
SF Number	988	1,131	1,471	1,375	3,453	1,523	1,350
SF Value	\$391,475,659	\$535,618,780	\$559,188,548	\$526,088,095	\$698,022,637	\$580,118,656	\$494,621,296
Average SF	\$396,230	\$473,580	\$380,142	\$382,610	\$202,150	\$380,905	\$366,386
MH Number	N/A	N/A	N/A	N/A	218	16	157
MH Value	N/A	N/A	N/A	N/A	N/A	815289	\$1,596,925.43
MF Number	70	32	N/A	20	60	45	639
MF Value	\$12,503,692	\$2,364,116	\$39,030,060	\$69,889,390	\$39,178,636	\$69,659,142	\$140,021,970
Commercial Number	35	48	109	70	261	113	82
Commercial Value	\$55,730,846	\$79,678,171	\$124,591,911	\$136,682,140	\$121,981,704	\$207,113,347	\$155,224,681
Colleton County	2013	2014	2015	2016	2017	2018	2019
SF Number	24	31	39	56	51	57	50
SF Value	\$9,629,254	\$6,005,745	\$7,520,147	\$16,752,782	\$15,588,905	\$13,147,929	\$13,218,345
Average 5F	\$401,219	\$193,734	\$192,824	\$299,157	\$305,665	\$230,665	\$264,367
MH Number	163	147	72	103	207	137	102
MH Value	N/A	N/A	N/A	N/A	N/A	34200	455,488
MF Number	0	0	0	0	0	0	0
MF Value	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Commercial Number	16	6	12	13	13	20	7
Commercial Value	\$9,636,470	\$4,748,813	\$10,596,542	\$10,831,101	\$10,559,313	\$5,748,953	\$2,711,842
Hampton County	2013	2014	2015	2016	2017	2018	2019
SF Number	12	5	7	8	9	6	10
SF Value	\$1,757,201	\$912,396	\$1,204,236	\$1,610,646	\$2,033,119	\$1,627,238	\$2,159,829
Average SF	\$251,029	\$182,479	\$172,034	\$201,331	\$225,902	\$271,206	\$215,983
MH Number	0	18	13	21	32	44	39
MH Value	\$0	\$1,430,668	\$886,004	\$1,498,846	\$2,277,056	\$3,785,120	\$3,344,630
MF Number	0	0	0	1	0	0	0
MF Value	\$0	\$0	\$0	\$2,948,677	\$0	\$0	\$0
Commercial Number	5	1	8	12	12	7	10
Commercial Value	\$1,082,896	\$1,250,000	\$5,311,884	\$18,431,757	\$50,478,794	\$8,042,493	\$7,222,664
Jasper County	2013	2014	2015	2016	2017	2018	2019
SF Number	202	229	242	235	256	442	609
SF Value	\$49,951,993	\$55,305,213	\$58,212,931	\$57,146,563	\$61,512,090	N/A	\$138,622,469
Average SF	\$247,287	\$157,277	\$240,549	\$243,177	\$240,282	N/A	\$227,623
MH Number	82	85	68	85	94	110	180
MH Value	N/A	N/A	N/A	N/A	\$9,400	N/A	\$4,200,146
MF Number	0	0	4	27	0	0	0
MF Value	\$0	\$0	\$8,570,871	\$34,681,057	\$0	\$0	\$0
Commercial Number	12	13	9	24	18	29	30
Commercial Value	\$12,342,897	\$4,614,012	\$12,232,181	\$13,869,604	\$25,819,472	\$44,394,702	\$43,820,232

Note: SF = Single-Family Homes, MH = Manufactured Homes, MF = Multi-Family Home Projects. Source: County, City and/or Town Building Departments

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MILITARY

The military is a major driver of the national and the state economies, as well as the economy of the Lowcountry region. In 2019, South Carolina ranked 28 in the nation in total defense spending and 10 in personnel numbers. Beaufort County ranked fifth in the state in total defense spending and third in total personnel.

Table 20 shows \$401.3 million in military spending in Beaufort County, being home to the Marine Corps Air Station (MCAS), Marine Corps Recruit Depot (MCRD), and Naval Support Facility (NSF). Although data is only available for Beaufort County, military personnel and spending affects the economy and culture of the entire region.

Defense personnel includes military active duty, civilian, National Guard, and Reserve personnel. In 2019, the total number of military personnel was 12,008. Of this number, 10,606 (88%), 1,250 (10.4%), 101 (0.8%), and 51 (0.4%) were military active duty, civilian, National Guard, Reserve Personnel, respectively (Figure 13).



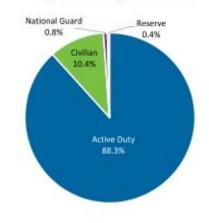


Table 20: Military Activity in Beaufort County 2014-2020

	2014	2015	2016	2017	2018	2019
Defense Personnel	11,077	11,402	28,646	11,924	12,044	12,008
Military Spending	\$477,700,000	\$487,900,000	\$372,600,000	\$401,300,000	\$301,200,000	\$318,200,000
Contract Spending	N/A	N/A	\$133,600,000	\$138,900,000	\$181,000,000	\$165,400,000

Source: U.S. Department of Defense, Defense Spending by State

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NET TAXABLE SALES

As shown in Table 21, as a result of the population and economic growth in the Lowcountry, net taxable sales climbed significantly in all four counties from fiscal year (FY) 2005-2007, then began to decline in FY 2008, most notably in Jasper County. In Beaufort County, sales apparently bottomed out in FY 2010. They began to rebound in FY 2011 and have continuously increased since. In Jasper County sales bottomed out in FY 2010. Beginning in FY 2011, they began to increase, and continued to do so until 2018, when they again began to decline. In both Colleton and Hampton Counties, sales bottomed out in FY 2011. Beginning in FY 2012, sales began to increase in both counties, and since then have fluctuated up and down.

Table	21: Net Taxable Sales	s Fiscal Year 2005-2019	

	Beaufort County	Colleton County	Hampton County	Jasper County
FY 2005	\$2,462,825,056	\$274,449,046	\$99,117,876	\$324,092,111
FY 2006	\$2,662,718,004	\$298,804,080	\$106,201,480	\$385,611,912
FY 2007	\$2,751,447,656	\$323,575,354	\$110,013,323	\$410,103,916
FY 2008	\$2,560,090,300	\$300,324,500	\$91,526,640	\$341,968,265
FY 2009	\$2,138,324,218	\$262,713,105	\$75,556,391	\$300,395,565
FY 2010	\$2,040,740,316	\$260,811,629	\$72,778,471	\$266,846,512
FY 2011	\$2,074,933,084	\$257,229,871	\$69,266,591	\$282,222,728
FY 2012	\$2,187,748,555	\$262,268,241	\$70,278,055	\$310,545,060
FY 2013	\$2,290,253,216	\$263,760,741	\$67,799,829	\$331,953,208
FY 2014	\$2,425,558,470	\$276,470,793	\$71,739,118	\$361,737,538
FY 2015	\$2,482,490,812	\$265,292,232	\$69,763,054	\$370,359,636
FY 2016	\$2,781,798,101	\$302,779,227	\$77,882,749	\$415,332,271
FY 2017	\$2,928,224,587	\$316,901,616	\$77,412,194	\$443,003,137
FY 2018	\$3,013,900,066	\$315,566,652	\$77,658,313	\$407,536,783
FY 2019	\$3,119,119,139	\$317,065,526	\$80,206,238	\$423,876,559
% Change 2010-2019	52.8%	21.6%	10.2%	58.8%

Source: SC Department of Revenue, Annual Report

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COMMUTING TIME AND DESTINATION

Commuting time refers to the travel time to work in minutes for workers 16 years and over who do not work at home. As shown in Figure 14, the average travel time to work in Beaufort and Jasper Counties had slightly increased from 2010. Colleton and Hampton Counties had relatively steady travel times. In 2019, Beaufort County has the shortest travel time to work at 22.7 minutes. While commuters in Colleton County have the longest travel time at 32.7 minutes.

This travel time to work of Lowcountry residents is explained by Table 22 which shows the Lowcountry residents travelling to work outside of their home counties.

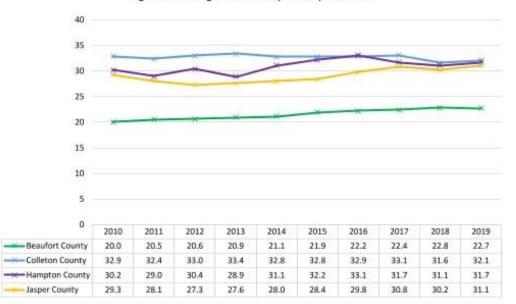


Figure 14: Average Travel Time (minutes) 2010-2019

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Means of Transportation to Work by Selected Characteristics

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Table 22: Workers Commuting Destinations 2005-2018

Destination County	2005		201	0	201	5	2018	
Continuation County	Total	Share	Total	Share	Total	Share	Total	Share
From Beaufort County to								
Beaufort County	42,150	79.9%	35,808	69.6%	40,960	69.4%	44,139	68.5%
Charleston County	1,907	3.6%	2,542	4.9%	2,976	5.0%	2,895	4.5%
Jasper County	2,248	4.3%	1,892	3.7%	2,326	3.9%	2,796	4.3%
Chatham County	1,032	2.0%	1,651	3.2%	2,432	4.1%	2,683	4.2%
Richland County	901	1.7%	1,519	3.0%	1,398	2.4%	1,601	2.5%
Greenville County	490	0.9%	997	1.9%	983	1.7%	1,114	1.7%
Lexington County	280	0.5%	640	1.2%	776	1.3%	846	1.3%
Horry County	479	0.9%	649	1.3%	659	1.1%	725	1.1%
Berkeley County	418	0.8%	401	0.8%	505	0.9%	515	0.8%
Spartanburg County	257	0.5%	471	0.9%	436	0.7%	451	0.7%
All Other Locations	2,581	4.9%	4,846	9.4%	5,609	9.5%	6,671	10.4%
From Colleton County to								
Colleton County	6,752	46.3%	5,917	40.5%	5,554	38.9%	5,656	36.8%
Charleston County	1.932	13.2%	2,398	16.4%	2,708	18.9%	2,883	18.7%
Dorchester County	734	5.0%	772	5.3%	868	6.1%	1,025	6.7%
Beaufort County	752	5.2%	637	4.4%	669	4.7%	743	4.8%
Berkeley County	437	3.0%	535	3.7%	580	4.1%	741	4.8%
Richland County	817	5.6%	771	5.3%	672	4.7%	691	4.5%
Orangeburg County	380	2.6%	432	3.0%	446	3.1%	444	2.9%
Lexington County	277	1.9%	270	1.9%	290	2.0%	353	2.3%
Hampton County	491	3.4%	315	2.2%	315	2.2%	316	2.1%
Greenville County	148	1.0%	306	2.1%	226	1.6%	274	1.8%
All Other Locations	1,867	12.8%	2,259	15.5%	1,969	13.8%	2,263	14.7%
From Hampton County to					-,		-,	
Hampton County	2,783	52.5%	2,621	35.8%	2,366	34.7%	2,287	31.1%
Beaufort County	407	7.7%	756	10.3%	850	12.5%	914	12.4%
Jasper County	301	5.7%	330	4.5%	375	5.5%	461	6.3%
Charleston County	181	3.4%	405	5.5%	367	5.4%	435	5.9%
Richland County	138	2.6%	460	6.3%	392	5.7%	389	5.3%
Allendale County	205	3.9%	320	4.4%	287	4.2%	384	5.2%
Colleton County	82	1.6%	306	4.4%	216	3.2%	268	3.6%
Lexington County	43	0.8%	207	2.8%	193	2.8%	196	2.7%
Aiken County	60	1.1%	144	2.0%	195	2.9%	150	2.1%
Greenville County	77	1.45%	157	2.14%	146	2.14%	132	1.8%
All Other Locations	1,023	19.3%	1,614	22.1%	1,440	21.1%	1,716	23.3%
From Jasper County to	1,025	20.076	4,014	44-470	1,440	4.4.4.0	2,720	23-370
		22.021		(0.0.004	2.440	20.40	1.050	
Beaufort County	1,730	32.9%	2,578	33.7%	3,448	39.4%	4,060	41.0%
Jasper County	1,671	31.8%	2,131	27.9%	2,140	24.5%	2,413	24.4%
Chatham County	268	5.1%	615	8.1%	824	9.4%	876	8.8%
Charleston County	334	6.4%	424	5.6%	491	5.6%	422	4.3%
Richland County	139	2.7%	294	3.9%	202	2.3%	274	2.8%
Greenville County	69	1.3%	157	2.1%	168	1.9%	181	1.8%
Hampton County	119	2.3%	155	2.0%	168	1.9%	170	1.7%
Lexington County	51	1.0%	116	1.5%	107	1.2%	145	1.5%
Colleton County	36	0.7%	182	2.4%	108	1.2%	124	1.3%
Horry County	101	1.9%	108	1.4%	86	1.0%	102	1.0%
All Other Locations	735	14.0%	884	11.6%	1,005	11.5%	1,142	11.5%

Source: U.S. Census Bureau, LEHD Origin Destination Employment Statistics (LODES)

THE PEOPLE AND THE ECONOMY

PUBLIC HEALTH

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HEALTH MEASURES

Table 23 provides 27 health measures including 9 related to the use of preventive services, 13 on health outcomes, and 5 on chronic disease-related unhealthy behaviors. These estimates can be used to identify emerging health problems and to inform development and implementation of effective, targeted public health prevention activities (CDC, 2018).

Table 23: Health Measures 2018

	Beaufort County	Colleton County	Hampton County	Jasper County
Prevention				
Cervical cancer screening among adult women aged 21-65 years	87.2%	83.8%	84.6%	84.1%
Current lack of health insurance among adults aged 18-64 years	16.5%	20.6%	23.4%	24.4%
Fecal occult blood test, sigmoidoscopy, or colonoscopy among adults aged 50- 75 years	67.0%	59.9%	63.8%	62.8%
Mammography use among women aged 50-74 years	75.3%	71.4%	76.0%	73.7%
Older adult men aged >=65 years who are up to date on a core set of clinical preventive services: Flu shot past year, PPV shot ever, Colorectal cancer screening	28.1%	23.0%	23.9%	28.0%
Older adult women aged >=65 years who are up to date on a core set of clinical preventive services: Flu shot past year, PPV shot ever, Colorectal cancer screening, and Mammogram past 2 years	28.7%	22.8%	24.0%	24.19
Visits to dentist or dental clinic among adults aged >=18 years	71.7%	54.6%	51.5%	53.59
Visits to doctor for routine checkup within the past year among adults aged >=18 years	75.7%	77.3%	78.9%	77.79
Health Outcome				
All teeth lost among adults aged >=65 years	10.3%	20.9%	23.3%	21.99
Arthritis among adults aged >=18 years	22.3%	31.1%	30.4%	27.49
Cancer (excluding skin cancer) among adults aged >=18 years	6.5%	6.3%	6.0%	6.19
Chronic kidney disease among adults aged >=18 years	2.6%	3.4%	3.7%	3.59
Chronic obstructive pulmonary disease among adults aged >=18 years	5.7%	8.6%	8.7%	8.39
Coronary heart disease among adults aged >=18 years	5.4%	7.7%	7.5%	7.39
Current asthma among adults aged >=18 years	8.4%	10.4%	10.6%	10.19
Diagnosed diabetes among adults aged >=18 years	8.3%	14.0%	15.4%	14.59
Mental health not good for >=14 days among adults aged >=18 years	12.8%	17.3%	17.2%	16.49
Physical health not good for >=14 days among adults aged >=18 years	10.8%	16.0%	16.0%	15.49
Stroke among adults aged >=18 years	2.8%	4.3%	4.7%	4,39
Unhealthy Behaviors				
Binge drinking among adults aged >=18 years	19.2%	14.5%	14.4%	15.69
Current smoking among adults aged >=18 years	16.4%	22.6%	23.3%	23.39
No leisure-time physical activity among adults aged >=18 years	19.9%	32.4%	35.1%	30.29
Obesity among adults aged >=18 years	29.2%	35.1%	40.0%	40.39
Sleeping less than 7 hours among adults aged >=18 years	35.1%	39.2%	41.8%	42.49

Source: Centers for Disease Control and Prevention (CDC), Behavioral Risk Factor Surveillance System (BRFSS)

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PUBLIC HEALTH

MORTALITY

Mortality data are a primary source of information for identifying and monitoring chronic diseases and other public health problems. Mortality may affect, for example, health disparities, age distribution, and social policy (CDC, 2020). Between 2010-2019, Colleton County had the highest mortality rate among the four counties, which was also higher than that of the state (Figure 15). The top five leading causes of deaths in 2019 across four counties can be seen in Table 24.

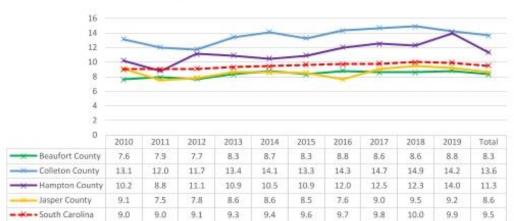


Figure 15: Mortality Rate 2010-2019

Note: Rates per 100,000 population for all ages and all causes. Source: South Carolina Department of Health and Environment Control, South Carolina Community Assessment Network (SCAN)

Beaufort County		Colleton County		Hampton County		Jasper County
Cancer (malignant neoplasms)	1.	Congenital malformations,	1. 2.	Septicemia Congenital	1.	Cancer (malignant neoplasms)
Diseases of heart		deformations, and		malformations,	2.	Diseases of heart
Alzheimer's disease		chromosomal		deformations, and	3.	Accidents
Accidents		abnormalities		chromosomal	4.	Chronic lower
Chronic lower	2.	Septicemia		abnormalities		respiratory disease
respiratory disease	3.	Essential (primary)	3.	Aortic aneurysm and	5.	Alzheimer's disease

dissection

neoplasms)

disease

4. Cancer (malignant

5. Essential (primary)

hypertension and

hypertensive renal

hypertension and

hypertensive renal

4. Cancer (malignant

neoplasms)

pneumonia

5. Influenza and

disease

Table 24: Top Five Leading Causes of Deaths 2019

Source: South Carolina Department of Health and Environment Control, South Carolina Community Assessment Network (SCAN)

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2020

1. C

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PUBLIC HEALTH

HEALTH INSURANCE

Having health insurance coverage is important because it helps people get timely medical care and improves their lives and health. As seen in Figure 16, between 2012-2019, the percentage of uninsured persons in the region had declined. Beaufort and Jasper Counties at times had a higher percentage of uninsured population than the rest of the region and the state. Table 25 provides additional information on the uninsured population in the Lowcountry region.



Figure 16: Uninsured Population 2012-2019

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Selected Characteristics of Health Insurance Coverage

Table 25: Uninsured	Population b	y Demographics 2019
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	Beaufort County	Colleton County	Hampton County	Jasper County	
Age					
Under 19 years	8.6%	3.9%	5.8%	4.4%	
19 to 64 years	17.1%	18.4%	15.2%	24.7%	
65 years and older	0.3%	0.0%	1.7%	0.8%	
Race and Ethnicity					
White	8.9%	10.2%	10.5%	13.6%	
Black	13.0%	12.5%	7.9%	17.5%	
Hispanic or Latino (any race)	32.5%	33.4%	67.2%	43.8%	
Employment Status					
Employed	16.4%	14.2%	9.6%	22.2%	
Unemployed	30.8%	55.8%	46.2%	54.9%	

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Selected Characteristics of Health Insurance Coverage

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VIOLENT CRIME

According to the South Carolina Law Enforcement Division (2019), violent crime consists of murder, sexual battery, robbery, and aggravated assault. Between 2012 and 2017, the violent crimes in the region fell overall. During this period, the violent crime in Colleton and Hampton Counties has been greater than that of the state (Figure 17). In 2017, most arrests for violent crime were related to aggravated assault (Figure 18).

90 80 70 60 50 40 30 20 10 0 2015 2016 2017 2018 2019 Beaufort County 35.6 39.0 42.7 37.8 31.4 **Colleton County** 80.8 74.6 79.8 74.9 67.4 Hampton County 78.3 75.8 80.1 73.4 74.9

30.6

52.0

31.8

51.1

21.9

51.5

Figure 17: Violent Crime Rate 2015-2019

Note: Rate per 10,000 population.

- ---- South Carolina

Jasper County

Source: South Carolina Law Enforcement Division (SLED), Crime in South Carolina Book

37.7

50.1

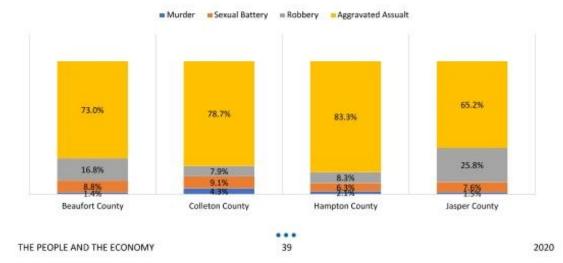


Figure 18: Violent Crime by Type 2019

36.5

51.3

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PROPERTY CRIME

Property crimes include the offenses of breaking and entering, motor vehicle theft, larceny, and arson (SLED, 2019). Between 2015 and 2019, the property crimes in the region fell overall except for Hampton County. Since 2017 the region's property crime rate has been lower than that of the state (Figure 19). In 2019, most property crimes were related to larceny (Figure 20).

Figure 19: Property Crime Rate 2015-2019



Note: Rates per 10,000 population.

Source: South Carolina Law Enforcement Division (SLED), Crime in South Carolina Book

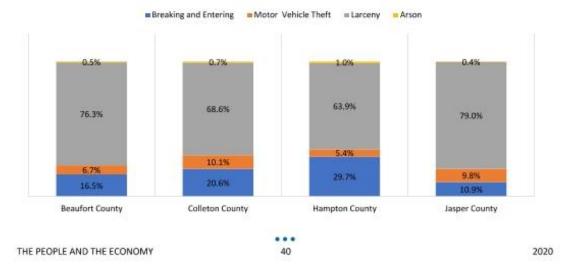


Figure 20: Property Crime by Type 2019

Consolidated Plan

TRAFFIC SAFETY

Table 26 provides information relating to traffic collisions in the Lowcountry region. Traffic collisions and fatalities are responsible for millions of dollars in economic loss in the region. The economic loss includes property damage, medical costs, and lost productivity, but does not include intangible costs such as grief and suffering (SCDPS, 2018).

Table 26: Motor Vehicle Traffic Collisions 2014-2018

	2014	2015	2016	2017	2018
Beaufort County					
Total Collisions (rank)	(12) 3,078	(12) 3,306	(12) 3,397	(12) 3,262	(13) 3,120
Fatal Collisions (rank)	(11) 22	(18) 17	(12) 29	(12) 25	(16) 2
Injury collisions (rank)	(12) 946	(12) 1,018	(13) 994	(12) 1,020	(13) 5
Motor Vehicle Deaths per 100,000	13.1	10.0	16.4	13.9	11.
Number of SC Drivers' Licenses	134,563	138,244	141,096	143,680	146,40
Number of SC Vehicle Registrations	148,117	152,628	156,712	161,827	165,46
Economic Loss (rounded to millions)	\$104.4	\$103.9	\$119.6	\$119.2	\$106.
Colleton County					
Total Collisions (rank)	(25) 1,034	(26) 1,117	(25) 1,238	(23) 1,381	(25) 1,26
Fatal Collisions (rank)	(17) 15	(14) 21	(18) 19	(17) 18	(16) 2
Injury collisions (rank)	(24) 356	(23) 391	(25) 414	(23) 429	(24) 2
Motor Vehicle Deaths per 100,000	45.0	55.6	63.3	50.5	58.
Number of SC Drivers' Licenses	30,314	30,757	30,692	30,740	30,71
Number of SC Vehicle Registrations	36,108	37,011	37,633	38,158	38,64
Economic Loss (rounded to millions)	\$50.6	\$58.8	\$67.5	\$62.1	\$66.
Hampton County					
Total Collisions (rank)	(43) 279	(410 320	(39) 343	(40) 336	(43) 30
Fatal Collisions (rank)	(38) 5	(35) 7	(45) 1	(42) 4	(43)
Injury collisions (rank)	(41) 118	(42) 119	(39) 161	(42) 121	(38) 1
Motor Vehicle Deaths per 100,000	24.5	34.9	5.0	20.5	10.
Number of SC Drivers' Licenses	14,038	14,047	13,814	13,590	13,48
Number of SC Vehicle Registrations	16,296	16,501	16,507	16,734	16,74
Economic Loss (rounded to millions)	\$15.4	\$19.4	\$12.8	\$16.1	\$11.
Jasper County					
Total Collisions (rank)	(26) 950	(25) 1,128	(26) 1,091	(26) 1,210	(26) 1,14
Fatal Collisions (rank)	(19) 14	(28) 12	(15) 22	(30) 9	(29) 1
Injury collisions (rank)	(26) 285	(26) 344	(26) 323	(28) 286	(25) 2
Motor Vehicle Deaths per 100,000	55.6	50.2	87.8	38.7	38.
Number of SC Drivers' Licenses	17,873	18,707	19,187	19,687	20,39
Number of SC Vehicle Registrations	24,866	26,386	26,993	27,900	28,66
Economic Loss (rounded to millions)	\$44.0	\$46.8	\$63.9	\$40.8	\$43.

Note: Ranking is out of 46 counties: 1 is the highest, 46 is the lowest.

Source: South Carolina Department of Public Safety and Office of Highway Safety and Justice Programs, South Carolina Traffic Collision Fact Book

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CHILD ABUSE AND NEGLECT

Child abuse and neglect are a major component of many child and adult mental and behavioral disorders, including, for example, delayed development, poor academic performance, substance abuse, and domestic and criminal violence (National Academies of Science, Engineering, and Medicine, 1993). Between 2014 and 2018, incidents of child abuse and neglect in the Lowcountry region fluctuated. During this period, incidents of child abuse and neglect in Counties were higher than that of Hampton and Jasper Counties (Figure 21). In 2018, 618 children, or 11 per 1,000, aged under 18 in the Lowcountry region were abused and neglected. Of this number, half were children aged 6 and under (Figure 22).

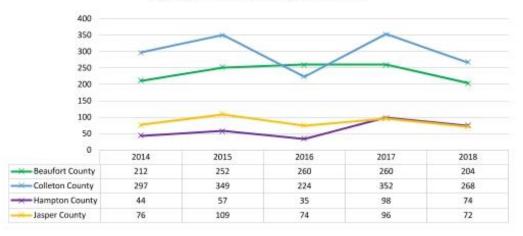
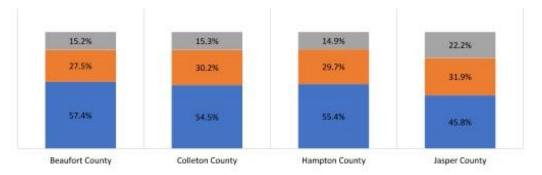


Figure 21: Child Abuse and Neglect 2014-2018

Figure 22: Child Abuse and Neglect by Age Group 2018



■ 0-6 years ■ 7-12 years = 13-17 years

Note: Numbers refer to children in founded investigations based on the date the intake was accepted for investigation Source: The Annie E. Casey Foundation, Kid Count Data Center, 2017 Child Abuse and Neglect

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LOWCOUNTRY SUMMARY

The Lowcountry region has experienced cases of COVID-19 since March 11, 2020. The first reported case was in Beaufort County, followed by Jasper, Colleton, and Hampton Counties.

As shown in Table 27, between March and December 2020, a total of 13,658 cases had been reported, at the rate of 4,894 cases per 100,000 population, resulting in 217 deaths.

Beaufort County ranks first in number of reported cases with 9,528 followed by Colleton County with 1,737, Jasper County with 1,370, and Hampton County with 1,023. However, when comparing by case rate, Hampton County has the highest case rate at 5,899 cases per 100,000 population.

Throughout the year, there were over 20 testing sites administering the COVID-19 test throughout the region. A total number of 198,813 tests were administered, and of that number, 15.4% have tested positive (Table 27).

Select counties, cities, and towns have passed a face mask ordinance. These include:

- Beaufort County City of Beaufort, Town of Bluffton, Town of Hilton Head Island, Town of Port Royal, and unincorporated Beaufort County
- Colleton County City of Walterboro, Town of Edisto Beach, and unincorporated Colleton County
- Hampton County Town of Estill, Town of Gifford, and Town of Yemassee

The tables and charts below provide further detail on the total and trends in monthly cases across the region, as well as demographics of COVID-19 cases and deaths.

	Beaufort County	Colleton County	Hampton County	Jasper County	Lowcountry	South Carolina
Case						
Total Cases	9,528	1,737	1,023	1,370	13,658	283,424
Case Rates	5,203	5,491	5,899	4,699	4,894	5,505
Total Deaths	105	55	33	24	217	4,885
Test						
Total Tests	139,390	30,741	12,983	15,699	198,813	4,343,198
Test Rates	729.5	815.9	675.4	522.0	712.1	N/A
% Positivity	13.4%	15.8%	15.3%	15.8%	15.4%	15.7%

Table 27: COVID-19 Case and Test Information 2020

Note: Case rate refers to number of total reported cases per 100,000 population. Test rate tests refers to total number of tests per 1,000 population. Positivity rate refers to the number of people who have tested positive as a percentage of the total number of tests. Positivity rate was adjusted to control for the fact that some people were tested multiple times.

Source: South Carolina Department of Health and Environmental Control (SCDHEC), SC Cases by County and ZIP Code (COVID-19)

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COVID-19 CASES

Figures 23-25 provide monthly COVID-19 reported cases in the four counties. Over the course of 2020, the number of cases in the region reached an initial peak in July. After a period of decline, the number of cases had risen dramatically by the end of the year, exceeding the initial peak for Beaufort County in particular.

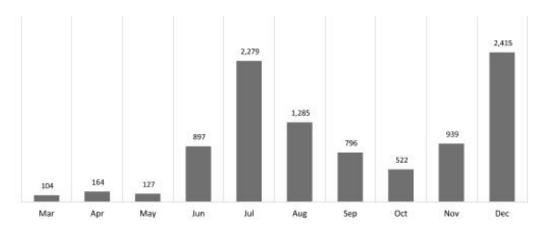


Figure 23: Beaufort County Monthly COVID-19 Cases 2020

Source: South Carolina Department of Health and Environmental Control (SCDHEC), SC Cases by County and ZIP Code (COVID-19)

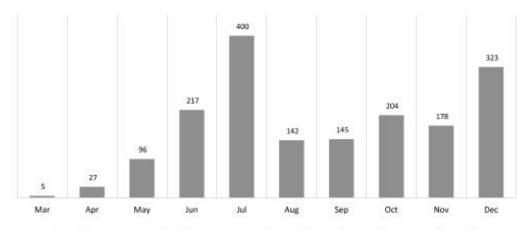


Figure 24: Colleton County Monthly COVID-19 Cases 2020

Source: South Carolina Department of Health and Environmental Control (SCDHEC), SC Cases by County and ZIP Code (COVID-19)

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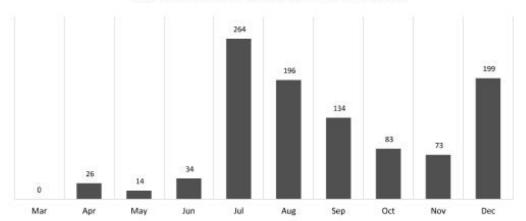


Figure 25: Hampton County Monthly COVID-19 Cases 2020

Source: South Carolina Department of Health and Environmental Control (SCDHEC), SC Cases by County and ZIP Code (COVID-19)

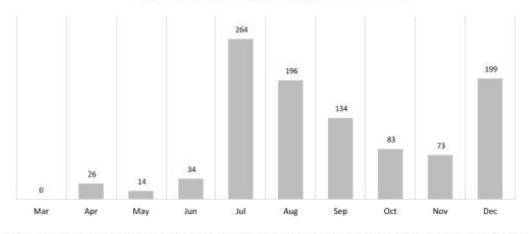


Figure 26: Hampton County Monthly COVID-19 Cases 2020

Source: South Carolina Department of Health and Environmental Control (SCDHEC), SC Cases by County and ZIP Code (COVID-19)

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Table 28 provides further detail on demographics of COVID-19 cases for the Lowcountry region. Blacks are more likely to get COVID-19 across the region except for Beaufort County.

	Beaufort County	Colleton County	Hampton County	Jasper County	South Carolina
Race					
Black	11.1%	34.5%	47.4%	30.7%	21.5%
White	40.6%	30.9%	28.0%	26.0%	45.2%
Other	16.4%	5.2%	4.4%	18.6%	9.5%
Unknown	31.9%	29.4%	20.2%	24.7%	23.8%
Ethnicity					
Hispanic	15.4%	2.0%	1.4%	19.3%	6.9%
Not Hispanic	53.8%	63.9%	74.1%	55.0%	65.4%
Unknown	30.8%	34.1%	24.5%	25.6%	27.6%
Gender					
Female	48.9%	58.4%	57.8%	54.9%	52.1%
Male	50.2%	40.7%	41.8%	43.8%	43.5%
Unknown	0.9%	0.9%	0.4%	1.3%	4.4%
Age Group					
<=10 Years	3.8%	5.0%	4.9%	5.7%	4.5%
11-20 Years	18.6%	9.9%	11.6%	10.8%	13.2%
21-30 Years	20.2%	15.1%	13.4%	19.0%	17.5%
31-40 Years	13.5%	14.5%	11.3%	14.4%	14.8%
41-50 Years	12.1%	13.8%	14.2%	14.4%	14.5%
51-60 Years	11.5%	15.4%	16.0%	16.5%	14.3%
61-70 Years	9.9%	14.9%	15.4%	10.8%	10.8%
71-80 Years	7.3%	7.7%	8.6%	5.2%	6.7%
>=80 Years	3.1%	3.7%	4.7%	3.1%	3.6%

Table 28: COVID-19 Demographic of Cases 2020

Source: South Carolina Department of Health and Environmental Control (SCDHEC), SC Cases by County and ZIP Code (COVID-19)

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COVID-19 DEATHS

By the end of 2020, there were 217 deaths throughout the Lowcountry region – 105 in Beaufort County, 55 in Colleton County, 33 in Hampton County, and 24 in Jasper County. As shown in Table 29, deaths among confirmed COVID-19 patients increase with age. The highest percentage of COVID-19 deaths in all counties is for adults aged 80 and older.

	Beaufort County	Colleton County	Hampton County	Jasper County	South Carolina
Race					
Black	20.7%	52.4%	57.9%	44.4%	28.2%
White	57.9%	39.7%	34.2%	48.1%	53.9%
Other	14.0%	0.0%	0.0%	0.0%	3.6%
Unknown	7,4%	7.9%	7.9%	7.5%	14.3%
Ethnicity					
Hispanic	9.8%	0.0%	0.0%	0.0%	2.9%
Not Hispanic	84.8%	91.8%	86.1%	88.5%	82.6%
Unknown	5.4%	8.2%	13.9%	11.5%	14.5%
Gender					
Female	39.7%	46.0%	47.4%	29.6%	45.9%
Male	58.7%	50.8%	50.0%	70.4%	52.3%
Unknown	1.6%	3.2%	2.6%	0.0%	1.8%
Age Group					
<=10 Years	0.0%	0.0%	0.0%	0.0%	0.0%
11-20 Years	0.0%	0.0%	0.0%	0.0%	0.0%
21-30 Years	0.0%	0.0%	0.0%	0.0%	0.4%
31-40 Years	0.0%	0.0%	0.0%	0.0%	0.9%
41-50 Years	0.0%	0.0%	0.0%	0.0%	2.8%
51-60 Years	4.2%	7.9%	0.0%	0.0%	8.1%
61-70 Years	15.1%	25.4%	21.1%	22.2%	19.0%
71-80 Years	38.7%	31.7%	15.8%	25.9%	30.8%
>=80 Years	38.7%	33.3%	57.9%	33.3%	37.9%
Unknown	3.3%	1.7%	5.2%	18.6%	0.1%

Table 29: COVID-19 Demographic of Deaths 2020

Source: South Carolina Department of Health and Environmental Control (SCDHEC), SC Cases by County and ZIP Code (COVID-19)

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COVID-19 TESTS

The total tests performed by December 31, 2020 were 198,813 – 139,390 in Beaufort County, 30,741 in Colleton County, 12,983 in Hampton County, and 15,699 in Jasper County. Table 30 provides detail on types of COVID-19 tests. According to SCDHEC, there are different types of tests for COVID-19 including:

- Viral (molecular): These tests are done by swabbing the nose or mouth or collecting saliva. They detect a part
 of the virus's genetic material to determine if someone was recently infected with the virus, but people can
 continue to test positive with this test long after they are no longer contagious and are no longer at risk of
 spreading the virus.
- Antigen: Done by swabbing the nose. Instead of detecting the virus' genetic material, they detect a protein on the virus and often available as "rapid" tests.
- Antibody (serology): Done using a sample of blood to detect antibodies produced as a result of the body trying
 to fight off the virus. These tests are most useful for determining if someone has been exposed to the virus in
 the past.

	Total	Positive	Negative		
Beaufort County					
Viral (molecular)	120,799	11862	108,937		
Antigen	12,780	595	12,185		
Antibody (serology)	5,770	600	5,170		
Unknown	41	0	41		
Total	139,390	13,057	126,333		
Colleton County					
Viral (molecular)	24,955	2,303	22,652		
Antigen	5,243	557	4,686		
Antibody (serology)	542	112	430		
Unknown	1	0	1		
Total	30,741	2,972	27,769		
Hampton County					
Viral (molecular)	11,078	1,317	9,703		
Antigen	1,559	142	1,417		
Antibody (serology)	167	40	127		
Unknown	179	0	179		
Total	12,983	1,499	11,426		
Jasper County					
Viral (molecular)	13,261	1,779	11,482		
Antigen	2,206	61	2,145		
Antibody (serology)	228	25	203		
Unknown	4	0	4		
Total	15,699	1,865	13,834		

Table 30: COVID-19 Tests by Type 2020

Source: South Carolina Department of Health and Environmental Control (SCDHEC), SC Cases by County and ZIP Code (COVID-19)

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5-year Estimates	American Community Survey (ACS) 5-year estimates for all geographic areas including data collected over a 60-month period. Since 2010, the ACS has published 5-year data (beginning with 2005–2009 estimates) for all geographic areas down to the census tract and block group levels.
Aggravated Assault	An unlawful attack by one person upon another wherein the offender uses a serious weapon or displays it in a threatening manner, or the victim suffers obvious severe or aggravated bodily injury involving apparent broken bones, loss of teeth, possible internal injury, severe laceration, or loss of consciousness.
Arson	The unlawful and intentional damage or attempt to damage any real or personal property by fire or incendiary device.
Average Monthly Earning	Average monthly earnings of employees with stable jobs (i.e. worked with the same firm throughout the quarter).
Average New Hire Earning	Average monthly earnings of newly stable employees (i.e. full-quarter employees who were new hires with a firm in the previous quarter).
Binge Drinking	Adults aged 18 years and older who report having five or more drinks (men) or four or more drinks (women) on one or more occasion during the previous 30 days.
Breaking and Entering	The unlawful entry into a building or other structure with the intent to commit a felony or a theft.
Children in Founded Investigations	The total number of children (in utero through age 17) who were members of the households counted under "Founded Intakes" (direct victims and indirect victims). For example, household A consists of grandmother (age 50), mother (age 30) and 4 children (ages 4, 7, 9, and 11). Therefore, 4 children are counted in this section.
	"Founded Intakes" refers to the number of investigations that were determined (founded) to be situations in which maltreatment was being perpetrated by the parents/caregivers. For example, because household A was determined to be abusing/neglecting one or more children in the home, this household is included in the "Founded Intakes" section.
Domestic Aggravated Assault	An unlawful attack for the purpose of inflicting serious bodily injury where the victim and offender were or had been married, had a familial relationship or were romantically involved.
Economic Loss	Based on motor vehicle traffic collision using factors including each fatality, each incapacitating injury, each non-incapacitating injury, each possible injury, each no injury, and each vehicle in property damage only.
Education	Schools, colleges, and other educational institutions (e.g., for blind, deaf, and other handicapped individuals), and educational programs for adults, veterans, and other special classes. State institutions of higher education includes activities of institutions operated by the state, except that agricultural extension services and experiment stations are classified under Natural Resources and hospitals serving the public are classified under Hospitals.
Educational Attainment	The highest level of education completed in terms of the highest degree or the highest level of schooling completed.
Family	A group of two or more people who reside together and who are related by birth, marriage, or adoption.
Family Household	A householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the
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	householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.
Family Income	The income of the householder and all other individuals 15 years old and over related to the householder.
Fatal Collision	Any traffic collision that results in the death of at least one occupant or pedestrian as a direct result of injuries sustained in the collision within 30 days of the collision date.
Household	All the people who occupy a housing unit as their usual place of residence.
Household Income	The income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not
Income	The sum of the amounts reported separately for wages, salary, commissions, bonuses, or tips; self-employment income from own nonfarm or farm businesses, including proprietorships and partnerships; interest, dividends, net rental income, royalty income, or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); any public assistance or welfare payments from the state or local welfare office; retirement, survivor, or disability pensions; and any other sources of income received regularly such as Veterans' (VA) payments, unemployment compensation, child support, or alimony.
Injury Collision	Any injury, other than a fatal injury, which prevents the injured person from walking, driving or normally continuing the activities he was capable of performing before the injury occurred.
Larceny	The unlawful taking of property from the possession of another. It includes shoplifting, pocket-picking, purse snatching, thefts from motor vehicles, thefts of motor vehicle parts, and accessories without force, violence or fraud. It does not include embezzlement, con games, forgery, bad checks or motor vehicle theft.
Median Income	The income distribution is divided into two equal groups, one having incomes above the median, and the other having incomes below the median.
Motor Vehicle Theft	The stealing or attempted stealing of a motor vehicle (e.g., cars, trucks, buses, motorcycles, motor-scooters, etc.) This excludes the unauthorized temporary taking of motor vehicles by those having lawful access.
Motor Vehicle Traffic Collision	A transport collision that involves at least one motor vehicle in transport, in which the unstabilized situation originates on a trafficway or at least one harmful event occurs on a trafficway. This definition excludes any collision on a private way.
Murder	The willful killing of one person by another. The classification of this offense is based on police investigation as opposed to the determination of a court, medical examiner, coroner, jury or other judicial body. Deaths caused by negligence, suicide, accident or justifiable homicides are not included.
Per Capita Income	Average obtained by dividing aggregate income by total population of an area.
Population	All people, male and female, child, and adult, living in a given geographic area.

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Postsecondary Education	Characterized by diversity in both institutional and student characteristics. Postsecondary institutions vary by the types of degrees awarded, control (public or private), and whether they are operated on a nonprofit or for-profit basis. In addition, postsecondary institutions have distinctly different missions and provide students with a wide range of learning environments.
Poverty	A set of money income thresholds that vary by family size and composition to determine who is in poverty. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family (and every individual in it) or unrelated individual is considered in poverty. This determination uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).
Poverty Rate	The percentage of people (or families) who are in poverty. Annual poverty rates are calculated using the sum of family income over the year divided by the sum of poverty thresholds that can change from month to month if one's family composition changes.

Poverty Thresholds The dollar amounts used to determine a family's or person's poverty status. Preliminary estimates of weighted average poverty thresholds for 2017 are as follow:

	Weighted									
Size of Family Unit	Average Thresholds	None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual):	13,011	[
Under age 65	13,300	13,300			() () () () () () () () () ()			ĩ î		
Age 65 and older	12,261	12,261			1	8		9		2
Two people:	16,521									
Householder under age 65	17,196	17,120	17,622		1.1	2		8 - B		
Householder age 65 and older	15,468	15,453	17,555							
Three people	20,335	19,998	20,578	20,598						
Four people	26,172	26,370	26,801	25,926	26,017			8 E		1
Five people	31,021	31,800	32,263	31,275	30,510	30,044				
Six people	35,129	36,576	36,721	35,965	35,239	34,161	33,522			
Seven people	40,016	42,085	42,348	41,442	40,811	39,635	38,262	36,757		
Eight people	44,461	47,069	47,485	46,630	45,881	44,818	43,470	42,066	41,709	
Nine people or more	52,875	56,621	56,895	56,139	55,503	54,460	53,025	51,727	51,406	49,42

Quarterly Workforce Indicators (QWI)	The Longitudinal Employer-Household Dynamics (LEHD) linked employer-employee microdata providing local labor market statistics by industry, worker demographics, employer age and size.
Robbery	The taking or attempted taking of anything of value from the care, custody, or control of

Robbery The taking or attempted taking of anything of value from the care, custody, or control of another person by force or threat of force, by violence, or by putting the victim in fear of immediate harm.

School Enrollment Data are used to assess the socioeconomic condition of school-age children classified as enrolled in regular school, either public or private, which includes nursery school, kindergarten, elementary school, and schooling which leads to a high school diploma or college degree.

> The penetration, no matter how slight, of the vagina or anus with any body part or object, or the oral penetration by a sex organ of another person, without consent of the victim. It includes

Sexual Battery

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	both male and female victims of rape, sodomy, and sexual assault with an object. Statutory rape and other sex offenses are not included.
Total Employment	Estimate of stable jobs (i.e. the number of jobs that are held on both the first and last day of the quarter with the same employer). This is often, but not necessarily, the same as being employed for a full quarter i.e. an on-call substitute teacher may have earnings in each of three consecutive quarters, but intermittently).
Turnover Rate	The rate at which stable jobs begin and end. It is calculated by summing the number of stable hires in the reference quarter and stable separations in the next quarter, and dividing by the average full-quarter employment.
Violent Crime	Consisting of murder, rape, robbery and aggravated assault, and involves the element of personal confrontation between the victim and offender.
Unemployment	The number of people who have lost jobs including people who have quit their jobs to look for other employment, workers whose temporary jobs have ended, individuals looking for their first job, and experienced workers looking for jobs after an absence from the labor force in the prior 4 weeks, and are currently available for work.
Unemployment Rate	The number of unemployed people as a percentage of the civilian labor force.

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ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0006 Expiration Date: 02/38/2022

Public reporting burden for this collection of information is estimated to average 16 minutes per response, including time for reviewing instructions, searching existing data scarces, gathering and maintaining the data needed, and completing and reviewing the collection of information. Sand comments regarding the burden estimate or any other sepect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Papervork Reduction Project (0348-0042), Washington, DC 20803.

PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET, SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Cartain of these assurances may not be applicable to your project or program. If you have questions, plaase contact the Awarding Agency. Further, certain Federal assistance ewarding agencies may require applicants to certify to additional assurances. If auch is the case, you will be notified.

As the duly authorized representative of the applicant; I certify that the applicant:

- Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds autificiant to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
- 2. Will give the awarding spency, the Compiratier General of the United States and, if appropriate, the State, ine right to examine all records, backs, papers, or documents related to this sestemore; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
- 3. Will not dispose of, modify the use of, or change the terms of the real property tills or other interest in the site and facilities without permission and instructions from the avarching agency. Will record the Federal evending agency directives and will include a covenient in the title of real property acquired in whole or in part with Federal assistance funds to assure nonclearimination during the useful life of the project.
- Will comply with the requirements of the assistance awarding agency with regard to the drafting, raview and approval of construction plana and specifications.
- 5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will lumish progressive reports and such other information as may be required by the savistance avarding agency or State.
- Will initiate and complete the work within the applicable time frame efter receipt of approval of its ewarding agency.
- Will establish earleguards to prohibil employees from using their positions for a purpose that constitutes or prosents the appearance of personal or organizational conflict of interest, or personal gain.

- WB comply with the intergovernmental Personnel Act of 1970 (42 U.S.C. 53/728-4763) relating to prescribed standards of menit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of CPM's Standards for a Mark System of Personnel Administration (6 C.F.R. 900, Subpart F).
- Will comply with the Land-Based Paini Poisoning Provension Act (42 U.S.C. §54804 et seq.) which prohibits the use of lead-based paint in construction or retabilitation of residence structures.
- 10. Will comply with all Federal statutes relating to nondiscrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1864 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681 1663, and 1685-1686), which prohibits discrimination on the basis of sec. (o) Section 504 of the Rahabititation Act of 1973, as amended (29) U.S.C. \$794), which prohibite discrimination on the besis of an erg, mixer project unsammed on on the basis of handicaps; (d) the Age Olacrimination Act of 1975, as amended (42 U.S.C. §§8101-8107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-9255), as emended relating to nondiscrimination on the basis of drug ahuse; (I) the Comprehensive Alcohol Abuse and Alooholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), so amended, relating to nondiscrimination on the basis of alcohol abuse of alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Tible VIII of the Civil Rights Act of 1958 (42 U.S.C. §§3601 ef teq.), es emended, relating to nondiscrimination in the sale, rentation financing of housing; (i) any other nondiscrimination provisions in the specific statue(s) under which application for Federal assistance is being made; and ()) the requirements of any other nondiscrimination elabus(s) which may apply to the application.

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Consolidated Plan

- 11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 94-848) which provide for fair and equitable irretiment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements exply to all interests in real gropenty acquired for project purposes regardless of Federal participation in processes.
- Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1606 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funde.
- Will comply, as applicable, with the provisions of the Cavis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.B.C. §874), and the Carkfact Work Hours and Safety Standards Act (40 U.S.C. §§327-33) regarding labor standards for federally-assisted construction subsgreements.
- 14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973. (P.L. 63-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
- 15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quasity control measures under the National Environmental Policy Act of 1959 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wellands pursuant to EO 11950; (d) evaluation of flood hazartis in floodplate in a coordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coestal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) confarmity of

Federal ections to State (Clean Air) implementation Plans under Section 178(c) of the Clean Air Act of 1995, se amended (42 U.S.C. §§7401 et seq.); (g) protection of underground cources of dinking water under the Safe Drinking Water Act of 1974, se amended (P.L. 93-523), and, (h) protection of endangered species under the Endangered Species Act of 1978, as amended (P.L. 93-205).

- Will comply with the Wild and Ecenic Rivers Act of 1988 (16 U.S.C. §51271 et seq.) related to protecting components or potential components of the retional wild and ecenic overs system.
- Will assist the awarding agency in essuing compliance with Section 106 of the National Historic Preservation Act of 1986, as amended (16 U.S.C. \$470), EO 11593 (identification and protection of historic properties), and the Antwookgical and Historic Preservation Act of 1974 (16 U.S.C. \$469a.1 et eeg).
- 16. Will cause to be performed the roquired financial and compliance audits in accordance with the Single Audit Act Amendments of 1998 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
- Wit compty with all applicable requirements of all other Faderal laws, executive orders, regulations, and policies governing the program.
- 20. Will comply with the requirements of Section 108(g) of the TraNicking Victures Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award meipients or a aub-recipient from (1) Engaging in source forms of traNicking in persone during the period of time that the award is in effect (2) Producing a commercial say, act during the period of time that the award is in effect or (3) Using forced labor in the performance of the invarid or autoewards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
Pair & Assonantia	Beaufort County Adportation
APPLICANT ORGANIZATION	CATE SUBMITTED
Beasfort County/Lowcountry Anglianal HOME Consortio	- <u> 14-81</u>

SF-424D (Rev. 7-97) Book

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing file consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended. (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of 11, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or anodification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, in will complete and submit Standard Form-LLL. "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the longuage of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local low (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which h is seeking funding, in accordance with applicable HUD regulations.

Consistency will: plan -The housing activities to be undertaken with Community Development Block Grant, HOME. Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strutegic plan in the Jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.

guature of Authorized Official

5-14-21 Date

Edministrata

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance - If it plans to provide tenam-based rental assistance, the tenant-based rental assistance is an essential element of its consoliduted plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Refore committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature of Authorized Official Date Interim Compty administration Title

Appendixx - Alternate/Local Data Sources