

LOWCOUNTRY REGIONAL ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

December 2020



Lowcountry
COUNCIL OF GOVERNMENTS

TABLE OF CONTENTS

1. INTRODUCTION.....	1
2. METHODOLOGY.....	3
2.1 Qualitative Approach	3
2.2 Quantitative Approach.....	4
3. LOWCOUNTRY SOCIO-ECONOMIC ENVIRONMENT.....	5
3.1 Population Growth.....	5
3.2 Household Formation	7
3.3 Aging Population.....	7
3.4 Race and Ethnic Diversity	10
3.5 Educational Attainment.....	13
3.6 Income and Poverty.....	14
3.7 Employment and Wages.....	20
3.8 Housing Profile.....	21
4. IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE	24
4.1 Impediment 1: Limited Supply of Subsidized Housing	24
4.2 Impediment 2: Transportation Challenges	29
4.3 Impediment 3: Limited Facilities for the Homeless.....	34
4.4 Impediment 4: Financial Challenges.....	37
4.5 Impediment 5: Discrimination	38
4.6 Impediment 6: Special Client Needs.....	42
4.7 Impediment 7: Housing Affordability	46
5. CURRENT MEASURES TO ADDRESS IMPEDIMENTS.....	53
5.1 Regional Approach.....	53
5.2 Nonprofit Organization Approach	56
5.3 Local Government Approach	62
6. RECOMMEDATION AND CONCLUSION.....	65
6.1 General Recommendations	65
6.2 Recommendations for Comprehensive Plan and Zoning Provisions.....	65
6.3 Conclusion.....	69
APPENDICES	70
REFERENCES	81

LIST OF TABLES

Table 1: Population Change 2000-2018.....	5
Table 2: Household Formation 2000-2018	7
Table 3: Age Cohorts 2000-2018.....	8
Table 4: Race and Ethnicity 2000-2018.....	10
Table 5: Educational Level of Population over 25 years	13
Table 6: Household Income 2000-2018	14
Table 7: Family Income	16
Table 8: Household of Low and Moderate Income by Tenure 2017	17
Table 9: Population Living in Poverty 2000-2018	18
Table 10: Population Living in Poverty by Age and Race and Ethnicity 2018.....	18
Table 11: Housing Stock 2000-2018	22
Table 12: Housing Stock by Building Structure	22
Table 13: Waiting List for Beaufort Housing Authority Services: 2007-2020	25
Table 14: Subsidized Housing Units in Beaufort County 2018.....	25
Table 15: Subsidized Housing Units in Colleton County 2018	26
Table 16: Subsidized Housing Units in Hampton County 2018	27
Table 17: Subsidized Housing Units in Jasper County	27
Table 18: Commuting Statistics 2010-2018	28
Table 19: Households without Vehicles and with One Vehicle 2018	30
Table 20: Population Density 2010-2019.....	33
Table 21: Homeless Counts 2011-2019	33
Table 22: Homeless Children 2013-2020	35
Table 23: Total Mortgage Applications 2010-2019	38
Table 24: Percentage of Total Mortgage Applications by Race 2010-2019	38
Table 25: Denied Mortgage Application by Race 2010-2019	39
Table 26: Homeownership Rates by Race and Ethnicity 2018	39
Table 27: Case Closures by Reason and Basis 2016-2020	40
Table 28: Single Family Households 2010-2018	42

LIST OF TABLES (CONTINUED)

Table 29: Children Living in Single Parent Family 2000-2018	42
Table 30: Disabled Population by Types of Disability 2018	43
Table 31: Hispanic Population 2000-2018	44
Table 32: National Low Income Housing Coalition Affordability Metrics 2020.....	45
Table 33: Home Value and Rent 2000-2018	48
Table 34: Building Permit Activity 2013-2019	49
Table 35: Beaufort Basic Allowance for Housing (BAH) by Rank 2013-2020.....	50
Table 36: Available Funding for Beaufort County/Lowcountry Regional HOME Consortium 2020-2021	53
Table 37: County and Municipality Housing Initiatives	62
Table 38: Beaufort County Affordable Housing Policies and Ordinances	66
Table 39: Colleton County Affordable Housing Policies and Ordinances	67
Table 40: Hampton County Affordable Housing Policies and Ordinances	68
Table 41: Hampton County Affordable Housing Policies and Ordinances	68

LIST OF FIGURES

Figure 1: Population Density by Census Tract 2018 6

Figure 2: Median Age by Census Tract 2018..... 9

Figure 3: Race and Ethnicity by Census Tract 2018 11

Figure 4: Population with Limited English Proficiency (LEP) by Census Tract 2018 12

Figure 5: Median Household Income by Census Tract 2018 15

Figure 6: Population Living in Poverty by Census Tract 2018 19

Figure 7: Unemployment Rate January 2012-September 2020 20

Figure 8: Average Private Sector Weekly Wages 2010-2019 21

Figure 9: Median House Value by Census Tract 2018..... 23

Figure 10: Housing and Transportation as a Proportion of Income 2020 29

Figure 11: Auto Debt in America 2003-2020 (Trillion of Dollars) 30

Figure 12: Households Without Vehicles by Census Tract 2018 31

Figure 13: Palmetto Breeze Routes 2020 32

Figure 14: Foreclosures as Percentage of Housing Units October 2020 37

This report was prepared with the support of the South Carolina Department of Commerce, Community Development Block Grant Program. However, any opinions, findings, conclusions, or recommendations expressed herein do not necessarily reflect the views of the SC Department of Commerce. The report complies with Section 504 of the Americans with Disabilities Act.

Prepared by



PO Box 98 | 634 Campground Road
Yemassee, SC 29945
Phone: 843-473-3990
Fax: 843-726-5165
Email: office@lowcountrycog.org

1. INTRODUCTION

The Analysis of Impediments to Fair Housing Choice is required by the U.S. Department of Housing and Urban Development (HUD), under the Civil Rights Act of 1968, Title VIII, commonly known as the Fair Housing Act of 1968. The Act is the policy to protect people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. According to HUD (2020a), in addition to this Act, there are many related laws to eliminate barriers to obtaining fair housing. Below are examples of these laws and the full list can be seen in Appendix A.

- Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.
- Section 109 of Title I of the Housing and Community Development Act of 1974 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.
- Age Discrimination Act of 1975 prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.
- Presidential Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.
- Presidential Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally assisted and federally conducted programs and activities.

HUD administers several Federal programs that assist state and local governments, as well as nonprofits and other partners, to develop affordable homeownership and rental units for low-income households through the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships Program (HOME). Lowcountry Council of Governments (LCOG) receives CDBG and HOME funding under Title I of the Housing and Community Development Act and is required to further fair housing and fair housing planning by conducting an analysis of impediments to fair housing choice.

According to the HUD's Fair Housing Planning Guide, the analysis of impediments to fair housing choice is a review of impediments to fair housing choice in the public and private sector. It involves:

- A comprehensive review of a State or Entitlement jurisdiction's laws, regulations, and administrative policies, procedures, and practices
- An assessment of how those laws affect the location, availability, and accessibility of housing
- An assessment of conditions, both public and private, affecting fair housing choice for all protected classes
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

The Impediments to fair housing choice include any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices. Moreover, any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

The Lowcountry regional analysis of impediments to fair housing choice (AI) is a comprehensive review of a jurisdiction's laws, regulations, and administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing. Moreover, the AI assesses conditions, both public and private, affecting fair housing choice for all protected classes in the Lowcountry under the federal Fair Housing Act of 1968.

The Lowcountry Regional AI will provide essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates in assisting in building public support for fair housing efforts within the Lowcountry's jurisdictions. These include:

Beaufort County	Colleton County	Hampton County	Jasper County
<ul style="list-style-type: none"> ▪ City of Beaufort ▪ Town of Bluffton ▪ Town of Hilton Head Island ▪ Town of Port Royal 	<ul style="list-style-type: none"> ▪ Town of Cottageville ▪ Town of Edisto Beach ▪ Town of Lodge ▪ Town of Smoaks ▪ City of Walterboro ▪ Town of Williams 	<ul style="list-style-type: none"> ▪ Town of Brunson ▪ Town of Estill ▪ Town of Furman ▪ Town of Gifford ▪ Town of Hampton ▪ Town of Luray ▪ Town of Scotia ▪ Town of Varnville ▪ Town of Yemassee 	<ul style="list-style-type: none"> ▪ City of Hardeeville ▪ Town of Ridgeland

This report comprises six sections along with appendices and references. These are:

- 1) Introduction – This section provides background information of the analysis of impediments to fair housing choice.
- 2) Methodology – This section explains the qualitative and quantitative approaches used in data collection and analysis.
- 3) Lowcountry Socio-Economic Environment – This section provides the socioeconomic conditions unique to the Lowcountry region including population, education, economy, and housing.
- 4) Identification of Impediments to Fair Housing Choice – This section identifies and discusses the significant impediments affecting fair housing for all protected classes in the Lowcountry region.
 - Limited supply of subsidized housing
 - Transportation challenges
 - Limited facilities for the homeless
 - Financial challenges
 - Discrimination
 - Special client needs
 - Housing affordability
- 5) Current Measures to Address Impediments – This section reviews and summarizes the major regional and local initiatives across the Lowcountry region that are making a positive contribution to the fair housing choice.
- 6) Recommendations and Conclusion – This section provides general recommendations for policies and regulations in support of fair housing choice for residents of the Lowcountry region.

2. METHODOLOGY

This report obtained all data from valid and reliable sources including qualitative and quantitative information. The information presented in this report offers a picture of socio-economic and impediments conditions unique to the Lowcountry area including population growth, household formation, income and poverty, employment and wages, race and ethnic diversity, housing inventory, transportation, housing affordability, shelters and homelessness, financial challenges, discrimination, special clients, and high cost of housing. These will help to explain changes that have occurred throughout the Lowcountry and indicate where the region is heading.

2.1 Qualitative Approach

The interviews were conducted with administrators, directors, or officials of public agencies and other organizations that serve low-income and moderate-income clients. The selected organizations are involved in housing services either as direct providers, referral agencies, or sources of housing education and financing. They represent a large number and a wide variety of client groups. The following organizations participated in the interview process. More detail on key discussing issues and information sharing are shown in Appendix B and C.

General Housing Services

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

Special Client Services

- Area Agency on Aging
- Beaufort County Disabilities and Special Needs
- Beaufort County School District
- Colleton County School District
- Family Promise of Beaufort County
- Hampton County Council on Aging
- Hampton County District 1 **what about District 2?**
- Jasper County School District
- Osprey Village

Human Services

- Beaufort County Department of Social Services **Hampton & Colleton DSS?**
- Beaufort County Human Services Department and Alliance for Human services
- Beaufort County United Way
- Jasper County Department of Social Services
- South Carolina Human Affair Commission

Financial Services

- Palmetto State Bank

The interviews focused on the following areas:

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

2.2 Quantitative Approach

Additional data revolving around the socio-economic structure of the region serves as a major impediment to the rental or purchase of affordable housing by households with low or moderate incomes. These data were obtained from reliable sources including, but not limited to:

- U.S. Department of Housing and Urban Development (HUD)
- U.S. Department of Agriculture (USDA)
- U.S. Bureau of Labor Statistics National Low Income Housing Coalition (NLIHC)
- U.S. Census Bureau
- S.C. Department of Employment and Workforce (SCDEW)
- S.C. Interagency Council on Homelessness
- Consumer Finance Protection Bureau
- Annie E. Casey Foundation
- Center for Neighborhood Technology
- Marine Corps Air Station (MCAS) Beaufort, SC
- The Federal Reserve Bank of New York
- RealtyTrac
- Counties and municipalities in the Lowcountry Region

After identifying the impediments through interviews, the most recent data available were then assembled and assessed for each subject to ensure that the opinions expressed are based on actual and quantitative conditions.

3. LOWCOUNTRY SOCIO-ECONOMIC ENVIRONMENT

This section provides the socioeconomic conditions unique to the Lowcountry region including population, education, economy, and housing.

3.1 Population Growth

Population growth is an important metric to consider in the health of housing markets, as prices are affected by increasing demand. Between 2000 and 2010, the four counties — Beaufort, Colleton, Hampton, and Jasper — together were 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.

Between 2010 and 2018, Table 1 shows that population growth in the Lowcountry slowed when compared with the period 2000 through 2010. Moreover, in Colleton and Hampton counties, population growth reversed between 2010 and 2018. However, population growth in the Lowcountry was higher than in the state during this period.

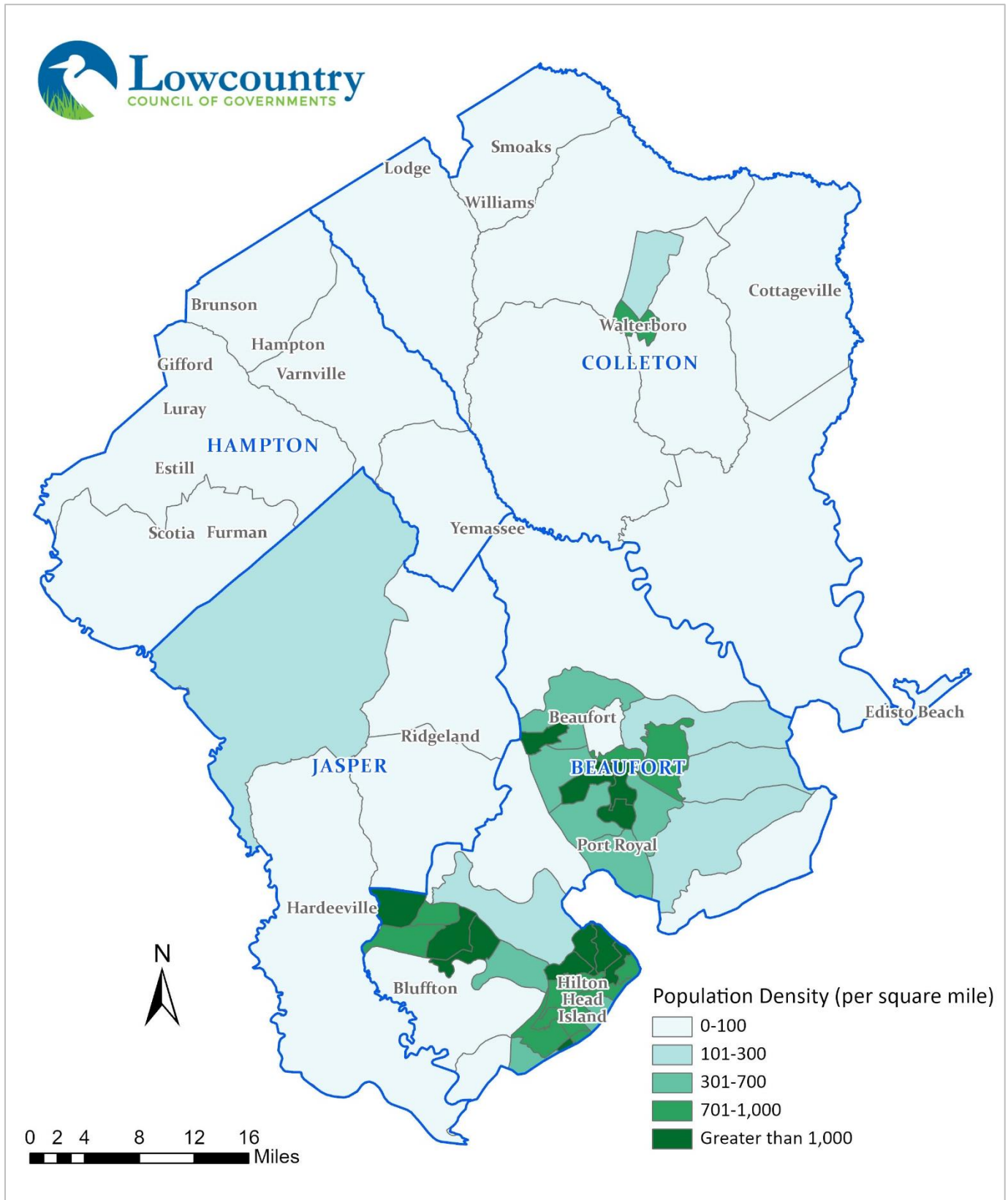
With a total population of 274,697, the average population density in the Lowcountry area is 96 people per square mile. However, the densest areas are in portions of Port Royal, Hilton Head Island, Bluffton, and Beaufort as shown in Figure 1.

Table 1: Population Change 2000-2018

	2000 Census	2010 Census	2018 Estimates	% Change 2000 - 2010	% Change 2010-2018
Beaufort County	120,937	162,233	188,715	34.15%	16.32%
Colleton County	38,264	38,892	37,660	1.64%	-3.17%
Hampton County	21,386	21,090	19,351	-1.38%	-8.25%
Jasper County	20,678	24,777	28,971	19.82%	16.93%
Lowcountry	201,265	246,992	274,697	22.72%	11.22%
South Carolina	4,012,012	4,625,364	5,084,127	15.29%	9.92%

Source: U.S. Census Bureau, Population Estimates, Annual Estimates of the Resident Population 2018

Figure 1: Population Density by Census Tract 2018



Source: U.S. Census Bureau, Population Estimates, Annual Estimates of the Resident Population 2018

3.2 Household Formation

Table 2 shows rising 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 housing in smaller units. Between 2010 and 2018, however, the rate of household formation has declined in comparison to the previous period. 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.

Table 2: Household Formation 2000-2018

County	Category	2000	2010	2018	Percent Change 2000-2010	Percent Change 2010-2018
Beaufort	Households	45,532	64,945	70,607	42.64%	8.72%
	Avg. Household Size	2.51	2.42	2.51	-3.59%	3.72%
	Family Households	33,060	45,322	48,251	37.09%	6.46%
	Avg. Family Size	2.90	2.84	3.02	-2.07%	6.34%
Colleton	Households	14,470	15,131	15,145	4.57%	0.09%
	Avg. Household Size	2.62	2.54	2.44	-3.05%	-3.94%
	Family Households	10,494	10,449	9,821	-0.43%	-6.01%
	Avg. Family Size	3.11	3.07	3.05	-1.29%	-0.65%
Hampton	Households	7,444	7,598	6,924	2.07%	-8.87%
	Avg. Household Size	2.64	2.57	2.66	-2.65%	3.50%
	Family Households	5,312	5,211	4,047	-1.90%	-22.34%
	Avg. Family Size	3.19	3.15	3.64	-1.25%	15.56%
Jasper	Households	7,042	8,517	9,982	20.95%	17.20%
	Avg. Household Size	2.75	2.73	2.74	-0.73%	0.37%
	Family Households	5,092	5,944	7,247	16.73%	21.92%
	Avg. Family Size	3.22	3.23	3.20	0.31%	-0.93%

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

3.3 Aging Population

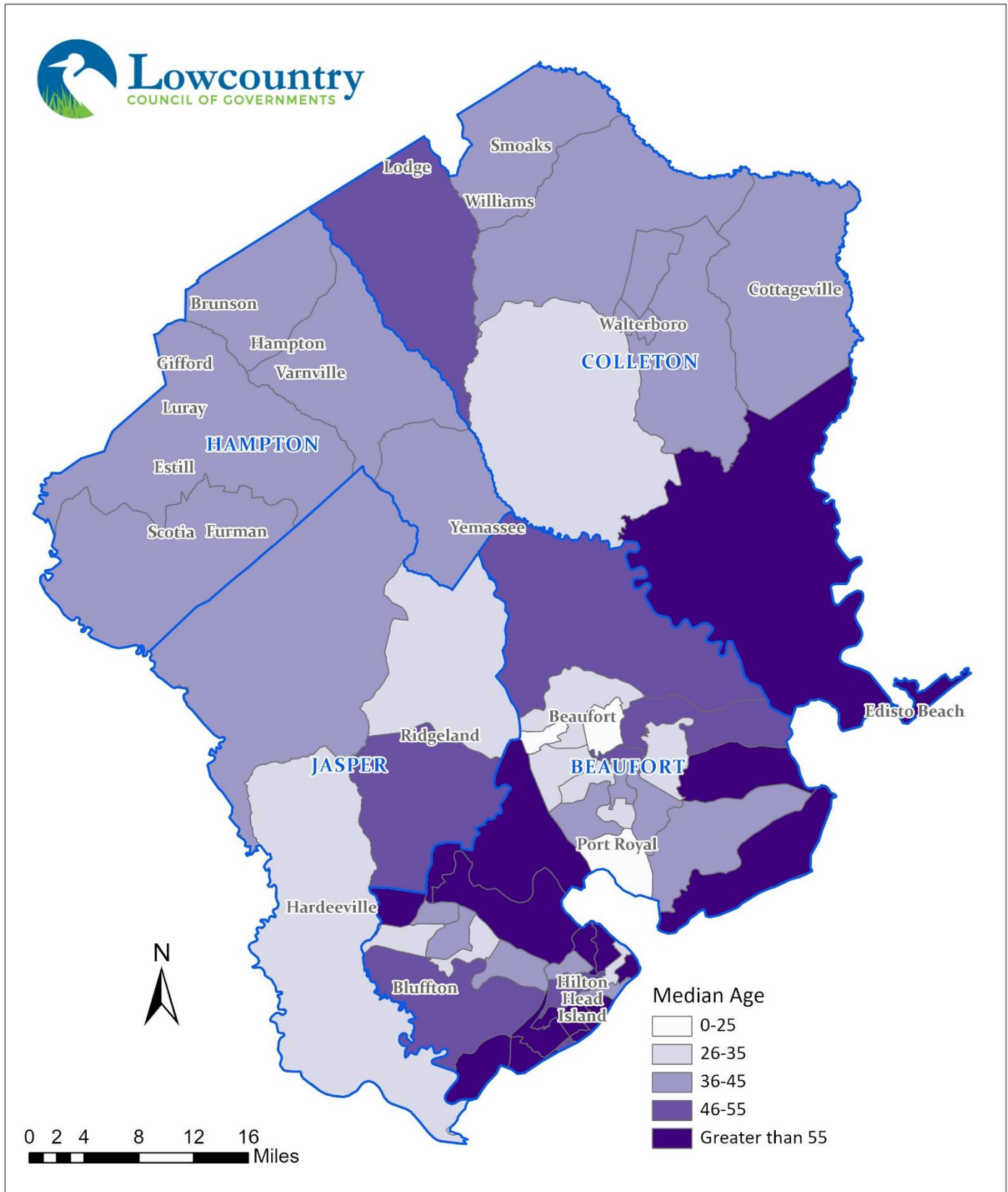
As shown in Table 3, the number of people older than 65 has markedly increased in all four counties since 2010. The increase in older population has implications for the regional economy and community services. With an increasingly aging population, it is likely that there will be increasing demands for age-appropriate 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.

Table 3: Age Cohorts 2000-2018

Beaufort County					
Ages	2000	2010	2018	Percent Change 2000-2010	Percent Change 2010-2018
Total Population	120,937	162,233	188,715	34.15%	16.32%
Under 5 years	8,110	10,960	9,662	35.14%	-11.84%
5 to 9 years	8,033	9,566	9,658	19.08%	0.96%
10 to 14 years	7,747	8,553	10,015	10.40%	17.09%
15 to 19 years	8,722	9,956	10,776	14.15%	8.24%
20 to 24 years	10,002	11,756	11,967	17.54%	1.79%
25 to 34 years	16,434	20,137	20,814	22.53%	3.36%
35 to 44 years	16,433	17,534	18,844	6.70%	7.47%
45 to 54 years	14,019	18,580	19,735	32.53%	6.22%
55 to 59 years	6,397	9,886	12,050	54.54%	21.89%
60 to 64 years	6,286	12,273	13,752	95.24%	12.05%
65 to 74 years	11,329	20,137	30,623	77.75%	52.07%
75 to 84 years	5,913	9,698	15,975	64.01%	64.72%
85 years +	1,512	3,197	4,844	111.44%	51.52%
Hampton County					
Ages	2000	2010	2018	Percent Change 2000-2010	Percent Change 2010-2018
Total Population	21,386	21,090	19,351	-1.38%	-8.25%
Under 5 years	1,431	1,347	1,029	-5.87%	-23.61%
5 to 9 years	1,659	1,326	1,119	-20.07%	-15.61%
10 to 14 years	1,774	1,473	1,224	-16.97%	-16.90%
15 to 19 years	1,599	1,524	1,157	-4.69%	-24.08%
20 to 24 years	1,256	1,229	1,140	-2.15%	-7.24%
25 to 34 years	3,052	2,648	2,540	-13.24%	-4.08%
35 to 44 years	3,290	2,915	2,464	-11.40%	-15.47%
45 to 54 years	2,923	3,103	2,471	6.16%	-20.37%
55 to 59 years	1,010	1,420	1,319	40.59%	-7.11%
60 to 64 years	797	1,276	1,325	60.10%	3.84%
65 to 74 years	1,447	1,655	2,123	14.37%	28.28%
75 to 84 years	874	869	1,066	-0.57%	22.67%
85 years +	274	305	374	11.31%	22.62%
Colleton County					
Ages	2000	2010	2018	Percent Change 2000-2010	Percent Change 2010-2018
Total Population	38,264	38,892	37,660	1.64%	-3.17%
Under 5 years	2,649	2,579	2,252	-2.64%	-12.68%
5 to 9 years	2,957	2,515	2,289	-14.95%	-8.99%
10 to 14 years	3,053	2,706	2,436	-11.37%	-9.98%
15 to 19 years	2,889	2,682	2,226	-7.17%	-17.00%
20 to 24 years	2,045	2,229	2,109	9.00%	-5.38%
25 to 34 years	4,682	4,157	4,455	-11.21%	7.17%
35 to 44 years	5,617	4,709	4,020	-16.17%	-14.63%
45 to 54 years	5,478	5,763	4,782	5.20%	-17.02%
55 to 59 years	2,183	2,869	2,761	31.42%	-3.76%
60 to 64 years	1,783	2,605	2,735	46.10%	4.99%
65 to 74 years	2,794	3,635	4,667	30.10%	28.39%
75 to 84 years	1,641	1,741	2,208	6.09%	26.82%
85 years +	493	702	720	42.39%	2.56%
Jasper County					
Ages	2000	2010	2018	Percent Change 2000-2010	Percent Change 2010-2018
Total Population	20,678	24,777	28,971	19.82%	16.93%
Under 5 years	1,499	1,859	1,659	24.02%	-10.76%
5 to 9 years	1,602	1,711	1,622	6.80%	-5.20%
10 to 14 years	1,559	1,546	1,668	-0.83%	7.89%
15 to 19 years	1,483	1,751	1,503	18.07%	-14.16%
20 to 24 years	1,527	1,969	1,911	28.95%	-2.95%
25 to 34 years	3,063	3,685	3,904	20.31%	5.94%
35 to 44 years	3,282	3,217	3,198	-1.98%	-0.59%
45 to 54 years	2,538	3,524	3,593	38.85%	1.96%
55 to 59 years	1,041	1,428	2,181	37.18%	52.73%
60 to 64 years	815	1,300	2,122	59.51%	63.23%
65 to 74 years	1,273	1,671	3,703	31.26%	121.60%
75 to 84 years	738	785	1,445	6.37%	84.08%
85 years +	258	313	462	21.32%	47.60%

Source: U.S. Census Bureau, Population Estimates, Annual Estimates of the Resident Population for Selected Age Groups

Figure 2: Median Age by Census Tract 2018



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

3.4 Race and Ethnic Diversity

In each county, there have been significant changes in the population's composition. 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, the region saw an influx of Hispanic persons, with the largest increases in Beaufort and Jasper counties. The Hispanic population has continued to grow in the region from 2010 to 2018, although at significantly lower rates. This slowing trend has been observed throughout the United States and may represent a voluntary repatriation based on fewer employment opportunities. This growth is correlated to areas with populations who have limited English proficiency (Figure 3-4).

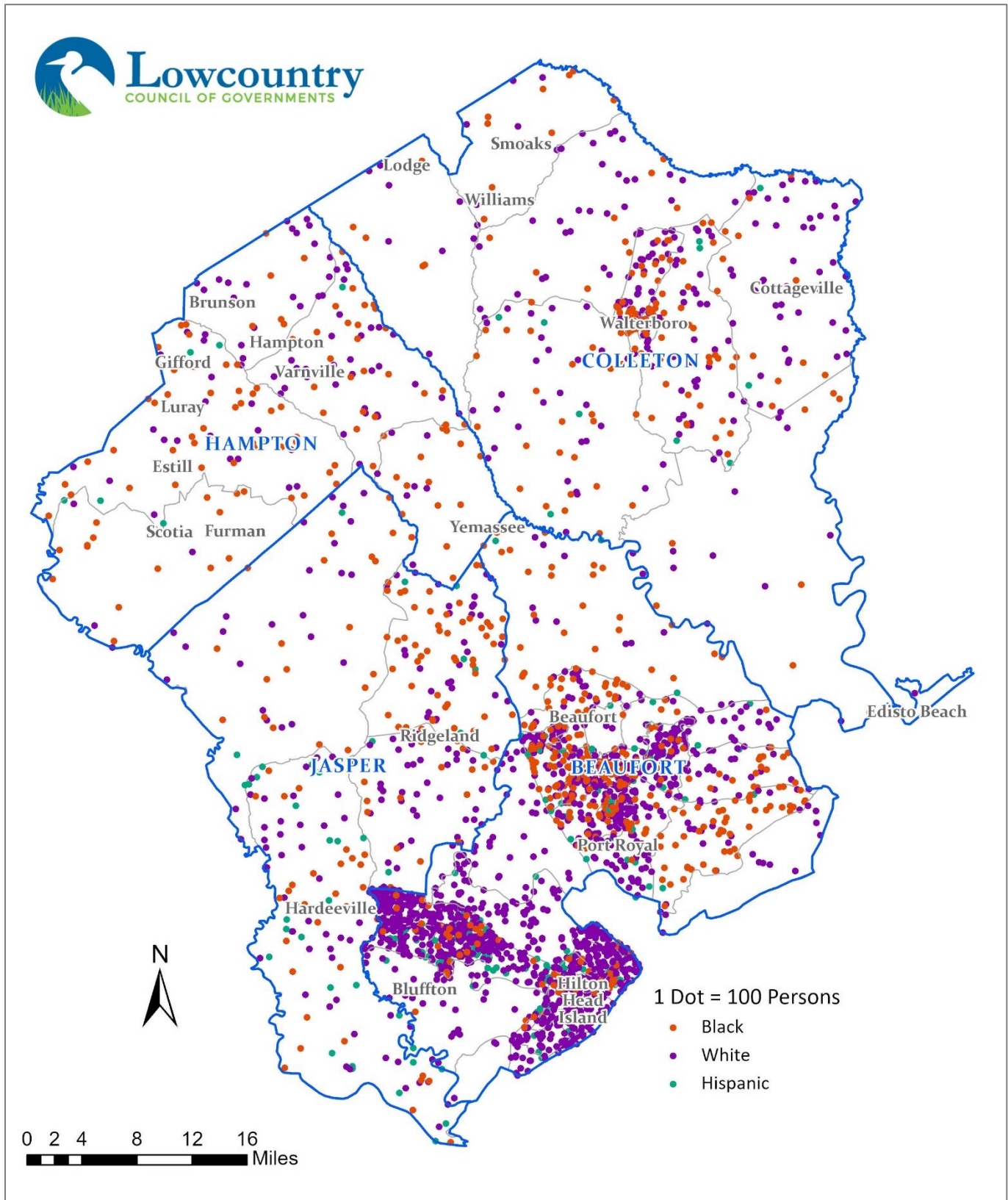
Table 4: Race and Ethnicity 2000-2018

	Year	Total Population	Total Black	Total White	Total Hispanic
Beaufort County	2000	120,937	29,005	85,451	8,208
	2010	162,233	31,942	124,690	19,567
	2018	188,715	34,379	147,015	21,060
Percent Change	2000-2010	34.10%	10.10%	45.90%	138.40%
	2010-2018	16.32%	7.63%	17.90%	7.63%
Colleton County	2000	38,264	16,140	21,245	551
	2010	38,892	15,242	22,626	1,094
	2018	37,660	14,025	22,449	1,274
Percent Change	2000-2010	1.60%	-5.60%	6.50%	98.50%
	2010-2018	-3.17%	-7.98%	-0.78%	16.45%
Hampton County	2000	21,386	11,906	9,173	547
	2010	21,090	11,435	9,241	744
	2018	19,351	10,388	8,481	800
Percent Change	2000-2010	-1.40%	-4.00%	0.70%	36.00%
	2010-2018	-8.25%	-9.16%	-8.22%	7.53%
Jasper County	2000	20,678	10,895	8,766	1,190
	2010	24,777	11,540	12,643	3,752
	2018	28,971	12,178	15,826	3,828
Percent Change	2000-2010	19.80%	5.90%	44.20%	215.30%
	2010-2018	16.93%	5.53%	25.18%	2.03%
Lowcountry	2000	201,265	67,946	124,635	10,496
	2010	246,992	70,159	169,200	25,157
	2018	274,697	70,970	193,771	26,962
Percent Change	2000-2010	22.72%	3.26%	35.76%	139.68%
	2010-2018	11.22%	1.16%	14.52%	7.17%

Note: 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.

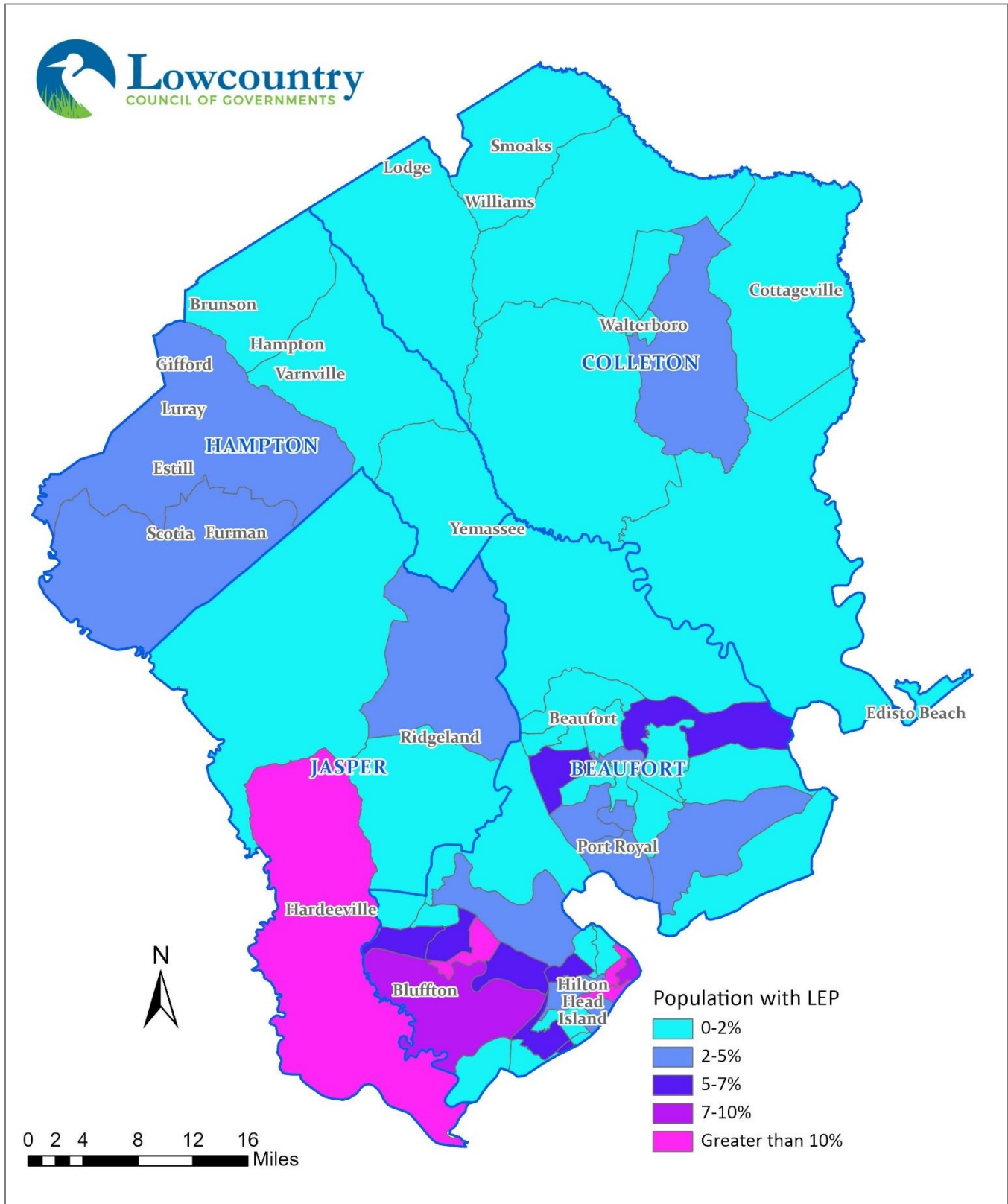
Source: U.S. Census Bureau, Population Estimates, Annual Estimates of the Resident Population by Sex, Race, and Hispanic Origin

Figure 3: Race and Ethnicity by Census Tract 2018



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

Figure 4: Population with Limited English Proficiency (LEP) by Census Tract 2018



Note: Population with LEP refers to percent population 5 years and over who speak English less than very well.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Language Spoken at Home

3.5 Educational Attainment

The educational attainment of the population in the Lowcountry can influence economic development, earning potential, and quality of life. Between 2000 and 2018, all counties in the Lowcountry made strides to increase the population that holds a high school diploma or equivalent, as highlighted in Table 5. All counties also had an increase in the percentage of the population that holds a bachelor's degree, graduate degree, or both.

In 2018, much of the Lowcountry lagged the state and the nation in the percentage of the population that has some college or holds Associate's, Bachelor's, or graduate degrees. This trend is not homogeneous across all the Lowcountry counties. Beaufort County exceeded state and national averages in postsecondary levels of educational attainment in 2018. Meanwhile, Colleton, Hampton, and Jasper counties had a higher percentage of the population with less than a high school diploma than the state and the nation.

Table 5: Educational Level of Population over 25 Years 2000-2018

Educational Attainment 2000	Beaufort County	Colleton County	Hampton County	Jasper County	South Carolina	United States
Less than High School	12.2%	30.4%	33.1%	34.9%	23.7%	19.6%
High School	24.2%	37.0%	37.8%	35.9%	30.0%	28.6%
Some College or Associate's	30.5%	21.1%	19.1%	20.5%	26.0%	27.4%
Bachelor's	21.6%	7.4%	7.2%	6.2%	13.5%	15.5%
Graduate	11.6%	4.2%	2.9%	2.6%	6.9%	8.9%
Educational Attainment 2010	Beaufort County	Colleton County	Hampton County	Jasper County	South Carolina	United States
Less than High School	9.4%	24.7%	24.1%	25.1%	17.0%	14.9%
High School	24.2%	39.1%	41.0%	39.6%	31.2%	29.0%
Some College or Associate's	29.0%	22.6%	23.9%	25.8%	27.8%	28.1%
Bachelor's	23.2%	9.5%	7.6%	6.7%	15.5%	17.6%
Graduate	14.1%	4.2%	3.3%	2.7%	8.4%	10.3%
Educational Attainment 2018	Beaufort County	Colleton County	Hampton County	Jasper County	South Carolina	United States
Less than High School	7.1%	13.3%	17.6%	18.5%	12.9%	12.4%
High School	22.9%	44.1%	46.9%	38.3%	29.5%	27.1%
Some College or Associate's	29.6%	27.3%	24.1%	26.2%	30.2%	29.0%
Bachelor's	23.6%	9.8%	8.5%	11.0%	17.4%	19.4%
Graduate	16.7%	5.5%	2.9%	5.9%	10.0%	12.1%

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

3.6 Income and Poverty

3.6.1 Household Income

Among the counties in the Lowcountry, Beaufort County reports higher median household and per capita incomes than the state since 2000. Table 6 shows substantial increases in all income measures in all four counties from 2000 to 2018. However, with the inflation adjustment, all median incomes have decreased since 2000.

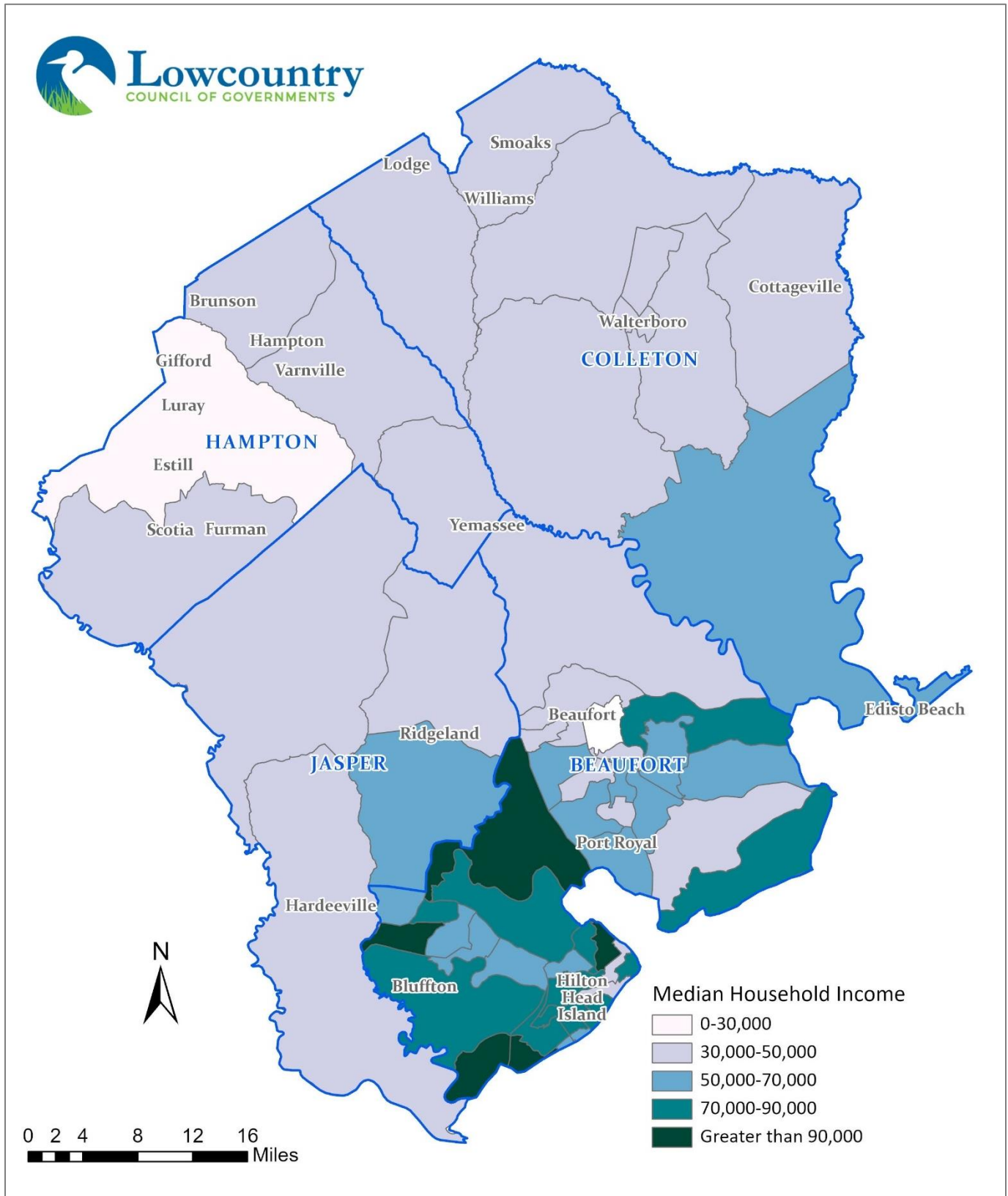
Between 2010 and 2018, inflation-adjusted median household incomes had declined in all four counties, while inflation-adjusted per capita incomes had decreased in Beaufort and Hampton counties. However, all income measures with and without inflation adjustment in the state had increased during this period.

Table 6: Household Income 2000-2018

	Income Type	2000	2010	2018	Percent Change 2000-2010	Percent Change 2010-2018
Beaufort County	Median Household Income	\$46,992	\$55,286	\$63,110	17.65%	14.15%
	Inflation-Adjusted Dollars	\$67,604	\$63,925	\$63,110	-5.44%	-1.27%
	Per Capita Income	\$25,377	\$32,731	\$36,306	28.98%	10.92%
	Inflation-Adjusted Dollars	\$36,882	\$37,845	\$36,306	2.61%	-4.07%
Colleton County	Median Household Income	\$29,733	\$33,263	\$36,276	11.87%	9.06%
	Inflation-Adjusted Dollars	\$43,213	\$38,460	\$36,276	-11.00%	-5.68%
	Per Capita Income	\$14,831	\$17,842	\$21,003	20.30%	17.72%
	Inflation-Adjusted Dollars	\$21,555	\$20,630	\$21,003	-4.29%	1.81%
Hampton County	Median Household Income	\$28,771	\$34,846	\$32,453	21.12%	-6.87%
	Inflation-Adjusted Dollars	\$41,815	\$40,291	\$32,453	-3.64%	-19.45%
	Per Capita Income	\$13,129	\$16,262	\$17,523	23.86%	7.75%
	Inflation-Adjusted Dollars	\$19,081	\$18,803	\$17,523	-1.46%	-6.81%
Jasper County	Median Household Income	\$30,727	\$37,393	\$41,930	21.69%	12.13%
	Inflation-Adjusted Dollars	\$44,657	\$43,236	\$41,930	-3.18%	-3.02%
	Per Capita Income	\$14,161	\$17,997	\$22,406	27.09%	24.50%
	Inflation-Adjusted Dollars	\$20,581	\$20,809	\$22,406	1.11%	7.67%
South Carolina	Median Household Income	\$37,082	\$43,939	\$51,015	18.49%	16.10%
	Inflation-Adjusted Dollars	\$53,894	\$50,805	\$51,015	-5.73%	0.41%
	Per Capita Income	\$18,795	\$23,443	\$27,986	24.73%	19.38%
	Inflation-Adjusted Dollars	\$27,316	\$27,106	\$27,986	-0.77%	3.25%

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

Figure 5: Median Household Income by Census Tract 2018



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

3.6.2 Family Income

The U.S. Department of Housing and Urban Development (HUD) estimates median family incomes annually. The data demonstrates improvement for all four counties. Beaufort County's median family income notably higher than the rest of the region. However, inflation-adjusted median family income shows declining buying power from 2000 to 2020 for much of the region. So, 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.

Table 7: Family Income 2000-2020

County	Income	2000 Census	2010 Census	2020 HUD Estimates	Percent Change 2000-2010	Percent Change 2010-2020
Beaufort	Median Family Income	\$52,710	\$66,400	\$81,500	25.97%	22.74%
	Inflation-Adjusted Dollars	\$78,892	\$78,029	\$81,500	-1.09%	4.45%
Colleton	Median Family Income	\$34,172	\$43,100	\$43,900	26.13%	1.86%
	Inflation-Adjusted Dollars	\$51,146	\$50,648	\$43,900	-0.97%	-13.32%
Hampton	Median Family Income	\$34,561	\$43,900	\$46,900	27.02%	6.83%
	Inflation-Adjusted Dollars	\$51,728	\$51,589	\$46,900	-0.27%	-9.09%
Jasper	Median Family Income	\$36,793	\$46,400	\$46,000	26.11%	-0.86%
	Inflation-Adjusted Dollars	\$55,069	\$54,526	\$46,000	-0.99%	-15.64%

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

3.6.3 Low and Moderate Income (LMI)

Table 8 depicts income as a percentage of the Median Family Income (MFI) for each county in the Lowcountry. HUD defines low and moderate income (LMI) households as those households with incomes below 80% of MFI. LMI households comprise 40.1% of all households in the Lowcountry region, with 38.6% in Beaufort County, 44.8% in Colleton County, 48.0% in Hampton County, and 16.6% in Jasper County. The LMI is greater with respect to rental households, noticeably in Hampton County at 72%.

Table 8: Household of Low and Moderate Income by Tenure 2017

	Income Distribution	Owner		Renter		Total
		No.	%	No.	%	
Beaufort County	Extremely Low Income (0-30% MFI)	3,770	54.8%	3,105	45.2%	6,875
	Very Low Income (31-50% MFI)	4,060	54.7%	3,360	45.3%	7,420
	Low Income (51-80% MFI)	7,205	58.9%	5,035	41.1%	12,240
	Moderate Income (>80% MFI)	33,460	79.2%	8,795	20.8%	42,255
	All Households	48,495	70.5%	20,295	29.5%	68,790
Colleton County	Extremely Low Income (0-30% MFI)	770	49.0%	800	51.0%	1,570
	Very Low Income (31-50% MFI)	1,070	53.9%	915	46.1%	1,985
	Low Income (51-80% MFI)	2,280	70.7%	945	29.3%	3,225
	Moderate Income (>80% MFI)	6,895	82.5%	1,460	17.5%	8,355
	All Households	11,015	72.8%	4,120	27.2%	15,135
Hampton County	Extremely Low Income (0-30% MFI)	360	53.3%	315	46.7%	675
	Very Low Income (31-50% MFI)	695	68.8%	315	31.2%	1,010
	Low Income (51-80% MFI)	1,120	64.6%	615	35.4%	1,735
	Moderate Income (>80% MFI)	3,225	86.9%	485	13.1%	3,710
	All Households	5,400	75.7%	1,730	24.3%	7,130
Jasper County	Extremely Low Income (0-30% MFI)	525	51.5%	495	48.5%	1,020
	Very Low Income (31-50% MFI)	645	60.8%	415	39.2%	1,060
	Low Income (51-80% MFI)	1,050	65.2%	560	34.8%	1,610
	Moderate Income (>80% MFI)	4,515	74.9%	1,510	25.1%	6,025
	All Households	6,735	69.3%	2,980	30.7%	9,715
Lowcountry	Extremely Low Income (0-30% MFI)	5,425	53.5%	4,715	46.5%	10,140
	Very Low Income (31-50% MFI)	6,470	56.4%	5,005	43.6%	11,475
	Low Income (51-80% MFI)	11,655	62.0%	7,155	38.0%	18,810
	Moderate Income (>80% MFI)	48,095	79.7%	12,250	20.3%	60,345
	All Households	71,645	71.1%	29,125	28.9%	100,770

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

3.6.4 Poverty

As shown in Table 9, between 2010 and 2018, the percentage of people living below the poverty level had declined in the Lowcountry with exception of Beaufort County.

Table 9: Population Living in Poverty 2000-2018

	2000	2005	2010	2015	2018
Beaufort County	10.3%	11.5%	10.5%	12.8%	11.1%
Colleton County	19.3%	23.9%	21.3%	22.3%	21.2%
Hampton County	20.0%	23.9%	20.8%	20.8%	18.7%
Jasper County	22.2%	24.8%	21.5%	23.5%	20.2%
South Carolina	12.8%	15.6%	16.4%	17.9%	16.0%

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

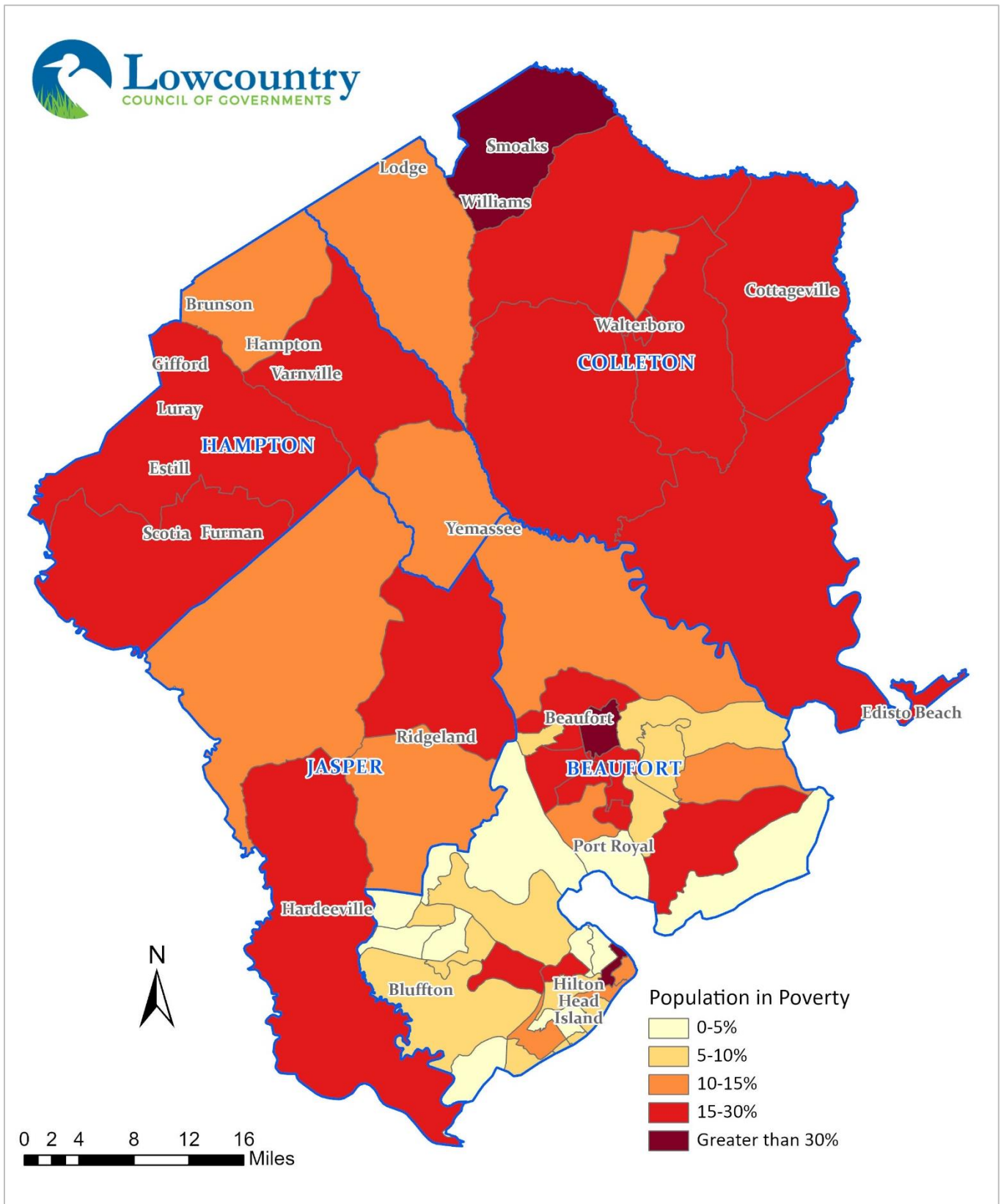
Poverty is not evenly distributed across the Lowcountry. Table 10 shows that people younger than 18 years old are disproportionately affected, particularly in Jasper County where two in five children live below the poverty level. Race is also a major factor in regional poverty rates. Across all four counties, Blacks and Hispanics face higher poverty rates than whites. Additionally, Figure 6 depicts the population living below the poverty level in the Lowcountry in 2018 by census tracts.

Table 10: Population Living in Poverty by Age and Race and Ethnicity 2018

	Beaufort County	Colleton County	Hampton County	Jasper County	South Carolina	United States
Age						
Under 18 Years	21.0%	33.6%	27.6%	39.9%	23.7%	19.5%
18 to 64 Years	10.6%	19.5%	17.8%	17.3%	15.1%	13.2%
65+ Years	4.8%	10.9%	10.3%	5.7%	9.2%	9.3%
Race and Ethnicity						
White	7.1%	18.1%	13.6%	15.8%	11.5%	11.6%
Black	24.9%	21.4%	22.6%	24.2%	25.7%	24.2%
Hispanic (Any Race)	19.4%	62.1%	18.4%	41.6%	28.0%	21.0%

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

Figure 6: Population Living in Poverty by Census Tract 2018



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

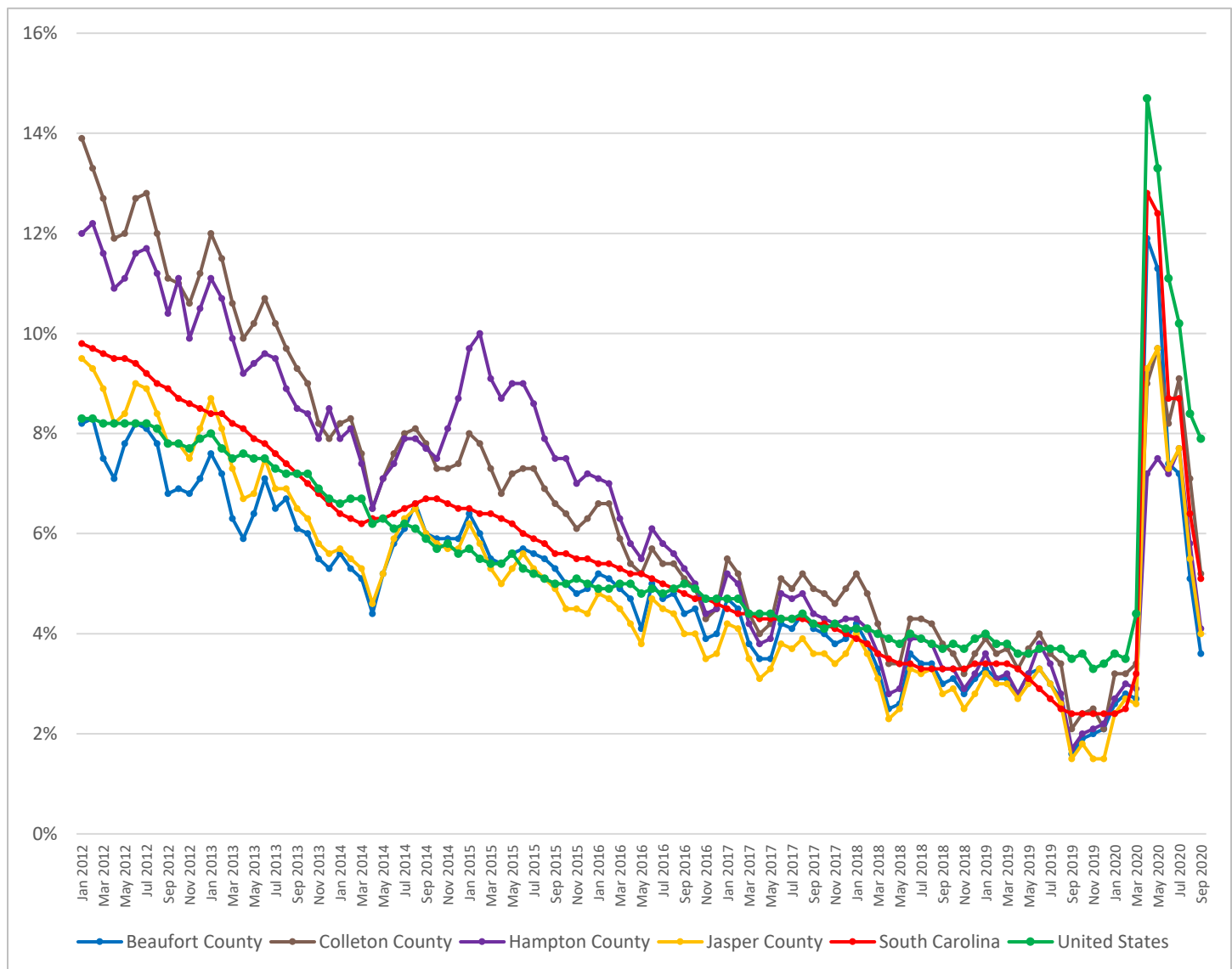
3.7 Employment and Wages

3.7.1 Unemployment Rate

Unemployment rates here do not capture those who are underemployed, taking part time as opposed to full time employment. Figure 7 shows that between 2012 and 2020, the Lowcountry's unemployment rate continued to fall, and has remained lower than the state's unemployment rate during this period. Colleton and Hampton counties did have unemployment rates higher than the rest of the region and the state in the early years of this period.

Similar to recent trends in the state and the nation, unemployment in the Lowcountry has risen sharply, due to the COVID-19 pandemic. Many people were laid off due to the shutdown measures and remained unemployed.

Figure 7: Unemployment Rate January 2012 – September 2020

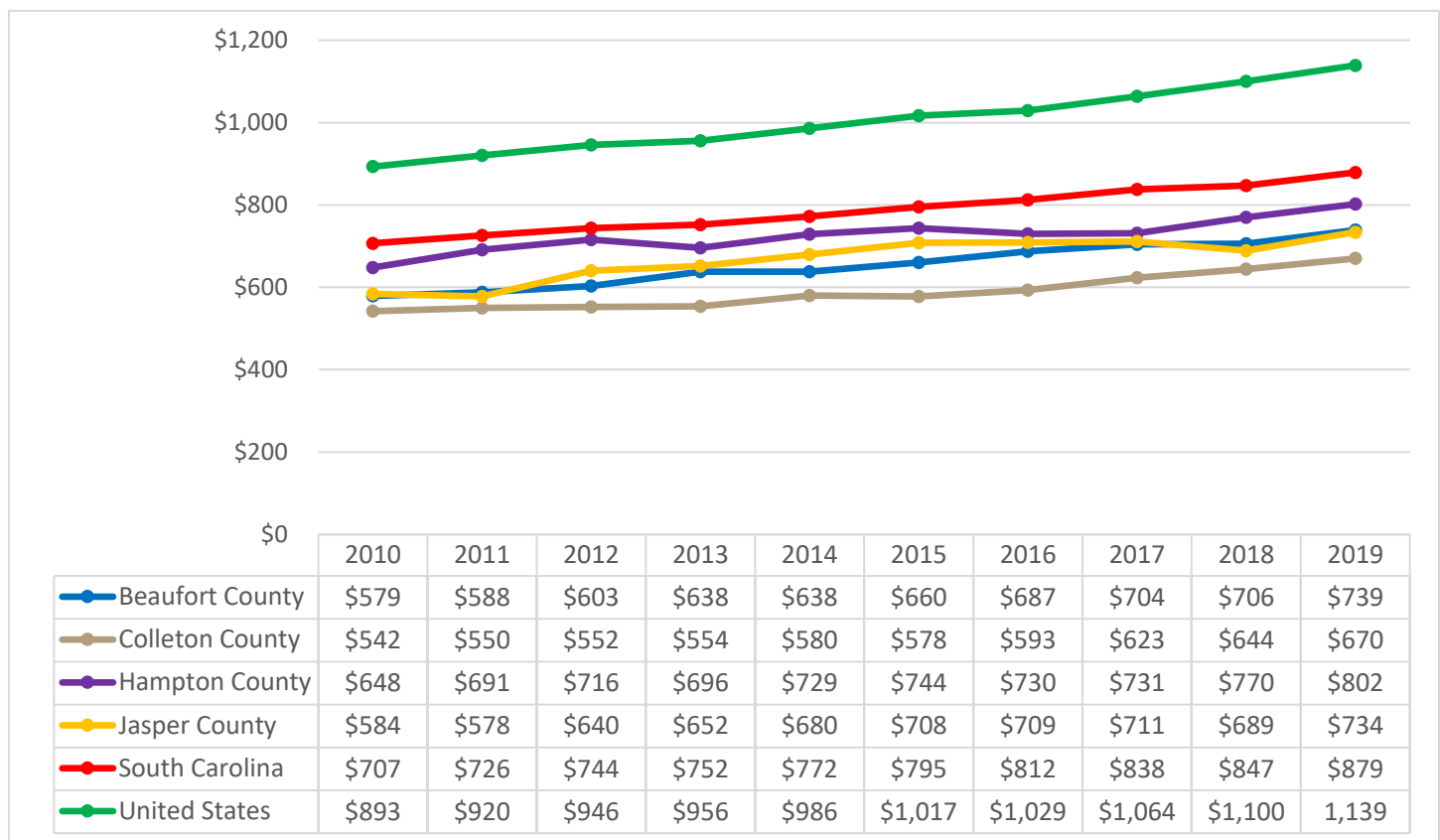


Source: SC WORKS, Labor Force Employment and Unemployment (LAUS); U.S. Bureau of Labor Statics

3.7.2 Wages

Unemployment rates do not tell the full story of how well employees are doing economically. Figure 8 shows average weekly wages for private sector jobs in the Lowcountry compared to the state and the nation from 2010 to 2019. During this period, average weekly wages in all four counties improved, but remained below the state and the national average.

Figure 8: Average Private Sector Weekly Wages 2010-2019



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

3.8 Housing Profile

Table 11 provides a historic perspective of housing growth in the Lowcountry. The data shows a variety of trends, including the significant reduction in the growth of total housing units from 2010 to 2018 compared to the percent growth of previous decades. The substantial reduction in growth of total housing units is indicative of a general slowing trend that resulted from the end of the nation-wide housing boom in 2007. Beaufort County, like many other parts of the nation, continued to add to its housing supply during that housing boom. When considering housing structure (Table 12), Beaufort County has a greater percentage of housing units in multi-family structures than other counties in the region. On the other hand, it has the least percentage of mobile homes in the region.

Table 11: Housing Stock 2000-2018

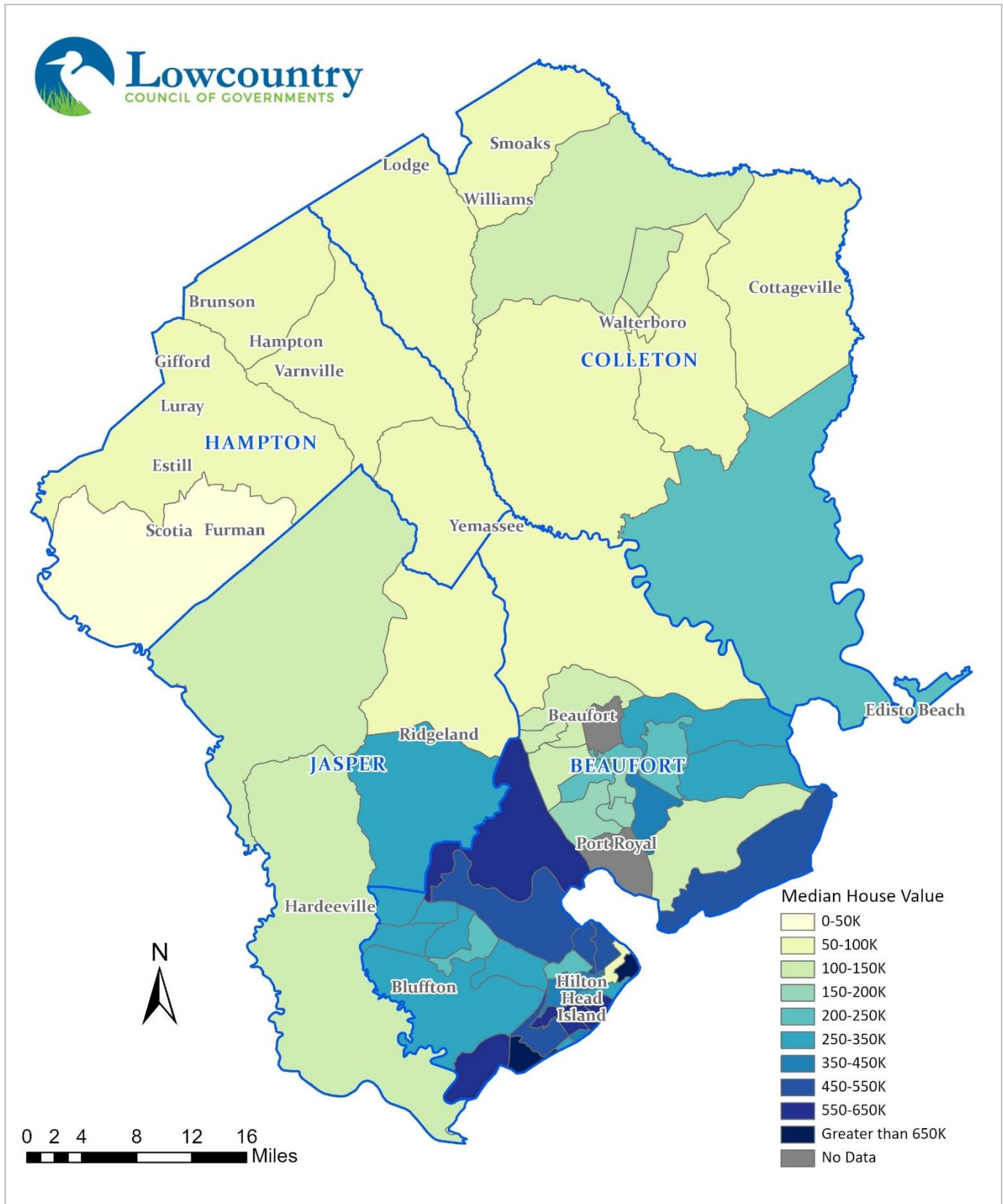
County	Total Units and Value	2000	2010	2018	Percent Change 2000-2010	Percent Change 2010-2018
Beaufort	Total Housing Units	60,509	93,023	97,831	53.73%	5.17%
	Occupied Units	45,532	64,945	70,607	42.64%	8.72%
	Percent Occupied	73.2%	70.6%	72.2%	-3.55%	2.27%
	Vacant Units	14,977	28,078	27,224	87.47%	-3.04%
	Percent Vacant	24.8%	30.2%	27.8%	21.77%	-7.95%
	Median House Price	\$213,900	\$290,900	\$288,900	36.00%	-0.69%
Colleton	Total Housing Units	18,129	19,901	20,015	9.77%	0.57%
	Occupied Units	14,470	15,131	15,145	4.57%	0.09%
	Percent Occupied	80.3%	75%	75.7%	-6.60%	0.93%
	Vacant Units	3,659	4,770	4,870	30.36%	2.10%
	Percent Vacant	20.2%	24.0%	24.3%	18.81%	1.25%
	Median House Price	\$73,200	\$90,000	\$85,100	22.95%	-5.44%
Hampton	Total Housing Units	8,582	9,140	9,140	6.50%	0.00%
	Occupied Units	7,444	7,598	6,924	2.07%	-8.87%
	Percent Occupied	78.1%	73.7%	75.8%	-5.63%	2.85%
	Vacant Units	1,138	1,542	2,216	35.50%	43.71%
	Percent Vacant	13.3%	16.9%	24.2%	27.07%	43.20%
	Median House Price	\$62,300	\$79,600	\$73,000	27.77%	-8.29%
Jasper	Total Housing Units	7,928	10,299	11,562	29.91%	12.26%
	Occupied Units	7,042	8,517	9,982	20.95%	17.20%
	Percent Occupied	77.7%	68.9%	86.3%	-11.33%	25.25%
	Vacant Units	886	1,782	1,580	101.13%	-11.34%
	Percent Vacant	11.2%	17.3%	13.7%	54.46%	-20.81%
	Median House Price	\$77,600	\$118,700	\$154,400	52.96%	30.08%

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

Table 12: Housing Stock by Building Structure 2018

County	Total Units	Single Family		Multi-Family Units					Mobile Home
		Detached	Attached	2	3-4	5-9	10-19	20-More	
Beaufort	97,831	61.9%	6.7%	0.8%	2.7%	5.0%	4.6%	9.5%	8.9%
Colleton	20,015	54.0%	0.8%	1.3%	2.6%	1.6%	0.9%	0.8%	37.9%
Hampton	9,140	55.4%	0.3%	0.5%	3.0%	2.1%	0.1%	0.8%	37.8%
Jasper	11,562	56.8%	1.6%	0.2%	1.5%	4.6%	1.6%	2.8%	30.8%

Figure 9: Median House Value by Census Tract 2018



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

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, project-based 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 (LIHTC)

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 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). 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

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: Waiting 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

Table 14: Subsidized Housing Units in Beaufort County 2018

Location	Property Name	Number of Units	Year in Service	HUD	USDA	LIHTC
Bluffton	Bluffton House	116	1996			x
	Bluffton House Garden Apartments Phase III	64	1999			x
	Bluffton House Phase II	92	1997			x
	Hallmark Homes at Malphrus	32	2008			x
	May River Village	68	2012			x
	May River Village Apartments Phase 2	40	2015			x
	Simmons Cay Apartments	48	1998			x
	Simmons Townhomes	32	2001			x
	Vista View One Apartments	72	1997			x
	White Oak Apartments	144	2009			x
City of Beaufort	123 Club	40	1996			x
	Ashley Pointe	56	2005			x
	Cottages at Beaufort	17	N/A	x		
	Cottages at Beaufort II	18	N/A	x		
	Cross Creek Apartments	144	2009			x
	Fairfield Estates	55	1997			x
	Lady's Pointe Apartments	48	1988		x	x
	Lady's Pointe II	44	1989		x	x
	Magnolia Park Apartments	56	2001			x

Location	Property Name	Number of Units	Year in Service	HUD	USDA	LIHTC
	Mossy Oaks Village Townhouses	96	2013			x
	Parkview Apartments	60	N/A	x		
	Port Royal	60	2012			x
	Sea Pointe	56	2016			x
	Shell Pointe	72	2005			x
	Spanish Trace Apartments	87	2006			x
	Waterford Cove I	128	1997			x
	Waterford Cove II	32	1998			x
	Wilderness Cove Apartments	48	2005		x	x
	Wilderness Too Apartments	24	2006			x
Hilton Head Island	90 Dillon Apartments	48	1994			x
	Cedar Wells Apartments	24	N/A		x	
	Hilton Head Gardens	112	N/A	x		
	Sandlewood Terrace	145	N/A	x		
	Sylby Tub Apartments	18	1983		x	
Port Royal	Laurel Hill Apartments	71	2005			x
	Yemassee Heights	148	N/A	x		

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

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).

Table 15: Subsidized Housing Units in Colleton County 2018

Location	Property Name	Number of Units	Year in Service	HUD	USDA	LIHTC
Walterboro	Hillcrest Apartments	31	1998		x	x
	Hillcrest Apartments	32	2015		x	x
	Edisto Terrace Apartments	48	2007			x
	Colleton Heights (a/k/a Druid Hills I)	80	N/A	x		
	Druid Hills II Apartments	64	N/A	x		
	Cambridge Pointe Apartments	40	2004			x
	Lincoln Apartments	64	N/A	x		
	Magnolia Village Apartments	24	2008	x	x	x
	Bay Meadows Apartments	48	2016		x	x
	Meadow Creek Apartments	30	1995		x	x

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 is 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).

Table 16: Subsidized Housing Units in Hampton County 2018

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

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

Table 17: Subsidized Units in Jasper County

Location	Property Name	Number of Units	Year in Service	HUD	USDA	LIHTC
Hardeeville	Deer Run Apartments	48	N/A		x	
	Jenny Greene 2009 (TCEX EXCH FUNDS)	50	2010		x	x
	Deerfield Village	26	2009	x		x
	Mercy Circle (JCNU)	42	2009			
Ridgeland	Devenwood Apartments	24	1993		x	x
	Logan Lane Apartments	39	1993		x	x
	Logan 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

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.

Table 18: Commuting Statistics 2010-2018

	Year	Percent Using Carpools	Percent Using Public Transit	Mean Commuting Time (Minutes)
Beaufort County	2010	12.8%	0.5%	20.1
	2015	11.5%	0.5%	21.9
	2018	10.7%	0.4%	22.8
Colleton County	2010	13.6%	1.0%	32.7
	2015	9.9%	0.0%	32.8
	2018	13.8%	0.0%	31.6
Hampton County	2010	12.6%	2.2%	30.2
	2015	12.6%	1.8%	32.2
	2018	14.4%	0.7%	31.1
Jasper County	2010	14.1%	0.0%	30.3
	2015	19.9%	0.3%	28.4
	2018	18.3%	0.4%	30.2
South Carolina	2010	10.6%	0.6%	23.2
	2015	9.3%	0.6%	23.9
	2018	9.4%	0.5%	24.6
United States	2010	10.4%	4.9%	25.2
	2015	9.5%	5.1%	25.9
	2018	9.1%	5.0%	26.6

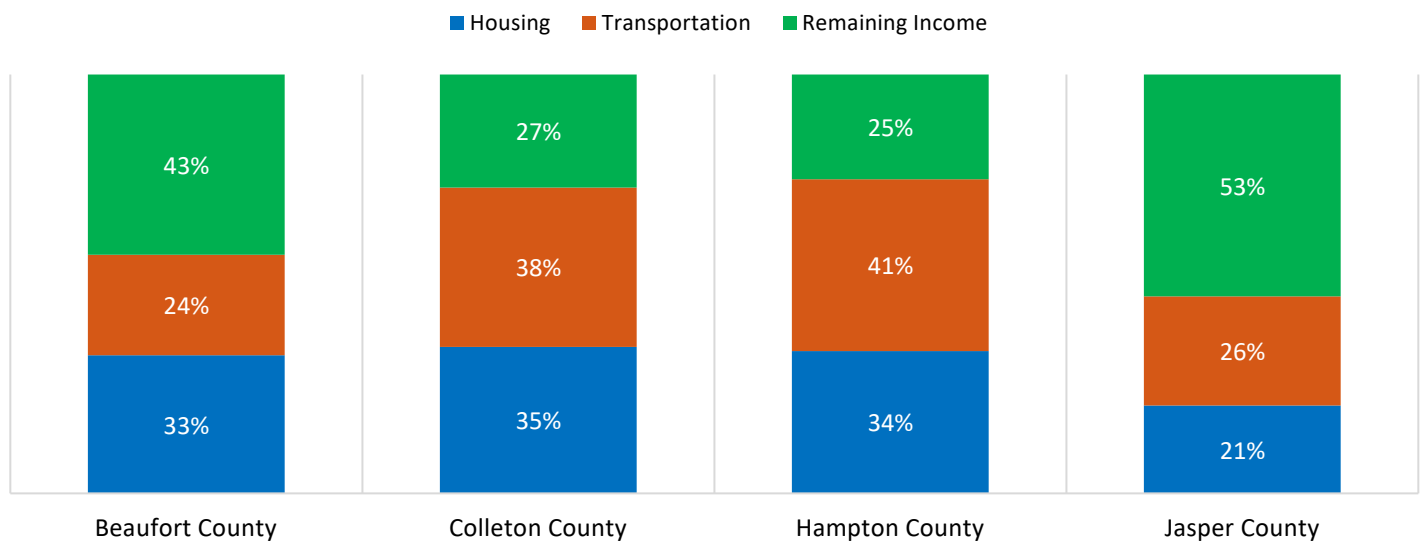
Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Commuting Characteristics by Sex

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.

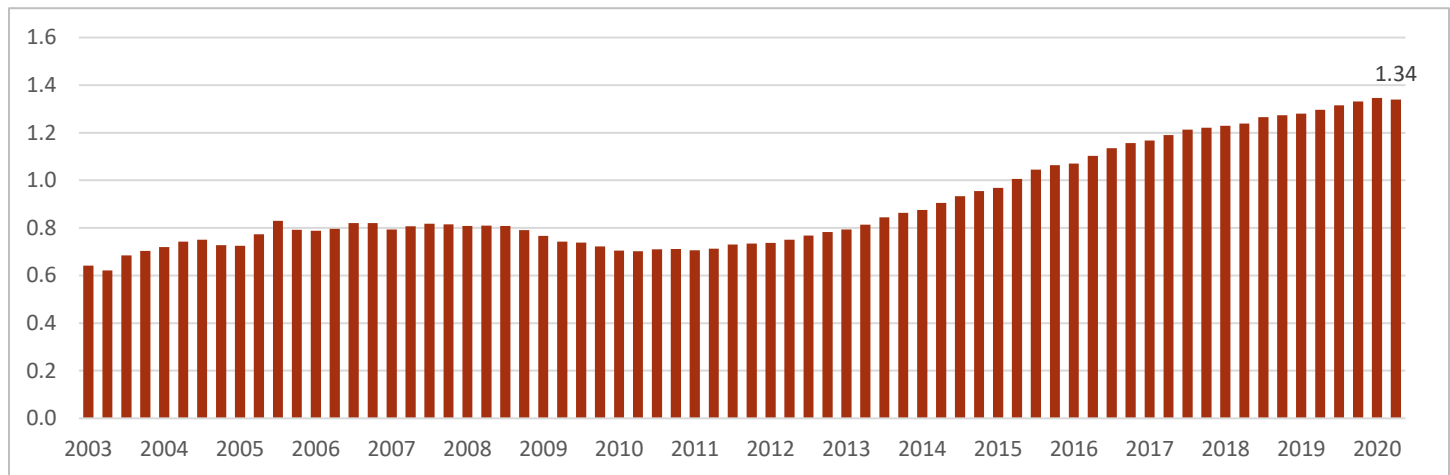
Figure 10: Housing and Transportation as a Proportion of Income 2020



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

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).

Figure 11: Auto Debt in America 2003-2020 (Trillion of Dollars)



Source: New York Fed Consumer Credit Panel/Equifax

4.2.2 Transportation Disadvantaged Populations

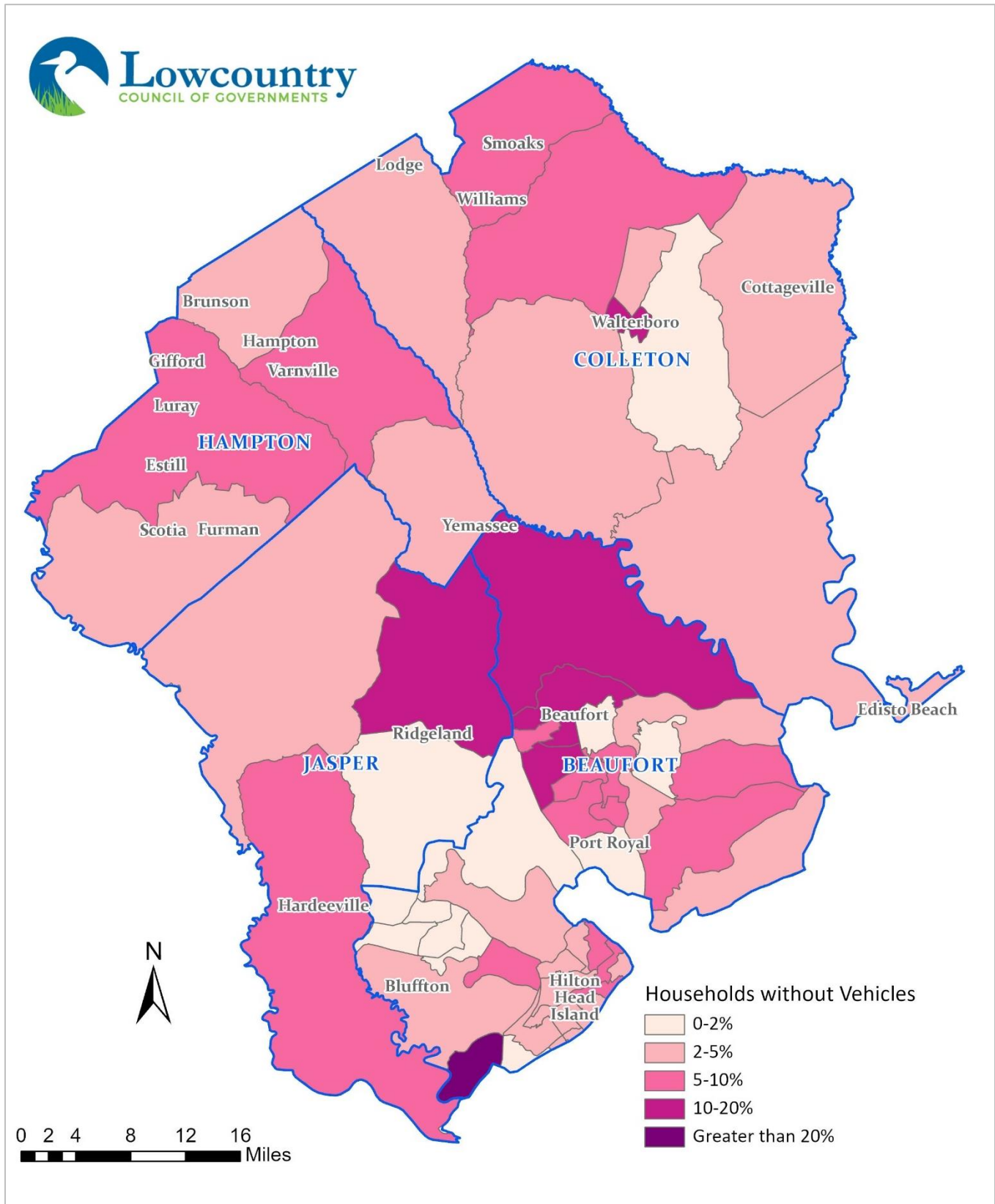
Table 19 shows the percentage of all households with no vehicle and of households where more than one commuter is relying on a single vehicle. Overall, there are 102,658 Lowcountry households and of this number, 4.9% do not own a personal vehicle. Figure 12 depicts the concentration of people without 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 Colleton 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.

Table 19: Households without Vehicles and with One Vehicle 2018

	% of All Households without Vehicles	% 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%	2.6%	31.1%
South Carolina	6.5%	2.9%	28.0%
United States	8.7%	24.1%	20.8%

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

Figure 12: Households Without Vehicles by Census Tract 2018

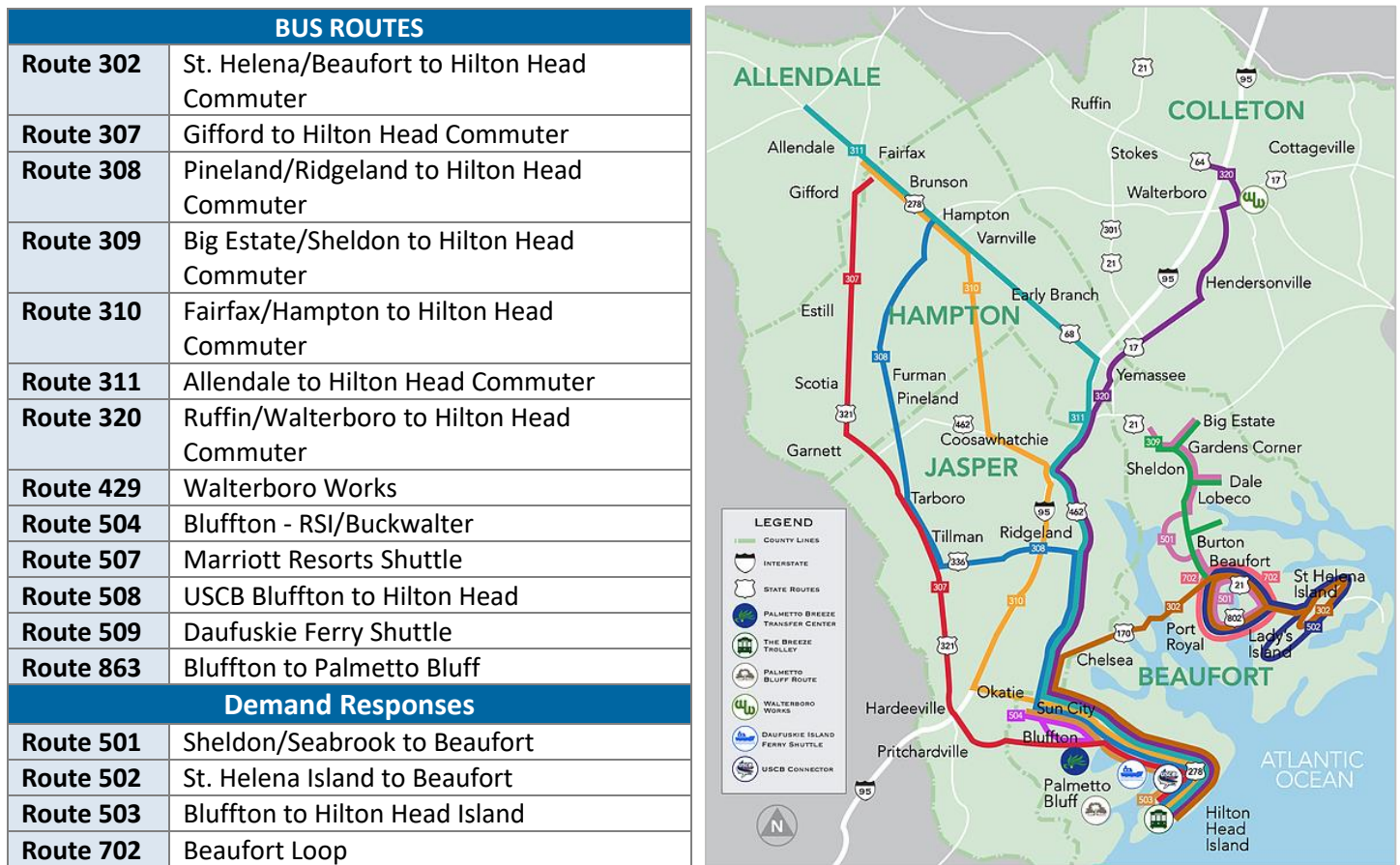


Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, Household Size by Vehicles Available

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, has operated 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 region that, outside southern Beaufort County, and the City of Beaufort-Town of Port Royal urban area, is largely rural.

Figure 13: Palmetto Breeze Routes 2020



Source: Palmetto Breeze Transit, Route and Schedule

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).

Table 20: Population Density 2010-2019

County	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	922.88	576.28	162,233	281.5	192,122	333.4
Colleton	1,133.21	1,056.28	38,892	36.8	37,677	35.7
Hampton	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

Source: U.S. Census 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).

Table 21: Homeless Counts 2011-2019

County	2011	2017	2018	2019				
				Total	Unsheltered	Sheltered	Chronic	Veterans
Beaufort	17	13	45	28	16	12	7	5
Colleton	10	2	20	56	0	56	20	2
Hampton	11	0	n/a	n/a	n/a	n/a	n/a	n/a
Jasper	10	0	7	n/a	n/a	n/a	n/a	n/a

Source: South Carolina Interagency Council on Homelessness (SCICH)

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. 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.

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 vouchers to VA medical centers and public housing authorities which veterans can use to secure housing on the private market. Housing assistance is coupled with case management and health care services from the VA. As of 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.

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.

Table 22: Homeless Children 2013-2020

FY	Beaufort County	Colleton County	Hampton District 1	Jasper County
2020 - 2021¹	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

Note: ¹Data from July-December; ²Include 25 children effected by tornado

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

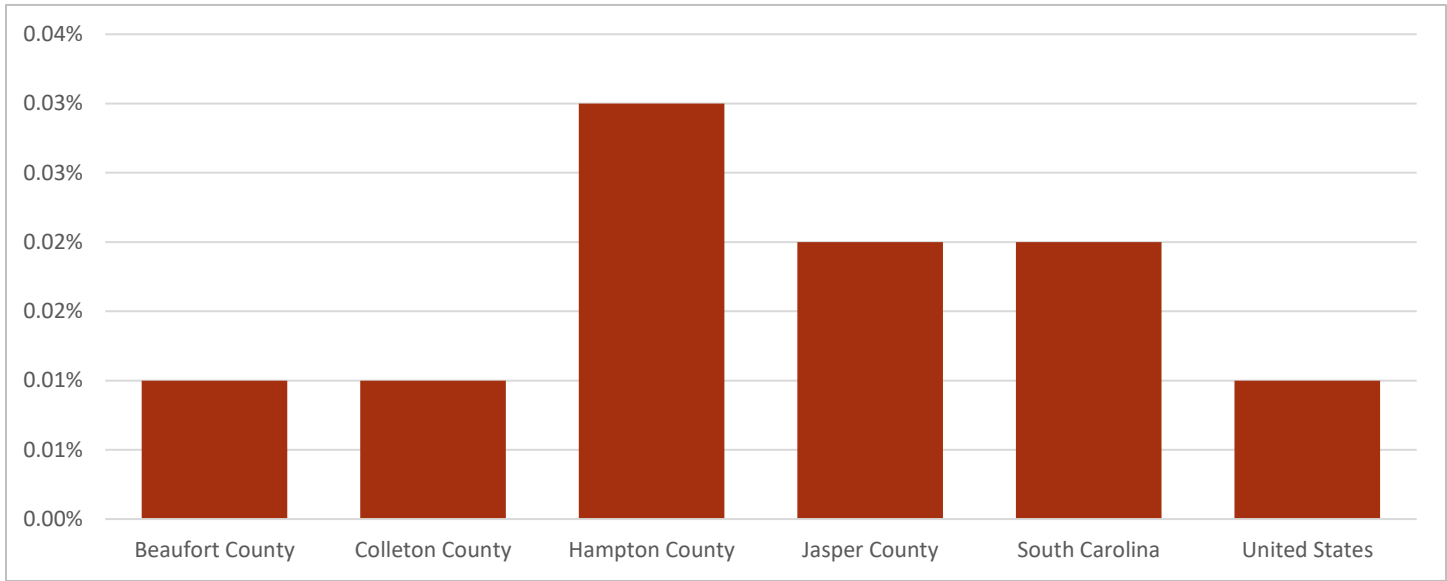
Because of lack of knowledge concerning financing—especially of home purchases—low-income persons may not be aware of all of the potential resources available; they may not be aware of all of the implications involved in complicated subprime financing or they may become victims of predatory lenders. 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

Foreclosure has both immediate and longer-term negative impacts for moderate income households. The first effect to be experienced is the loss of the home. The next is the inability of the foreclosed householder to obtain new rental housing; by the time of the foreclosure, financial resources are usually so 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 employers are increasingly checking the credit records of prospective employees (J. 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.

Figure 14: Foreclosures as Percentage of Housing Units October 2020

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.

Table 23: Total Mortgage Applications 2010-2019

County	Application	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Beaufort	Total	1,387	1,506	1,893	2,469	2,590	3,140	3,293	4,234	5,640	5,774
	Percent Approved	76.3%	73.8%	69.3%	71.1%	76.3%	77.3%	77.8%	76.9%	87.2%	88.2%
Colleton	Total	307	316	382	383	349	402	481	615	676	726
	Percent Approved	53.7%	38.3%	36.1%	42.8%	46.4%	46.5%	42.8%	44.7%	54.7%	52.2%
Hampton	Total	61	114	137	142	143	144	152	228	228	276
	Percent Approved	42.6%	34.2%	26.3%	30.3%	43.4%	49.3%	37.5%	33.3%	46.5%	39.1%
Jasper	Total	215	215	263	311	268	365	427	593	591	746
	Percent Approved	56.3%	63.7%	47.5%	55.0%	60.1%	62.5%	55.7%	57.3%	71.7%	79.8%

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

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

County	Race	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Beaufort	Black	6.5%	7.4%	8.2%	10.4%	11.5%	10.8%	10.2%	10.8%	6.0%	6.2%
	White	72.3%	72.5%	75.6%	74.6%	71.1%	71.8%	71.1%	68.7%	76.6%	77.0%
Colleton	Black	22.4%	21.1%	25.0%	25.9%	22.4%	27.2%	27.1%	23.7%	19.1%	24.1%
	White	65.3%	60.8%	63.1%	60.4%	61.9%	58.5%	58.5%	59.9%	68.5%	66.9%
Hampton	Black	40.7%	42.1%	50.1%	40.5%	42.3%	38.1%	44.4%	43.6%	39.0%	45.3%
	White	46.8%	36.9%	37.5%	40.7%	45.4%	48.9%	43.2%	43.8%	49.1%	43.9%
Jasper	Black	22.4%	21.8%	25.0%	25.2%	31.2%	25.8%	29.0%	24.9%	22.3%	18.6%
	White	61.0%	58.6%	57.7%	55.7%	52.3%	58.8%	55.9%	55.9%	63.8%	67.8%

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

Table 25: Denied Mortgage Applicants by Race 2010-2019

County	Race	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Beaufort	Black	37.4%	40.8%	51.4%	46.8%	42.8%	46.9%	44.2%	49.5%	43.9%	43.9%
	White	15.5%	17.1%	14.0%	15.8%	17.6%	15.8%	16.9%	13.3%	10.3%	8.9%
Colleton	Black	50.7%	44.1%	53.3%	57.5%	42.8%	53.5%	54.5%	55.2%	73.6%	74.9%
	White	23.2%	29.4%	25.1%	26.9%	28.8%	26.7%	30.5%	28.4%	36.3%	38.3%
Hampton	Black	37.1%	62.7%	72.3%	58.6%	69.1%	64.4%	71.6%	57.9%	68.5%	43.5%
	White	38.8%	35.5%	35.5%	35.4%	28.8%	25.5%	27.4%	33.9%	37.5%	45.8%
Jasper	Black	53.2%	56.4%	69.6%	58.6%	63.6%	57.7%	70.9%	43.8%	62.1%	67.8%
	White	23.4%	18.1%	19.9%	21.1%	26.3%	21.1%	20.8%	20.9%	15.9%	12.5%

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

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%	0.3%	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 rent 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.

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

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

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
Conciliation/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
Conciliation/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

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

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

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

Table 28: Single Family Households 2010-2018

County	% Single Parent			% Female Single Parent			% Male Single Parent		
	2010	2015	2018	2010	2015	2018	2010	2015	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%

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.

Source: The Annie E. Casey Foundation, Kid Count data Center

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.

Table 30: Disabled Population by Types of Disability 2018

	Beaufort County		Colleton County		Hampton County		Jasper County	
	No.	%	No.	%	No.	%	No.	%
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%

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.

Table 31: Hispanic Population 2000-2018

	Year	Total Population	Total Hispanic
Beaufort County	2000	120,937	8,208
	2010	162,233	19,567
	2018	188,715	21,060
Percent Change	2000-2010	34.10%	138.40%
	2010-2018	16.32%	7.63%
Colleton County	2000	38,264	551
	2010	38,892	1,094
	2018	37,660	1,274
Percent Change	2000-2010	1.60%	98.50%
	2010-2018	-3.17%	16.45%
Hampton County	2000	21,386	547
	2010	21,090	744
	2018	19,351	800
Percent Change	2000-2010	-1.40%	36.00%
	2010-2018	-8.25%	7.53%
Jasper County	2000	20,678	1,190
	2010	24,777	3,752
	2018	28,971	3,828
Percent Change	2000-2010	19.80%	215.30%
	2010-2018	16.93%	2.03%
Lowcountry	2000	201,265	10,496
	2010	246,992	25,157
	2018	274,697	26,962
Percent Change	2000-2010	22.72%	139.68%
	2010-2018	11.22%	7.17%

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

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 “Out of Reach.” Their data demonstrates the affordability of housing in the Lowcountry for households with low and moderate incomes.

The NLIHC assumptions for South Carolina for 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 one-bedroom is \$771.
- A unit is considered affordable if it costs no more than 30% of the renter’s income.

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

Table 32: National Low Income Housing Coalition Affordability Metrics 2020

Metrics	Beaufort County	Colleton County	Hampton County	Jasper County	South Carolina
Number of Households					
Total	70,607	15,145	6,924	9,882	1,894,711
Renter	20,049	3,675	1,811	3,146	589,362
% Renter	28%	24%	26%	32%	31%
Estimated Area Median Income					
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 % of Estimated AMI					

Metrics	Beaufort County	Colleton County	Hampton County	Jasper County	South Carolina
30% Area Median Income	\$611	\$329	\$352	\$345	\$510
50% AMI	\$1,019	\$549	\$587	\$575	\$850
80% AMI	\$1,630	\$878	\$938	\$920	\$1,359
100% AMI	\$2,038	\$1,098	\$1,173	\$1,150	\$1,699
Fair Market Rent (FMR)					
Zero-Bedroom	\$864	\$536	\$495	\$708	\$697
One-Bedroom	\$899	\$597	\$498	\$729	\$771
Two-Bedroom	\$1,028	\$680	\$651	\$830	\$900
Three-Bedroom	\$1,355	\$883	\$884	\$1,035	\$1,184
Four-Bedroom	\$1,806	\$921	\$1,113	\$1,231	\$1,445
Annual Income Needed to Afford FMR					
Zero-Bedroom	\$34,560	\$21,440	\$19,800	\$28,320	\$27,898
One-Bedroom	\$35,960	\$23,800	\$19,920	\$29,160	\$30,843
Two-Bedroom	\$41,120	\$27,200	\$26,040	\$33,200	\$35,984
Three-Bedroom	\$54,200	\$35,320	\$35,360	\$41,400	\$47,341
Four-Bedroom	\$72,240	\$36,840	\$44,520	\$49,240	\$57,794
Percent of Estimated AMI Needed to Afford FMR					
Zero-Bedroom	42%	49%	42%	62%	41%
One-Bedroom	44%	54%	42%	63%	45%
Two-Bedroom	50%	62%	56%	72%	53%
Three-Bedroom	67%	80%	75%	90%	70%
Four-Bedroom	89%	84%	95%	107%	85%
Renter Household Income					
Estimated Median Renter Household Income	\$43,358	\$28,285	\$26,424	\$33,890	\$20,389
Percent Needed to Afford 2 BR FMR	95%	96%	99%	98%	176%
Rent Affordable at Median	\$1,084	\$707	\$661	\$847	\$846
Renter Wage					
Estimated Mean Renter Wage	\$12.13	\$12.55	\$15.67	\$13.92	\$13.52
Rent Affordable at Mean Renter Wage	\$631	\$653	\$815	\$724	\$703
Minimum Wage	\$7.25	\$7.25	\$7.25	\$7.25	\$7.25
Rent Affordable at Minimum Wage	\$377	\$377	\$377	\$377	\$377
Supplemental Security Income (SSI)					
Monthly SSI Payment	\$783	\$783	\$783	\$783	\$783
Rent Affordable at SSI	\$235	\$235	\$235	\$235	\$235
Housing Wage					
Zero-Bedroom	\$16.62	\$10.31	\$9.52	\$13.62	\$13.41
One-Bedroom	\$17.29	\$11.48	\$9.58	\$14.02	\$14.83
Two-Bedroom	\$19.77	\$13.08	\$12.52	\$15.96	\$17.30
Three-Bedroom	\$26.06	\$16.98	\$17.00	\$19.90	\$22.76
Four-Bedroom	\$34.73	\$17.71	\$21.40	\$23.67	\$27.79

Metrics	Beaufort County	Colleton County	Hampton County	Jasper County	South Carolina
Housing Wage as % of Minimum Wage					
Zero-Bedroom	229%	142%	131%	188%	185%
One-Bedroom	238%	158%	132%	193%	205%
Two-Bedroom	273%	180%	173%	220%	239%
Three-Bedroom	359%	234%	234%	274%	314%
Four-Bedroom	479%	244%	295%	326%	383%
Housing Wage as % of Mean Renter Wage					
Zero-Bedroom	137%	82%	61%	98%	99%
One-Bedroom	143%	91%	61%	101%	110%
Two-Bedroom	163%	104%	80%	115%	128%
Three-Bedroom	215%	135%	108%	143%	168%
Four-Bedroom	286%	141%	137%	170%	206%
Work Hours/Week at Minimum Wage Needed to Afford FMR					
Zero-Bedroom	92	57	53	75	74
One-Bedroom	95	63	53	77	82
Two-Bedroom	109	72	69	88	95
Three-Bedroom	144	94	94	110	126
Four-Bedroom	192	98	118	131	153
Work Hours/Week at Mean Renter Wage Needed to Afford FMR					
Zero-Bedroom	55	33	24	38	40
One-Bedroom	57	37	24	40	44
Two-Bedroom	65	42	32	46	51
Three-Bedroom	86	54	43	57	67
Four-Bedroom	115	56	55	68	82
Number of Full-time Jobs at Minimum Wage Needed to Afford FMR					
Zero-Bedroom	2.3	1.4	1.3	1.9	1.9
One-Bedroom	2.4	1.6	1.3	1.9	2.0
Two-Bedroom	2.7	1.8	1.7	2.2	2.4
Three-Bedroom	3.6	2.3	2.3	2.7	3.1
Four-Bedroom	4.8	2.4	3.0	3.3	3.8
Number of Full-time Jobs at Mean Renter Wage Needed to Afford FMR					
Zero-Bedroom	1.4	0.8	0.6	1.0	1.0
One-Bedroom	1.4	0.9	0.6	1.0	1.1
Two-Bedroom	1.6	1.0	0.8	1.1	1.3
Three-Bedroom	2.1	1.4	1.1	1.4	1.7
Four-Bedroom	2.9	1.4	1.4	1.7	2.1

Source: National Low Income Housing Coalition (NLIHC), Out of Reach 2020

4.7.1 High Cost of Housing

Between late-1998 and 2008, rapidly accelerating costs of land and construction and the cost of compliance with local building codes drove up the price for housing beyond the affordable range for low-income and moderate-income households. Table 33 shows the dramatic increase in median home values between 2000 and 2010 for all four Lowcountry counties, with Beaufort County demonstrating the largest increase. Since 2010, the median value has slightly declined except for Jasper County. Noteworthy in these data is that rents continue to rise throughout each period, regardless of movement in home prices.

Table 33: Home Value and Rent 2000-2018

	2000		2010		2015		2018	
	Median Value	Median Gross Rent	Median Value	Median Gross Rent	Median Value	Median Gross Rent	Median Value	Median Gross Rent
Beaufort County	\$213,900	\$690	\$290,900	\$988	\$274,700	\$1,048	\$288,900	\$1,157
Colleton County	\$73,200	\$405	\$90,000	\$632	\$86,000	\$705	\$85,100	\$716
Hampton County	\$62,300	\$370	\$79,600	\$580	\$76,400	\$628	\$73,000	\$551
Jasper County	\$77,600	\$493	\$118,700	\$759	\$99,300	\$784	\$154,400	\$906
South Carolina	\$94,900	\$510	\$134,100	\$728	\$139,900	\$819	\$154,800	\$868
United States	\$119,600	\$602	\$188,400	\$855	\$178,600	\$959	\$204,900	\$1,023

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

Table 34 shows the number of building permits issued each year for the construction of new dwelling units 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 fall outside the range of a starter home. Especially for Beaufort County, these new homes will likely be unaffordable to those of modest income. However, in 2019 there was a dramatic increase in the multifamily homes, with over 140 million dollars of new construction, in Beaufort County.

Table 34: Building Permit Activity 2013-2019

Beaufort County	2013	2014	2015	2016	2017	2018	2019
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 (w/o Land)	\$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 SF (w/o Land)	\$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 (w/o Land)	\$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 (w/o Land)	\$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 Housing, MH – Manufactured Home, MF – Multifamily Housing (MF).

Source: County and Municipal Building Permit Personnel

4.7.2 Impact of Military Housing

Marine Corps Air Station (MCAS) Beaufort and Marine Corps Recruit Depot (MCRD) Parris Island provides over 1,500 single family housing units at Laurel Bay, Parris Island, and at the Naval Hospital site for active-duty service members and some that are retired. Active service members wishing to rent or purchase homes off base are provided with a housing allowance (BAH) that is based on local housing costs, a policy which is followed throughout the country in order to make appropriate housing affordable to the many enlisted and commissioned ranks.

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

The following data demonstrates the steady increase in BAH since 2013 and is an indicator of rising prices in the Southern Lowcountry. According to 2020 MCAS Beaufort, SC BAH Rates have decreased by 3.5 percent from 2019. Soldiers with dependents receive 18.2% more BAH than soldiers without dependents.

Table 35: Beaufort Basic Allowance for Housing (BAH) by Rank 2013-2020

Rank		2013	2014	2015	2016	2017	2018	2019	2020
Enlisted rates									
E1-E4	w dep.	\$1,149	\$1,242	\$1,176	\$1,290	\$1,401	\$1,512	\$1,542	\$1,575
	w/o dep.	\$921	\$1,038	\$963	\$1,098	\$1,152	\$1,191	\$1,242	\$1,275
E5	w dep.	\$1,194	\$1,299	\$1,218	\$1,344	\$1,494	\$1,623	\$1,620	\$1,677
	w/o dep.	\$1,041	\$1,134	\$1,077	\$1,185	\$1,257	\$1,323	\$1,383	\$1,395
E6	w dep.	\$1,494	\$1,521	\$1,479	\$1,581	\$1,614	\$1,764	\$1,863	\$1,800
	w/o dep.	\$1,107	\$1,191	\$1,137	\$1,242	\$1,323	\$1,410	\$1,467	\$1,473
E7	w dep.	\$1,521	\$1,632	\$1,545	\$1,695	\$1,698	\$1,833	\$1,956	\$1,938
	w/o dep.	\$1,149	\$1,245	\$1,179	\$1,293	\$1,407	\$1,515	\$1,542	\$1,575
E8	w dep.	\$1,647	\$1,752	\$1,614	\$1,812	\$1,791	\$1,911	\$2,061	\$2,097
	w/o dep.	\$1,236	\$1,344	\$1,272	\$1,392	\$1,518	\$1,653	\$1,668	\$1,707
E9	w dep.	\$1,776	\$1,875	\$1,731	\$1,929	\$1,911	\$2,022	\$2,157	\$2,250
	w/o dep.	\$1,332	\$1,410	\$1,353	\$1,464	\$1,554	\$1,689	\$1,740	\$1,737
Warrant Officer Rates									
W1	w dep.	\$1,407	\$1,524	\$1,482	\$1,587	\$1,617	\$1,773	\$1,872	\$1,812
	w/o dep.	\$1,131	\$1,218	\$1,158	\$1,272	\$1,365	\$1,479	\$1,527	\$1,545
W2	w dep.	\$1,572	\$1,680	\$1,575	\$1,743	\$1,737	\$1,866	\$2,004	\$2,004
	w/o dep.	\$1,233	\$1,341	\$1,269	\$1,389	\$1,515	\$1,650	\$1,665	\$1,704
W3	w dep.	\$1,725	\$1,830	\$1,659	\$1,890	\$1,851	\$1,962	\$2,133	\$2,196

Rank		2013	2014	2015	2016	2017	2018	2019	2020
	w/o dep.	\$1,335	\$1,419	\$1,359	\$1,473	\$1,557	\$1,698	\$1,749	\$1,740
W4	w dep.	\$1,797	\$1,893	\$1,755	\$1,944	\$1,932	\$2,046	\$2,169	\$2,274
	w/o dep.	\$1,434	\$1,548	\$1,497	\$1,605	\$1,635	\$1,776	\$1,884	\$1,830
W5	w dep.	\$1,881	\$1,971	\$1,869	\$2,004	\$2,028	\$2,142	\$2,214	\$2,367
	w/o dep.	\$1,548	\$1,659	\$1,560	\$1,719	\$1,719	\$1,845	\$1,980	\$1,980
Officer Rates									
O1	w dep.	\$1,215	\$1,323	\$1,248	\$1,374	\$1,506	\$1,641	\$1,650	\$1,698
	w/o dep.	\$1,101	\$1,182	\$1,131	\$1,236	\$1,308	\$1,395	\$1,464	\$1,467
O1E	w dep.	\$1,545	\$1,656	\$1,560	\$1,716	\$1,719	\$1,848	\$1,977	\$1,971
	w/o dep.	\$1,194	\$1,299	\$1,218	\$1,344	\$1,494	\$1,623	\$1,620	\$1,680
O2	w dep.	\$1,401	\$1,515	\$1,476	\$1,578	\$1,611	\$1,761	\$1,860	\$1,797
	w/o dep.	\$1,179	\$1,278	\$1,203	\$1,329	\$1,464	\$1,548	\$1,596	\$1,644
O2E	w dep.	\$1,704	\$1,806	\$1,647	\$1,869	\$1,836	\$1,944	\$2,109	\$2,166
	w/o dep.	\$1,287	\$1,395	\$1,332	\$1,449	\$1,545	\$1,686	\$1,725	\$1,725
O3	w dep.	\$1,719	\$1,824	\$1,656	\$1,884	\$1,848	\$1,959	\$2,127	\$2,187
	w/o dep.	\$1,338	\$1,440	\$1,386	\$1,494	\$1,569	\$1,710	\$1,773	\$1,752
O3E	w dep.	\$1,809	\$1,905	\$1,773	\$1,953	\$1,947	\$2,058	\$2,172	\$2,286
	w/o dep.	\$1,404	\$1,521	\$1,479	\$1,581	\$1,611	\$1,755	\$1,854	\$1,791
O4	w dep.	\$1,911	\$2,001	\$1,911	\$2,028	\$2,064	\$2,175	\$2,223	\$2,400
	w/o dep.	\$1,533	\$1,644	\$1,551	\$1,701	\$1,707	\$1,833	\$1,959	\$1,950
O5	w dep.	\$2,046	\$2,124	\$2,094	\$2,130	\$2,217	\$2,331	\$2,292	\$2,544
	w/o dep.	\$1,608	\$1,716	\$1,593	\$1,770	\$1,764	\$1,875	\$2,019	\$2,037
O6	w dep.	\$2,067	\$2,145	\$2,115	\$2,148	\$2,241	\$2,352	\$2,310	\$2,565
	w/o dep.	\$1,725	\$1,830	\$1,659	\$1,884	\$1,851	\$1,947	\$2,115	\$2,181
O7	w dep.	\$2,088	\$2,166	\$2,136	\$2,169	\$2,262	\$2,370	\$2,328	\$2,589
	w/o dep.	\$1,761	\$1,866	\$1,692	\$1,923	\$1,890	\$1,955	\$2,160	\$2,220

Note: The term “w dep.” refers to with dependent and “w/o dep.” refers to without dependent.

Source: Marine Corps Air Station (MCAS) Beaufort, SC, Housing and Relocation Information

5. CURRENT MEASURES TO ADDRESS IMPEDIMENTS

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

5.1 Regional Approach

5.1.1 Lowcountry Regional HOME Consortium

Established in 2006, the HOME Consortium with Beaufort County as the lead entity allows direct allocation of housing funds to be managed locally. The primary activities are single family rehab and new construction through Community Housing Development Organizations (CHDOs). Three key operational objectives of the Consortium are:

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

Funding for CHDOs includes funding for nonprofit organizations that use the funds for eligible home activities in the capacity of either developer, sponsor or owner of HOME-assisted housing. The designated CDHO non-profit organization for the Lowcountry Regional HOME Consortium is Lowcountry Habitat for Humanity.

Developing affordable, safe, and decent housing for low-income citizens is a challenge for the HOME Consortium and its members. The HOME Program provides flexibility to its participating jurisdictions by offering them the opportunity to choose what types of housing programs and activities are most important to meet the housing needs of their low and very low-income residents.

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

Between July 1, 2016 and November 4, 2020, the total HOME funds spent were \$1,929,513. Of this number, \$1,773,722 were spent on housing rehabilitation and \$155,791 were spent on new housing construction. Table 36 and information that follows provide an overview of forthcoming HOME programs and expenditures (M. Knight, Personal Communication, November 4, 2020).

Table 36: Available Funding for Beaufort County/Lowcountry Regional HOME Consortium 2020-2021

Division of Funds	HOME Funds	Local Funds	Total
TOTAL	\$654,336	\$147,226	\$801,562
2020 CHDO	\$98,150		
2020 Regional Housing Rehabilitation Project	\$490,753		
2020 General Administration	\$65,433		
CHDO Contribution		\$54,226	
PJ's Local Match		\$93,000	

The proposed types of activities include:

- 1) Affordable Housing (new construction of rental units and/or rehab of rental units)
 - HOME Program: \$98,150
 - Number of Persons per Unit Average: 3
 - Estimated Cost per Unit Average: \$49,075
 - Housing Units: 2
 - Number of LMI Families: 2
 - Number of LMI Persons: 6
 - 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: \$490,753
 - Number of Persons per Unit Average: 3
 - Estimated Cost per Unit Average: \$27,264.05
 - Housing Units: 18
 - Number of LMI Families: 18
 - Number of LMI Persons: 54
 - The program will address the HUD Outcome of Sustainable Living Environment and the HUD Objective of Sustainability.

Some challenges are the difficulty in locating the clients as well as clients are not forthcoming with information needed. These can lengthen the process in providing assistance (B. Johnson, Personal Communication, November 6, 2020).

5.1.2 Lowcountry Regional Transportation Authority (LRTA) – Palmetto Breeze

Lowcountry Council of Government (LCOG) and Palmetto Breeze are working together and with South Carolina Department of Transportation (SCDOT) to provide more public transportation options to residents of the Lowcountry. In 2017, Palmetto Breeze began operating the Walterboro Works pilot route in Colleton County, funded by the SC Department of Commerce, designed to provide transportation to employment and training. This pilot serves as a model for other communities across the Lowcountry and results in the future projects of the new Bluffton workforce shuttle routes, and the expansion of the trolley service on Hilton Head Island.

In 2018, working with the Lowcountry Regional Transportation Authority and Palmetto Breeze transit providers, LCOG conducted a Small Urban Area Transit Study that outlines a new network of circulator bus routes within Bluffton and Hilton Head Island, a connector route between the two towns, and an option for flexible routes that could change depending on rider demand. The second phase of transit planning will result in economically viable new services that will link residents and visitors to the area's major employers, shopping areas, health care services, recreational and tourist attractions, and educational facilities (LCOG, 2019).

5.1.3 Lowcountry Area Agency on Aging (AAA)

According LCOG (2020), the Lowcountry Area Agency on Aging (AAA) provides assistance and services to eligible seniors and disabled persons. The AAA identifies the needs of seniors and disabled persons and existing services available and prepares a plan to meet these needs of the senior population.

Minor Home Repair and Safety Program was developed to help homeowners sustain their efforts to care for themselves and/or a relative who reside in the home. The program provides funds for the purchase of materials to assist in removing health and safety hazards and to provide nonstructural environmental modifications. These help seniors to remain in their homes for as long as possible, avoiding long term care facilities. The program accomplishes this by focusing its efforts on the following categories and items:

- Ingress/Egress (wheelchair ramps, handrails, stairs, etc.)
- Bathroom Safety (raise toilet seat, transfer bench, grab bars, etc.)
- Extreme Temperature Safety (window units)

The Minor Home repair and Safety Program does not address major mechanical and structural repairs such as roofing, electrical, plumbing, or foundations. Cosmetic improvements are not eligible. Costs of labor are not an allowable expense of this program.

5.2 Nonprofit Organization Approach

5.2.1 Lowcountry Habitat for Humanity

Since 1990, Lowcountry Habitat for Humanity has constructed 52 homes north of the Broad River. While Hilton Head Regional Habitat for Humanity has constructed 111 homes in southern Beaufort and Jasper counties and is the only organization building new home homes for residents who earn 80% or less of the median income of their county. Of these constructed homes, 75 were in Bluffton, 14 in Ridgeland, 21 in Hilton Head Island, and one in Estill. Properties owned in Jasper County need water and sewer connections, which are expensive.

According to B. Dooley (Personal Communication, December 1, 2020), Habitat homes are financed through a 30-year-no-interest mortgage. To qualify, applicants can earn no more than 80% of the Area Median Income (AMI). Applicants participate in the construction as well as take financial literacy and homeownership-related classes. The typical mortgage is approximately \$500 per month when including escrow and taxes. Most clients are working families with a qualifying annual income of at least \$25K. A total of 111 houses have been built and sold in Beaufort and Jasper counties.

At the last intake, sixteen were selected out of more than 200 applicants. Approximately three years will be required to build their homes, with 4-6 houses built per year. Habitat is receiving a lot of inquiries about when the next families will be chosen. While providing these services, Lowcountry Habitat for Humanity faces some challenges including:

- Insufficient volunteers in rural areas, decrease in volunteer numbers due to the pandemic, and no large groups of new, inexperienced volunteers allowed by the Habitat for Humanity International
- No formal program for repairs
- No donated appliances during the pandemic, creating additional costs for Habitat
- Heirs properties that Habitat cannot build or pursue any other activities
- Wetlands on the land owned in Jasper county that reduces overall building area
- Restrictive codes and ordinances and other requirements (tree protection, water, sewer) on Hilton Head Island
- Increase in costs of construction materials and appliances as well as lengthy delays
- Expensive water and sewer line construction
- Negative impacts from the pandemic including unemployment
- Difficulty communicating with Hispanic clients in English - only one staff member that speaks Spanish
- Land acquisition
- NIMBY

5.2.2 Beaufort County Alliance for Human Services

The Alliance for Human Services is a partnership of non-profit, public, and private agencies, organizations and community members created in 2003. Members include local leaders representing a diverse range of human service organizations. The Alliance is coordinated by the County Human Services Department. There are 60 committed partners.

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

Ben Boswell (Personal Communication, December 9, 2020) discussed homelessness further. Permanent supported housing is needed. Moreover, the chronic homeless mentioned in the impediment section needs addiction and rehabilitation assistance. However, this program is not available. A few service providers available for homeless are the Family Promise, Circle of Hope, and a few sober homes. He stated that Rapid Rehousing Initiative by Beaufort County Housing Resolution was the right step forward – addressing permanent housing and altering codes. However, it lacked follow through.

5.2.3 Beaufort Housing Authority (BHA)

The Beaufort Housing Authority (BHA) provides housing assistance for families, elderly, and disabled individuals through a variety of programs including Public Housing and Housing Choice Vouchers/Section 8. The BHA currently manages 293 public housing units (30 affordable housing units and anticipate 8 additional units owned by BHA) and has an allocation of 599 vouchers, to include 8 HUD-Veterans Affairs Supportive Housing (VASH) Vouchers. Also, the BHA participates in a Homeownership program funded by HUD and are assisting one person under this program currently.

Taking efforts to provide services, the BHA partners with different agencies including, but not limited to:

- Lowcountry Housing and Redevelopment Corporation (LHRC), a non-profit agency, providing additional affordable housing within Beaufort County.
- The City of Beaufort, providing some wastewater capacity credits to complete recent projects credit. The City also donated land to a recent project and Beaufort County will give impact fees.

5.2.4 SC Regional Housing Authority/Southeastern Housing and Community Development

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

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

During fiscal year 2017-2018, they provided 2,503 individuals with housing; 3,279 residents with supportive services; and 133 with homebuyer education.

5.2.5 Jasper County Neighbors United (JCNU)

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

JCNU provides both home rehabilitation (8-12 home rehabs each year with a \$20,000 cap on costs) and emergency home repairs (15-20 emergency repairs each year with an \$10,000 cap on cost. The most common repairs in this category include roofs, plumbing and septic systems. Below is the JCNU's efforts in creating healthy communities (T. Moyd, Personal Communication, November 10, 2020):

- 2007 – developing a 26-unit Deerfield Village, LIHTC development (streets and houses not apartments).
- 2009 – purchasing and rehabilitating Mercy Circle, a 1970's 42-unit apartment complex which JCNU currently manages the property. This complex includes 18 one-bedroom, 16 two-bedroom, and 8 three-bedrooms This project was successful with the help of LCOG and received over a quarter of a million to renovate (roof, windows, doors, floors, etc.).
- 2019 – developing a 32-unit affordable housing apartment complex for qualified teachers, medical professional assistants, and any residents. Currently JCNU is developing a master plan for this project.

The organization's impediments to providing housing are:

- Increased construction costs, and environmental constraints causing production to slow down.
- Accelerated cost of land – increased land values in Jasper County as mean income rises posing threat to funding for the neediest.
- Limited staff and concern over future continuity.
- Reaching the more rural public.
- Attracting funding and developers

5.2.6 Beaufort-Jasper Economic Opportunity Commission

The Beaufort-Jasper Economic Opportunity Commission (BJEOC) provides assistance to residents of Beaufort and Jasper County for home repairs. The Housing Preservation Grant program is funded by the USDA Rural Development Administration and the SC Housing Finance and Development Authority. Other programs offered by BJEOC include weatherization and emergency heating and cooling. BJEOC serves the two counties' poor residents by increasing self-sufficiency and developing strategies to promote economic independence. Some of the services and programs they offer consist of emergency assistance with rent and utilities, emergency home repairs (e.g., septic, roof, emergency ramp), housing rehabilitation, education, employment, housing, supportive services referrals, and income management programs. Other objectives of BJEOC include bringing substandard housing into compliance with state or city codes, reducing unsafe housing conditions, and preserving the housing stock and overall quality of life in neighborhoods within the two counties they serve. BJEOC also has a youth leadership program and a seniors' farmers market program. With the CARES Act, BJEOC provides telehealth services and distributes PPE and other supplies, as needed (S. Marshall, Personal Communication, November 13, 2020).

During the COVID-19 pandemic, BJEOC provides rent assistance by paying up to \$5000 (including for past due, current, and future). This assistance is paid directly to landlords. Those assisted need to show evidence that they paid the landlord their part before EOC gives rest. Some issues have occurred when providing services. These include increasing labor cost, limited economic opportunity, restrictive land development regulations, impact of Beaufort Basic Allowance for Housing, heirs property (may or may not be able to be involved with heirs property due to its complexity), more applicants than available funding, increasing housing prices; and applicants with bad credit, low income, negative past rental histories, criminal background, lack of financial literacy and knowledge, no transportation, and lack of skill sets.

5.2.7 Lowcountry Community Action Agency

Lowcountry Community Action Agency is a private non-profit organization providing services to low-income individuals and families of Colleton and Hampton Counties for 45 years. Services include financial assistance, outreach and referral, advocacy, counseling, case management, training and employment, Youth Development, Emergency Shelter, Head Start, Early Head Start, USDA Childcare Food Services, Literacy, Homeless Prevention, Emergency Services, Health and Nutrition, Education, Energy Assistance, Housing Services, Counseling, and Weatherization. The LCAA operates many programs serving Hampton and Colleton Counties. Below are further details on some programs.

- Safe Haven Shelter provides up to 60 days of temporary shelter for homeless children, women and families.
- Emergency Solutions Grant Program helps people facing eviction as well as the homeless. This includes rental assistance and obtaining stable, affordable housing.
- Community Services Block Grant provides financial assistance to low-income clients in meeting both short-term and long-term household needs.
- Low-Income Home Energy Assistance Program (LIHEAP) assists low-income clients having difficulty with paying their home energy expenses.
- Weatherization Assistance Program provides housing services for aging clients. The program is able to spend \$6,500 per home.

5.2.8 County's Disability and Special Needs Board (DSN)

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 Disability and Special Needs Board (DSN) in each county. Residential services fall broadly into three categories:

- **Supported Living:** Services are provided in the home for clients whose medical and self-care needs do not require 24-hour supervision, and where the client has sufficient income to maintain housing either through employment or benefits. Since the State relaxed guidelines on the type of housing environment that qualifies for independent living, more clients have become eligible for these services.
- **Community Training Homes:** These are small group homes of 3-4 residents where 24-hour supervision is provided by a single staff member who assists clients in daily routine activities such as cooking and cleaning. Many of these residents maintain employment.
- **Community Intermediate Care:** These residences have higher levels of staffing, services, and structure than the smaller group homes, as is required by the number and needs of clients. However, these homes offer care to community residents, within proximity to family, friends, and neighbors, and strive to be integrated into the residential fabric of the larger community. Clients with the greatest requirements for care may be placed in Regional Residential Centers, outside of their home community.

5.2.9 Community Based Homeless Assistance Family Promise

Family Promise of Beaufort County, a faith-based organization that serves homeless families, was started in 2008. Since then, it remains the only Shelter Program in the county that serves homeless children and their families. Since opening, Family Promise has assisted 580 people, including 354 children. Sheltering lasts for 90 days, with four families or 14 individuals participating at one time. After this period, families and their children still receive assistance in securing rental housing, with deposit, rent, and utilities subsidized for one year. However, 90% of these families are still in permanent housing after one year.

The organization provides comprehensive case management and assistance in securing employment, medical care, childcare, school placement, and ultimately affordable housing. Currently, the Day Center, located in downtown Bluffton, is the hub of operations and a place for our families to do their laundry, complete employment and housing searches in our computer center, complete goal sheets, attend life skills programs, and meet with our Case Manager. The Day Center is closed at this time due to the pandemic.

Family Promise receives funding from 27 grantors, partners with 12 nonprofit organization and 10 communities. These network helps 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.

The organization received the Angel award by the State of South Carolina for efficient use of funding (every \$1=\$3). Moreover, its operation has spent only 1/3 the cost of traditional shelters. The organization has seen increases in expenses due to the pandemic, and also cannot currently house people in churches while they await housing.

5.2.10 Neighborhood Outreach Connection

There are many agencies/groups that provide services for and distribute information to Hispanic residents. However, there are only a few in the Lowcountry region. One organization which is addressing some of the needs of the Latino community is Neighborhood Outreach Connection. Neighborhood Outreach Connection operates in Bluffton and Hilton Head Island and in addition to documenting and advocating for the needs of minority communities, offers English as a second language courses.

Besides Neighborhood Outreach Connection, the Town of Bluffton in Beaufort County which has the largest Hispanic residents at 15.5 % of the population, also provides some services. The Town has increasingly become the destination for Hispanic populations in the Lowcountry as affordable housing on Hilton Head Island is lacking. The Town has responded by hiring Spanish-speaking staff and providing forms and documents in Spanish language. In addition to the Town of Bluffton, key service providers are increasing outreach to Hispanic residents. The Beaufort County Housing Authority has conducted outreach to Spanish speaking populations to inform those communities of available services. The Lowcountry Regional Transit Authority offers information to riders in Spanish.

5.2.11 Osprey Village

Osprey Village is an organization in Beaufort County with a new concept for independent living, whereby caregivers, family, and disabled individuals would live in close proximity in a village-style development. The Village has received 25 acres of land in a forthcoming residential development in Okatie “pocket neighborhood,” which will accommodate approximately 200 residents. The development project cost is approximately \$15 million. There is the option to build up to 140 units. This construction would likely not begin until 2022 based on funding.

Of this amount, \$4-5 million will be spent on 20 two-bedroom homes for people with a disability. Osprey Village is determining the appropriate number of disabled residents and their caretakers (D. Green, Personal Communication, December 8, 2020).

5.2.12 South Carolina Human Affairs Commission

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

The South Carolina Fair Housing Law makes it illegal to discriminate in housing because of race, color, religion, sex, national origin, physical or mental handicaps, or familial status (families with children). The law applies to the sale, rental, and financing of residential housing. Apartments, houses, mobile homes; and even vacant lots to be used for housing, are covered by the Fair Housing Law. With a few exceptions, anyone who has control over residential property and real estate financing must obey the law. This includes rental managers, property owners, real estate agents, landlords, banks, developers, builders, and individual homeowners who are selling or renting their property.

5.3 Local Government Approach

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

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

Table 37: County and Municipality Housing Initiatives

Planning and Codes	Housing Initiatives
Beaufort County	
With the adoption of the Community Development Code (CDC) in 2014, Beaufort County has moved away from zoning incentives such as density bonuses, to encouraging a broader mix of housing types by right. The document includes innovations such as allowing for a broader inclusion of accessory dwelling units, and the creation of Family Compounds, which target the creation of affordable housing in rural areas. The Family Compound circumvents density restrictions intended to preserve rural character if housing is being developed for related individuals in a clustered fashion on land that has been owned by a family for 50 years or more.	<p>As part of the Human Services Alliance, the Affordable Housing Coalition, comprised of governmental and non-profit representatives, has acted in an advocacy role for the development of housing initiatives County-wide. Some successes include the adoption of a 2016 resolution by County Council to provide material support for housing planning and implementation. The resolution has resulted in the solicitation of a housing needs assessment, a comprehensive examination of the housing market in the County, which was completed in 2018.</p> <p>The County also hired a Housing Coordinator in 2018 to oversee a variety of affordable housing initiatives. Moreover, the affordable housing strategy and actions is one of the top policies’ priority in the 2018 Beaufort County Strategic Plan.</p>
City of Beaufort	
Drawing on the 2009 Comprehensive Plan and the 2014 Civic Master Plan, the City of Beaufort has identified a variety of opportunities to redevelop and incorporate greater housing density considering the cost and scarcity of developable land in the city. Taking this into account, a focus on removing regulatory barriers to infill development at suitable densities, such the reduction of lot sizes and setbacks, is evident in the 2017 Beaufort Code.	<p>The City of Beaufort Redevelopment Commission was formed to “renovate, revitalize and regenerate distressed areas of Beaufort” and is tasked with overseeing project implementation, in addition to making recommendations to council. Housing initiatives are a key part of this commission, which is currently monitoring the progress of two small developments on land donated by the City. These developments are being undertaken in partnership with the Beaufort Housing Authority and Habitat for Humanity.</p> <p>From the 2017-2019 to the 2020-2022 Strategic Plan, the significance of creating affordable housing in the City of Beaufort has continued. The plan outlines specific goal, objectives, and evaluation</p>

Planning and Codes	Housing Initiatives
	metrics to ensure that affordable housing must be made available. The city also constructed the Affordable Housing Task Force to aid in creating and coordinating programs for affordable housing specifically for workforce.
Town of Bluffton	
The Town's 2019-20 Strategic Plan is recommitting efforts to increase the opportunity for affordable and/or workforce housing as evidenced by introducing several strategic plan action agenda items devoted to the development and implementation of an affordable housing work plan.	<p>The Town has established the Affordable Housing Committee tasked with advising Town Council on housing policy and goals. The Committee also provides oversight of the Neighborhood Assistance Program which includes four categories of assistance: home repair and rehabilitation; affordable and workforce housing programs; property maintenance; and planning, education, and advocacy. To qualify for assistance, applicants must have an income which does not exceed 60% of the AMI for Beaufort County, with home repairs to roofs, septic systems, and other structural deficiencies.</p> <p>In 2020, the proposed 2021 budget for Affordable Housing Work Plan is \$168,649.00. As of October 28, 2020, the total amount spent on repairs was \$20,137.70. Three homes are being worked on for roof repairs, window, and door replacements.</p> <p>Also, the new initiative is to establish a fee to be assessed on certain building permits that is earmarked to support eligible affordable and/or workforce housing programs. In 2020, there is a Request for Proposal 2020-24 to develop affordable/workforce housing on the following Town-owned properties:</p> <ul style="list-style-type: none"> ▪ Willow Run (Buckwalter Planned Unit Development) ▪ 115 Bluffton Road ▪ 184 Bluffton Road ▪ 1095 May River Road (Pursuant to SC Freedom of Information Act 30-4-70 [a][2]).
Town of Hilton Head Island	
The Town is in the process of establishing the Work Force Housing Strategic Plan addressing rental housing affordable to households with incomes up to 80 percent of the area median income (AMI) or for-sale housing affordable to households with incomes up to 100 percent of AMI.	The strategies set forth include establishing a public-private local workforce housing trust fund, creating a commercial reuse policy, making Town-owned land available, establishing a density bonus program, expanding employer-assisted housing programs, offering property tax and impact fee rebates, partner on a home linking/home sharing program, and make rental projects more competitive for Low-Income Housing Tax Credits.
Colleton County	
The current Comprehensive Plan 2030 expands the availability of quality housing options that are attainable for residents making less than 80% of the area's median income	<p>In March 2019, the county designated April 2019 as being Fair Housing Month, and recognizes the policy supporting Fair Housing by encouraging all citizens to endorse Fair Housing opportunities for all, not only during Fair Housing Month, but throughout the year.</p> <p>The development regulations within the County allow for flexible building site and design standards which help keep costs down. Currently, manufactured housing, mobile homes, recreational</p>

Planning and Codes	Housing Initiatives
	vehicles, park model homes, and other types of affordable housing opportunities are available to all Colleton County residents.
City of Walterboro	
The city addressed the creation of incentives in the zoning ordinance to encourage affordable housing and encourages the development of regional partnerships to expand inventory and cultivate greater homeownership.	The Town has a robust inventory of subsidized multifamily housing, as described in the inventory section. In March 2019, the city designated April 2019 as being Fair Housing Month, and recognizes the policy supporting Fair Housing by encouraging all citizens to endorse Fair Housing opportunities for all, not only during Fair Housing Month, but throughout the year.
Hampton County	
The current Comprehensive Plan 2009 targets a variety of strategies to improve housing access and conditions in the County such as home rehabilitation programs and introducing flexibility in zoning codes to increase the supply of affordable product. Moreover, the County and its municipalities agreed to become partners in the regional Affordable Housing Consortium and the Consolidated Housing Plan	The latest initiative is similar to the 2017. The Town began a neighborhood planning process to determine the scope and focus of improvements, funded primarily through the CDBG program, for the Nix Street Neighborhood. Funded projects through this process include the removal of blighted properties, minor home repairs, improvements to transportation and water infrastructure, crime prevention strategies, and upgrades to recreational facilities.
Jasper County	
The current Comprehensive Master Plan addresses diverse and equitable housing opportunities by providing more affordable housing, renovating existing homes, and reducing blight to foster community pride.	The new initiatives include the establishment of a “Teacher Village” that develops strategies and programs to provide teachers with affordable housing as a way to attract more people into the region.
City of Hardeeville	
The City has identified non-essential burdens to development that are recommended for future relief. For example, parking requirements, particularly those for multifamily homes, exceed standard practice for most municipalities. Other aspects such as minimum lot sizes, area per dwelling, and lot width are recommended to be reconsidered as they increase costs, decrease the availability of suitable parcels, and minimize diversity in housing type.	<p>The City of Hardeeville operates the Property Improvement Funding Assistance Program, which can be applied to commercial or multifamily properties for exterior improvements up to \$8,000. The program focuses on aesthetic improvements, and properties must be clearly visible from the public right of way.</p> <p>In 2019, the city introduced a campaign to make affordable housing more available for working class residents – teachers, police, firefighters, trades workers and young adults starting careers and families.</p>
Town of Ridgeland	
The current Comprehensive plan 2018 provides incentives for the development of affordable housing by expedited permitting for projects containing affordable units, flexibility on density, and the reduction of parking requirements for developments nearby transit stops.	The new initiatives include, for example, obtaining grants and other assistance through the HOME Consortium to facilitate increased homeownership and housing rehabilitation, and incorporate flexibility into development regulations to promote variations in the type and price of housing stock built in the Town.

6. RECOMMENDATIONS AND CONCLUSION

6.1 General Recommendations

The following are general recommendations for policies and regulations in support of fair housing choice for residents of the Lowcountry region. These recommendations are intended as broad policy positions directed toward fair housing that will complement or extend measures already underway in the region to address impediments, as mentioned in the previous section.

- Raise awareness of Fair Housing programs for lending institutions, real estate developers, home builders, local governments, community groups, and local media.
- Pursue additional governmental and non-traditional partners and funding sources in support of quality fair housing and affordable housing initiatives.
- Include affordable housing concepts in not only the housing element of local comprehensive plans, but also the transportation, economic development, and community facilities elements, as well.
- Adopt inclusionary zoning policies to provide for greater housing options available to both owners and renters.
- Provide educational opportunities for financial literacy and repair credit; assist landlords in reducing leasing restrictions on renters with financial these barriers.
- Provide financial incentives to participating landlords, including funds for security deposits and damages to units.
- Take actions against predatory lenders.
- Pursue additional community partnerships and private organizations to participate in the HOME Consortium.
- Seek assistance from local governments with water and sewer connection fees
- Separate funding for intellectually and physically disabled affordable housing.

6.2 Recommendations for Comprehensive Plan and Zoning Provisions

Additional recommendations for comprehensive plan and zoning provisions at the county level are noted below (Table 38-41). Definitions of planning terms used here are included in Appendix D.

6.2.1 Beaufort County

Table 38: Beaufort County Affordable Housing Policies and Ordinances

Current Comprehensive Plan (2010)	Recommendation
<ul style="list-style-type: none"> ▪ Build and maintain policies and strategies to meet the needs for workforce and other forms of affordable housing through the Beaufort County Affordable Housing Consortium. ▪ Utilize mandatory inclusionary zoning. ▪ Re-evaluate density bonuses to make them more effective. ▪ Use family compounds as an approach to provide for affordable housing. ▪ Identify land zoned for higher densities to accommodate multifamily units. ▪ Review waving fees for affordable housing developments. 	<ul style="list-style-type: none"> ▪ Specifically outline an approach to make density bonuses more effective – it may be useful to offer density bonuses in combination with reduced setbacks and street frontages. ▪ Within the Land Use and Economic Development Elements, Identify areas for adaptive reuse and infill development.
Provision in the Zoning Ordinance	Recommendation
<ul style="list-style-type: none"> ▪ Allow family compounds in rural districts to allow additional density for the clustered development of a property for relatives by blood, marriage, or adoption – the owner must be able to demonstrate that the property has been in family ownership for at least 50 years. ▪ Not permit manufactured housing by right in any district. ▪ Allow a conditional use for accessory dwelling units (ADUs) in most districts except for Natural Preserve and Industrial. ▪ Limit multifamily units in the suburban districts. 	<ul style="list-style-type: none"> ▪ Allow for shallower setbacks in the urban districts. ▪ Expand options for triplex and quadplex units by right in more residential districts. ▪ Consider moving toward maximum as opposed to minimum parking standards. ▪ Review minimum lot sizes for multifamily development.

6.2.2 Colleton County

Table 39: Colleton County Affordable Housing Policies and Ordinances

Current Comprehensive Plan (2019)	Recommendation
<ul style="list-style-type: none"> Identify multifamily developments for the “urban growth” future land use type. Have no designated priority investment area to encourage affordable housing. Have no incentive for encouraging market-based affordable housing. Have flexible regulations within the County allowing for flexible building site and design standards, which can reduce costs. 	<ul style="list-style-type: none"> Determine policies and appropriate areas for small lots, adaptive reuse, and infill development. Implement policies to allow for multifamily in the “urban growth” future land use area. Consider a designated priority investment area for encouraging affordable housing. Incentives for market-based affordable housing could include waving fees for private projects that include affordable units, density bonuses, expedited reviews, design flexibility and the use of accessory structures as dwelling units. Maintain flexibility with respect to building site and design standards. Allow a range of housing types in the county.
Provision in the Zoning Ordinance	Recommendation
<ul style="list-style-type: none"> Not permit multifamily units by right in any district – they are conditionally allowed in the Urban Development Districts. Conditionally allow manufactured housing in all districts except the Suburban Residential District. 	<ul style="list-style-type: none"> Allow multifamily units by right in the UD-2 district. Allow density bonuses for the development of affordable housing and family compounds. Allow accessory dwelling units, with design standards, in appropriate districts. Allow small affordable housing on small lots with design standards so that they fold into the fabric of the existing community. Provide relaxed development standards for affordable housing in terms of fees, lot size, and setbacks.

6.2.3 Hampton County

Table 40: Hampton County Affordable Housing Policies and Ordinances

Current Comprehensive Plan (2009)	Recommendation
<ul style="list-style-type: none"> Ensure that land development regulations and permitting procedures are efficient, and that they contain no unnecessary regulations that may inflate the cost of housing. Ensure that manufactured housing needs to be given special consideration in promoting quality residential development. 	<ul style="list-style-type: none"> Set a policy for the Land Use Element that encourages higher densities in appropriate districts. Within the Land Use and Economic Development Elements, identify areas for adaptive reuse and infill development.
Provision in the Zoning Ordinance	Recommendation
<ul style="list-style-type: none"> Within the Community Preservation and Rural Preservation Districts, allow landowners to utilize a density bonus for family dwelling units. Permit multifamily units in all residential districts. Permit manufactured housing in all residential districts. Permit accessory dwelling units in the Mixed Use and Community Residential Districts. 	<ul style="list-style-type: none"> Allow for shallower setbacks in the Community Residential and Rural Residential Districts.

6.2.4 Jasper County

Table 41: Jasper County Affordable Housing Policies and Ordinances

Current Comprehensive Plan (2018)	Recommendation
<ul style="list-style-type: none"> Increase awareness about the importance of affordable housing to provide citizens with decent and affordable housing and support economic development and business growth. Establish local housing authority with funding from the county and municipalities. Establish affordable housing trust fund Create incentives and assistance programs for housing preservation and rehabilitation. Utilize tax abatement to attract private development of affordable housing. Establish public/private partnerships for affordable housing. Adopt density bonuses or inclusionary policies as part of conservation subdivision design. 	<ul style="list-style-type: none"> Incorporate family compounds into affordable housing approaches. Identify areas for adaptive reuse and infill development.
Provision in the Zoning Ordinance	Recommendation
<ul style="list-style-type: none"> Provide density bonuses for planned developments and single-family clusters – the planned developments affordable housing must be mixed well with all unit types. Allow multifamily units in the General Residential Districts. Permit manufactured housing in the Residential, Rural Residential and Resource Conservation Districts. 	<ul style="list-style-type: none"> Decrease the minimum lot area and reduce the setbacks in appropriate districts. Grant density bonuses for family compounds.

6.3 Conclusion

Opportunity for all residents of the Lowcountry region to have fair chance at obtaining sufficient and safe housing for oneself and one's family is vital. Identifying impediments to fair housing access that exist in the wider conditions of the community or in laws, statutes, or administrative practices, as done in the analysis presented here, is a critical step in ensuring equality and justice for all members of the Lowcountry community.

APPENDICES

APPENDIX A: FAIR HOUSING RELATED LAWS

Title	Description
Statutes	
Fair Housing Act (the Civil Rights Act of 1968), Title VII	As amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).
Title VI of the Civil Rights Act of 1964	Prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance.
Section 504 of the Rehabilitation Act of 1973	Section 504 prohibits discrimination based on disability in any program or activity receiving federal financial assistance.
Section 508 of the Rehabilitation Act of 1973	Requires federal agencies to ensure that the electronic and information technology they develop, procure, or use allows individuals with disabilities to have ready access to and use of the information and data that is comparable to that of individuals without disabilities.
Title II of the Americans with Disabilities Act of 1990	Prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.
Title III of the Americans with Disabilities Act of 1990	Prohibits discrimination based on disability in the goods, services, facilities, privileges, advantages, and accommodations of places of public accommodations owned, leased, or operated by private entities. The Department of Justice enforces Title III of the ADA, but certain HUD recipients and private entities operating housing and community development programs are covered by Title III of the ADA.
Architectural Barriers Act of 1968	Requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and useable by handicapped persons.
Section 109 of Title I of the Housing and Community Development Act of 1974	Prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.
Title IX of the Education Amendments Act of 1972	Prohibits discrimination on the basis of sex in education programs or activities that receive federal financial assistance.
Violence Against Women Act	Provides housing protections for victims of domestic violence, dating violence, sexual assault, and stalking in many of HUD's housing programs. VAWA also requires the establishment of emergency transfer plans for facilitating the emergency relocation of certain tenants who are victims of domestic violence, dating violence, sexual assault, or stalking.
Age Discrimination Act of 1975	Prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance.
Presidential Executive Orders	
Executive Order 11063	Prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.
Executive Order 12892	As amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.

Title	Description
Executive Order 12898	Requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.
Executive Order 13166	Eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally assisted and federally conducted programs and activities.
Executive Order 13217	Requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.
Regulations	
24 C.F.R. part 40	Accessibility Standards for Design, Construction, and Alteration of Publicly Owned Residential Structures
24 C.F.R. part 108, 24 C.F.R. part 110, 24 C.F.R. part 200, subpart M, 24 C.F.R. § 203.12(b)(3)	Affirmative Fair Housing Marketing
24 C.F.R. §§ 5.150 – 5.168	Affirmatively Furthering Fair Housing
24 C.F.R. part 115	Certification and Funding of State and Local Fair Housing Enforcement Agencies
24 C.F.R. part 121	Collection of Data
24 C.F.R. part 100	Discriminatory Conduct Under the Fair Housing Act
24 C.F.R. § 5.105, 24 C.F.R. § 5.106	Equal Access Rule
24 C.F.R. part 103	Fair Housing Act Complaint Processing
24 C.F.R. part 110	Fair Housing Poster
24 C.F.R. part 125	Fair Housing Initiatives Program
36 C.F.R. part 1194	Information and Communication Technology Standards and Guidelines
24 C.F.R. part 107	Nondiscrimination and Equal Opportunity in Housing Under Executive Order 11063
24 C.F.R. part 8	Nondiscrimination Based on Handicap in Federally Assisted Programs and Activities of the Department of Housing and Urban Development
24 C.F.R. part 1	Nondiscrimination in Federally-Assisted Programs of the Department of Housing and Urban Development – Effectuation of Title VI of the Civil Rights Act of 1964
24 C.F.R. part 6	Nondiscrimination in Programs and Activities Receiving Assistance under Title I of the Housing and Community Development Act of 1974
24 C.F.R. part 146	Nondiscrimination on the Basis of Age in HUD Programs or Activities Receiving Federal Financial Assistance
28 C.F.R. part 35	Nondiscrimination on the Basis of Disability in State and Local Government Services
24 C.F.R. part 3	Nondiscrimination on the Basis of Sex in Education Programs or Activities Receiving Federal Financial Assistance
24 C.F.R. §§ 5.2001 – 5.2011	Protection for Victims of Domestic Violence, Dating Violence, Sexual Assault, or Stalking

Source: U.S. Department of Housing and Urban Development (HUD) (2020)

APPENDIX B: ORGANIZATION INTERVIEW

B.1 Housing Service Organizations November-December 2020

Organization	Contact	Date	Key Issues	Trends
Affordable Housing Coalition	Marilyn Harris, LAHC Facilitator	Dec 18	<ul style="list-style-type: none"> ▪ Growth Rate ▪ Housing/Rent Cost ▪ Transportation ▪ Income ▪ Lack of Shelters ▪ NIMBY 	<ul style="list-style-type: none"> ▪ Regional coordination ▪ Decrease in Affordable/Public Housing ▪ Increase in Homeless
Beaufort Housing Authority	Angela Childers, Director	Dec 15	<ul style="list-style-type: none"> ▪ Inventory, Funding for construction ▪ Credit/Financial Literacy ▪ Low Income ▪ Land ▪ Ordinances/Codes ▪ Fees (TAP) ▪ Lack of First Time/Affordable Homes (under 225k) ▪ Transit/Transportation ▪ Landlords 	<ul style="list-style-type: none"> ▪ Elderly Clients Increasing ▪ Housing Stock ▪ Increase in demand for 1-bedroom Housing
Beaufort Jasper Economic Opportunity Commission (EOC)	Sarah Marshall, Director	Nov 13	<ul style="list-style-type: none"> ▪ Limited Industry ▪ Codes/Density Restrictions ▪ Lack of Shelters ▪ Heirs Property ▪ High cost/ BAH ▪ Credit ▪ Income ▪ Funding ▪ Financial Literacy & Knowledge ▪ Transportation ▪ Education and Skill Sets 	<ul style="list-style-type: none"> ▪ Dwindling Consumer Protection ▪ Evolving Political Landscape ▪ Increasing Assistance for Past Due Bills ▪ Homebound Seniors Increase ▪ Increase in Bill Assistance Requests ▪ Substantial increase in homeless
Bluffton Neighborhood Assistance/Affordable Housing Committee	Victoria Smalls, Community Development Coordinator	Nov 6	<ul style="list-style-type: none"> ▪ Rising Costs/Rents ▪ Insufficient Affordable Housing Stock ▪ Scarcity of Land/Environmental ▪ Construction Material Costs (especially wood) ▪ Constraints ▪ Heirs Property ▪ Development Agreements 	<ul style="list-style-type: none"> ▪ Increase in Higher Income Retirees Renting ▪ Greater need for Affordable Housing ▪ Affordable housing momentum Increasing ▪ Smaller Household Sizes

Organization	Contact	Date	Key Issues	Trends
Jasper County Neighbors United	Tedd Moyd, Director	Nov 10	<ul style="list-style-type: none"> Land, construction, environmental constraints Heirs property Lack of equity in county Low income/education/financial knowledge Inventory Credit Transportation Increased construction and land costs Education, financial literacy 	<ul style="list-style-type: none"> Rising mean income threat to funding for the most needy Rural constraints Large demand for home repair program and other services offered
Lowcountry Habitat for Humanity	Brenda Dooley	Dec 1	<ul style="list-style-type: none"> Financial literacy Low income/education Codes/developable parcels Land TAP fees COVID-19 related volunteer issues Heirs property NIMBY 	<ul style="list-style-type: none"> Majority of those assisted are minorities Increasing construction material costs and appliance delays (mostly COVID-19 related)
Lowcountry Regional HOME Consortium	Barbara Johnson, Affordable Housing Manager	Nov 6	<ul style="list-style-type: none"> Services for mobile homes Insurance requirements Heirs property Fixed incomes Public knowledge of programs 	<ul style="list-style-type: none"> Grant management requirements New emergency repair funding
SC Regional Housing Authority #3/ Southeast Housing Foundation	Robert Thomas, Director	Dec 15	<ul style="list-style-type: none"> Credit Stagnant wages Landlord participation/inventory Cost for emergency sheltering Client access/outreach 	<ul style="list-style-type: none"> High demand
SC State Housing Finance and Development Authority	Ronald Phillips	Nov 13	<ul style="list-style-type: none"> Funding Landlord participation Rental market limited Housing stock Landlords Credit scores Rental history 	<ul style="list-style-type: none"> Increase in younger families

B.2 Organizations for Special Client Categories November-December 2020

Organization	Contact	Date	Key Issues	Trends
Area Agency on Aging	Karen Anderson, Referral Specialist	Nov 4	<ul style="list-style-type: none"> Generational poverty Income/savings Funding Insurance Heirs property Financial education Landlords Public housing waiting list NIMBY 	<ul style="list-style-type: none"> Increasing demand Deinstitutionalization
Beaufort County Disabilities and Special Needs	Wanda Mayse	Dec 1	<ul style="list-style-type: none"> HOA constraints NIMBY Fixed incomes, low wage Construction costs, land Aging caregivers 	<ul style="list-style-type: none"> Increasing demand Deinstitutionalization Medicaid Home and Community-Based Services (HCBS)
Family Promise of Beaufort Co.	Linda Halpern, Director	Nov 5	<ul style="list-style-type: none"> Childcare/vouchers Lack of skills/training Transportation Lack of employment opportunities in rural areas Income Financial management Funding 	<ul style="list-style-type: none"> Returning clients Increasing homeless families Decrease in assistance requests during COVID-19, anticipating massive jump in calls after eviction moratorium Increased expenses (COVID-19)
Osprey Village	David Green, Director of Business Development	Dec 8	<ul style="list-style-type: none"> Inventory, distribution NIMBY Environmental constraints Aging population Funding/funding sources Services Stagnant Medicare wavers/long waitlist Affordable housing scoring 	<ul style="list-style-type: none"> Medicaid HCBS Uncertainty at state/federal programs Longer life expectancy/outliving parents/caregivers

B.3 Lending Organizations December 2020

Organization	Contact	Date	Key Issues	Trends
Palmetto State Bank	Jan Malinow Ski, VP	Dec 17	<ul style="list-style-type: none"> Construction cost Environmental constraints Low wages Credit 	<ul style="list-style-type: none"> Economic development prospects Decrease in mortgage foreclosures

B.4 General Human Services Organizations December 2017

Organization	Contact	Date	Key Issues	Trends
Beaufort County Human Services Department & Alliance for Human Services	Ben Boswell, Administrative Manager	Dec 9	<ul style="list-style-type: none"> Emergency sheltering Market costs, BAH Special needs clients NIMBY Stagnant wages Land acquisition for affordable housing Homeless and lack of permanent supportive housing 	<ul style="list-style-type: none"> Rapid rehousing initiative Beaufort County Housing Resolution Majority of requested assistance is made by females
Jasper County Dept. of Social Services	Rochelle Priester, Director	Dec 15	<ul style="list-style-type: none"> Inventory Maintenance Transportation Emergency sheltering Increasing rent Stagnant wages Childcare 	<ul style="list-style-type: none"> More elderly clients More Hispanic clients Increasing rent Increasing crime Increasing demand for low-income housing and transportation
Beaufort County Dept. of Social Services	Rochelle Priester, Interim Director	Dec 15	<ul style="list-style-type: none"> Inventory Maintenance Transportation Emergency Sheltering Increasing Rent Stagnant wages Childcare 	<ul style="list-style-type: none"> More elderly clients More Hispanic clients Increasing rent Increasing demand for low-income housing and transportation
Beaufort County United Way	Chrystie Turner, VP Allocations	Dec 4	<ul style="list-style-type: none"> Participating landlords Inventory Stagnant wages/income Financial literacy/education Generational poverty Credit, rental Impediment Transportation Funding 	<ul style="list-style-type: none"> Income for rentals Significant increase in emergency assistance Hurricane impacts, credit, rental supply Homeless families increase in repair requests Increase middle-class assistance (COVID-19)

APPENDIX C: ORGANIZATIONS PROVIDING INFORMATION/DATA

Organization	Contact	Date
Beaufort County School District	Lakinsha Swinton, Director of Student Services	Dec 7
Colleton County School District	Dr. Vanessa Nelson-Reed, Director of Federal Programs; Tangela Green, Parent Engagement/McKinney Vento Coordinator; Vanessa Reed	Dec 7
Hampton County Council on Aging	Ann Lurch	Dec 7
Hampton County District 1	Mozelle Murdaugh, Director Office of Food Service/McKinney- Vento/Foster Care Liaison	Dec 9
Jasper County School District	Seneca Baines, Virtual Administrator/Interim Director of Student Services & McKinney Vento Liaison	Dec 9
SC Human Affairs Commission	Marvin Caldwell, Fair Housing Department, Director; Tracie Mefford, Paralegal	Dec 8

APPENDIX D: SUBSIDIZED HOUSING PROGRAMS

Program	Description
U.S. Department of Housing and Urban Development (HUD)	
Section 8 Housing Choice Voucher Program	Vouchers are administered by Public Housing Authorities (PHA) for families at 80% or below of Area Median Income (AMI), although 75% of vouchers must be reserved for those families earning 30% or below of AMI. Families are generally able to live in housing of their choice on the private market, and the PHA pays landlords the difference between the tenants' contribution of 30% of their gross income. Once tenants receive a voucher, they are transferable to anywhere the program is administered
Section 8 Project-Based Rental Assistance	HUD entered contracts with property owners to pay the difference between income-based payments and HUD fair market rents for eligible clients. This housing is available to families at or below 80% AMI, but 40% of units are reserved for those at or below 30% AMI. No new project-based contracts have been awarded since the 1990's.
Public Housing	Owned and operated by the local PHA, these units are subsidized by HUD to account for the difference between operating costs and revenue from rent. This housing is available to families at or below 80% AMI, but 40% of units are reserved for those at or below 30% AMI. The 1998 Housing Reform Act barred PHA's from increasing their inventory of units.
U.S. Department of Agriculture (USDA)	
Housing Preservation and Revitalization Demonstration Loans and Grants	The program restructures loans for existing Rural Rental Housing and Off-Farm Labor Housing projects to help improve and preserve the availability of safe affordable rental housing for low income residents. Current multi-family housing project owners with Rural Rental Housing and Off-Farm Labor Housing loans. Borrowers must continue to provide affordable rental housing for 20 years or the remaining term of any USDA loan, whichever is later.
Housing Preservation Grants	The program provides grants to sponsoring organizations for the repair or rehabilitation of housing owned or occupied by low- and very-low-income rural citizens. USDA will award a total of \$15,340,826.78 in Housing Preservation Grant Program funding for the repair and rehabilitation of rural housing units.
Section 515 Multifamily Housing Direct Loans	The program provides one percent interest loans to both non-profit or for-profit agencies to finance acquisition, construction, and rehabilitation of rural renting housing. This program targets elderly, disabled, very low (50% AMI), low (80% AMI), and moderate-income renters. Areas with no more than 35,000 in population are eligible, which in the Lowcountry includes all but Hilton Head Island.
Multifamily Housing Loan Guarantees	Qualified private-sector lenders may apply for a loan guarantee to provide financing to qualified borrowers to increase the supply of affordable rental housing for low- and moderate-income individuals and families in eligible rural areas and towns.

Program	Description
Multi-Family Housing Rental Assistance	The program provides payments to owners of USDA-financed Rural Rental Housing or Farm Labor Housing projects on behalf of low-income tenants unable to pay their full rent. Rental Assistance can only be provided for apartments in new or existing Rural Rental Housing and Farm Labor Housing financed properties.
Internal Revenue Service (IRS)	
Low Income Housing Tax Credit (LIHTC)	Created in 1986, the LIHTC program disburses tax credits to state Housing Finance Authorities for the construction of affordable units by private developers. Credits are sold by developers to investors who then have their tax liability reduced over a ten-year period. The proceeds are then used to finance construction and rehabilitation by developers. Qualifying developments must reserve 20% percent of units to renters at or below 50% AMI, and an additional 40% must be reserved for renters at or below 60% AMI. Through various state and federal programs mentioned above, local housing agencies facilitate access to affordable rental units through distribution of vouchers and the construction and/or maintenance of multifamily housing developments.

Source: HUD, 2020b; USDA, 2020; IRS, 2004

APPENDIX E: DEFINITIONS OF PLANNING TERMS

Terms	Definitions
Accessory Dwelling Units (ADUs)	These units can provide housing in appealing single-family neighborhoods at lower rates. They can also offer income for seniors and first-time homebuyers. Opposition to ADUs can be strong with concerns such as parking, home values, and appearance.
Compact Development	This method reduces the cost of infrastructure by reducing the length of sidewalks, streets, and utility lines.
Density Bonuses	Bonuses are an incentive- based method of implementing a public policy goal of providing for affordable housing. A developer is generally granted more density in return for building affordable housing units.
Family Compounds	This unique approach incorporates a traditional way of life in the Lowcountry into the Zoning Ordinance to provide for affordable housing. A density bonus is granted to families to develop a tract for blood or adopted relatives.
Flexible Regulations	Flexible regulation can ease the burden on a developer to provide an incentive for affordable housing. This may include reduced parking requirements, waived fees, and smaller lot sizes and setbacks.
Inclusionary Zoning	Sets aside a number of affordable housing units for new developments either onsite or off site. Inclusionary zoning may be mandatory or voluntary.
Manufactured Housing	Offers those who cannot afford a traditional home an option for ownership. Today's manufactured housing is better built, safer, and more attractive than older models. Manufactured housing can easily be utilized for infill development. Policy concerns may include design standards, lot sizes, and setbacks.
Multifamily	Multifamily units are often set apart from single-family districts and used as buffers from higher intensity uses. Multifamily housing can suffer from nimbyism where it has been having a negative impact on home prices. Harvard's Joint Center for Housing Studies found that home values increased with the presence of multifamily residences.
Small Affordable Homes	These homes are designed for those without large families. The homes are generally under 1000 square feet with one bedroom.
Setbacks	The minimum distance required by zoning to be maintained between two structures or between a structure and a property line. For setback regulations, the requirements that a building be set back a certain distance from the front, side, or rear lot line. The frontage or front of a lot is usually defined as the side nearest the street. On a corner lot, the narrowest side is usually determined to be the front lot line. In triangular or other odd-shaped lots, rear lot lines may need to be defined more precisely in the code or judged by the planning commission or other hearing body with appropriate jurisdiction on a case-by-case basis.
Infill Development	Development of vacant or underutilized land (usually individual lots or leftover properties) within areas that are already largely developed.

Source: Institute for Local Government (ILG) (2010) and Counties' Ordinances

REFERENCES

- Center for Neighborhood Technology (CNT). (2020). *The Housing and Transportation (H+T®) Affordability Index*. <https://htaindex.cnt.org/>
- Family Promise at Beaufort County. (2020). *We Are Family Promise*. <https://familypromisebeaufortcounty.org/>
- Federal Financial Institutions Examination Council (FFIEC). (2020). *Home Mortgage Data Act (HMDA)*. <https://www.ffiec.gov/hmda/>
- Federal Reserve Bank of New York. (2020). *Data Bank: Quarterly Report on Household Debt and Credit – Total Debt Balance and Its Composition*. <https://www.newyorkfed.org/microeconomics/databank.html>
- Institute for Local Government (ILG). (2010). *Understanding the Basics of Land Use and Planning: Glossary of Land Use and Planning Terms*. https://www.ca-ilg.org/sites/main/files/file-attachments/2010_-_landuseglossary.pdf
- Internal Revenue Service (IRS). (2004). *Low Income Housing Credit*. <https://www.irs.gov/pub/irs-drop/rr-04-82.pdf>
- Lowcountry Council of Governments (LCOG). (2019). *Annual Report*. <https://cms.revize.com/revize/lowcountry/LCOG%20Annual%20Report%202019.pdf>
- Lowcountry Council of Governments (LCOG). (2020). *Home and Community Based Services*. https://www.lowcountrycog.org/aging_and_disability_resources/home_and_community_based_services.php
- Lowcountry Regional Transit Authority (LRTA). (2020). *Palmetto Breeze Transit*. <https://www.palmettobreezetransit.com/>
- National Center for Homeless Education (NCHE). (n.d.). *The McKinney-Vento Definition of Homeless*. <https://nche.ed.gov/mckinney-vento-definition/>
- National Low Income Housing Coalition (NLIHC). (2020). *Out of Reach 2020*. https://reports.nlihc.org/sites/default/files/oor/OOR_2020.pdf
- RealtyTrac. (2020). *Foreclosure Trends*. <https://www.realtytrac.com/statsandtrends/foreclosures/trends/>
- South Carolina Human Affairs Commission (SCHAC). (2020). *Housing Discrimination*. <https://schac.sc.gov/housing-discrimination>
- South Carolina Interagency Council on Homelessness (SCICH). (2018). *2018 South Carolina Point in Time Count Report*. <https://www.schomeless.org/media/1153/2018plussouthpluscarolinapluspitplusreport.pdf>
- South Carolina Interagency Council on Homelessness (SCICH). (2019). *2019 South Carolina State of Homelessness Report*. <https://www.schomeless.org/media/1163/scich-report-731-final-draft-electronic.pdf>
- U.S. Department of Agriculture (USDA). (2020). *Multi-Family Housing Programs*. <https://www.rd.usda.gov/programs-services/all-programs/multi-family-housing-programs>

- U.S. Department of Housing and Urban Development (HUD). (2020a). *Fair Housing and Related Laws*.
https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_and_related_law
- U.S. Department of Housing and Urban Development (HUD). (2020b). *Program of HUD*.
<https://www.hud.gov/sites/dfiles/Main/documents/HUDPrograms2020.pdf>
- U.S. Department of Housing and Urban Development (HUD). (n.d.). *Fair Housing Planning Guide Volume 1*.
<https://www.hud.gov/sites/documents/FHPG.PDF>
- U.S. Department of Veteran Affairs (VA). (2020). *Veterans Experiencing Homelessness*.
<https://www.va.gov/homeless/hud-vash.asp>