

## Appendix 8-B. Informed Respondent Survey

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## PURPOSE AND METHODOLOGY

The purpose of the informed respondent survey was to obtain essential information for the Housing Element update from experienced, local housing professionals and policy-makers. The survey was designed to assess, a) the needs of the range of populations segments in the county (affordable housing demand); and b) the strategies, policies, and programs that deliver affordable housing (affordable housing supply). The survey questionnaire was designed to provide respondents with both structured and open-ended response options (see Appendix).

Over thirty prospective respondents were identified for the survey by Planning Department and Office of Housing staff members. They included local elected officials, county and municipal senior professionals, officials of other public agencies, representatives on non-profit organizations, and representatives from the private sector. Additionally, all members of the Affordable Housing Consortium were invited to participate.

Questionnaires were initially distributed by email in June, 2008 and later distributed at a meeting of the Affordable Housing Consortium held on July 24, 2008. Telephone follow-up calls were placed to prospective respondents to boost the response rate. Some respondents expressed a preference for a telephone interview (because they preferred to discuss issues in greater depth or because they lacked time to fill out the questionnaire).

A total of 24 people responded to the survey. Four respondents returned the questionnaire and participated in a telephone interview. Four other respondents participated only in a telephone interview.

<b>Respondent Category</b>	<b>Number</b>
County professionals and elected officials	5
Municipal professionals and elected officials	5
Other government agency officials	2
Non-profit organization representatives	5
Private Sector representatives	7
<b>Total</b>	<b>24</b>

The findings from the survey will inform the Assessment section of the Housing Element and provide the basis for housing initiatives and policy recommendations proposed to the County Council for adoption as part of the Comprehensive Plan.

The Key Findings of the survey are summarized in the following section. Detailed results of the survey may be found in the subsequent sections. Potential affordable housing initiatives unfamiliar to many of the survey respondents will be taken up with County staff and the Affordable Housing Consortium during the next phase of preparation of the Housing Element.

## KEY FINDINGS: HOUSING NEEDS

The following findings are based on comments received during the survey and on the structured responses. They are based on responses to Question 2 and the chart of Page 2 of the Questionnaire (see Appendix).

1. Respondents ranked Very Low Income Families with Children as the highest priority, especially those living in rural areas.
2. Very Low Income single parent households with children (a subset of #1, above) were cited in interviews as the highest priority. Low Income single parent households with children are also a high priority.
3. Respondents ranked Very Low Income Elderly as the second highest priority for affordable housing. Anecdotally, during a telephone interview, it was remarked by a non-profit representative that single early seniors (in their late 50s and 60s) are increasingly in need of affordable housing. This observation, reflecting baby-boom demographics, suggests that smaller, low maintenance units should constitute a higher proportion of affordable units.
4. Low Income Single Workers ranked as a high priority, especially in the urbanized areas. Such workers are a crucial segment of the service and retail sector labor force, suggesting the need for more rental units near employment centers.
5. Moderate Income Workers were ranked as a moderate to high priority, but ranked lower on average than Very Low Income and Low Income populations. However, a view articulated in the survey is that more local assistance is needed for Moderate Income households because federal and state programs are directed toward Very Low Income and Low Income populations.
6. Many respondents were unfamiliar with *special needs populations*, indicating that a workshop (or other educational meeting) on the housing needs of these populations should be conducted by the Affordable Housing Consortium.
7. Respondents familiar with *special needs populations* maintain that affordable housing initiatives should also target the need for community training homes, boarding houses, and other forms of non-traditional housing.
8. Respondents ranked the need for temporary housing for Victims of Abuse as a high priority, especially in rural areas.
9. Homeless populations (three categories were identified in the survey) were generally ranked by respondents as a moderate to high affordable housing priority.
10. It was noted in interviews that rural populations are often victimized by a variety of schemes related to financing mobile homes (manufactured housing). They are particularly vulnerable if they live on heirs' property and cannot obtain financing for any other type of housing.
11. Many people, especially in rural areas, are living in substandard housing. This segment of the population constitutes a sizable proportion of the spectrum of needs for affordable housing.
12. Many individuals and households in need of affordable housing have little experience with financial discipline. The high cost of commuting, increasing dependence on restaurants and fast food, fashion conscious clothing purchases, and other competing demands leave an increasingly smaller proportion of income in the budget for housing. Financial Literacy Education is now a vital part of the County's affordable housing program (see next section for more on this).

## KEY FINDINGS: POLICIES, STRATEGIES, PROGRAMS

The following findings are based on comments received during the survey and on the structured responses. They are based on responses to Question 3 and the chart of Page 3 of the Questionnaire (see Appendix).

1. Respondents ranked Barriers to Affordable Housing as a high-to-critical priority,” however the term clearly meant different things to different people. a) The high cost of land in Beaufort County was cited by most as the principal barrier. b) A second barrier to affordable housing noted by respondents is the cost of impact fees and other building fees, estimated at \$5,000 for a single family unit. c) A third barrier to affordable housing noted by respondents is a lack of flexibility in the Zoning and Development Standards Ordinance. Respondents would like to see greater flexibility to encourage creativity of design, and they would also like to see more opportunities to achieve densities necessary for affordable housing. d) Many respondents cited the low densities in County and municipal zoning ordinances as a barrier, and they requested a review of the ordinances to find ways of increasing density for affordable housing. Respondents were concerned with densities in both rural and urbanized areas.
2. Non-Profits were ranked closely behind Barriers as the second highest priority. Interviews and written comments suggest that Non-Profit capacity-building is essential. Increased funding for current services, such as Housing Counseling, is also critical.
3. Stabilization/Rehabilitation of Existing Housing ranked as the third highest priority. Several respondents said there is a need to increase the level of effort in this area, especially for low income and fixed income families, for frail non-working elderly, and for others who are disabled or sick. They stressed the importance of keeping people in their homes by making them safe and secure.
4. Housing Counseling and Financial Literacy Education ranked as the fourth highest priority. Homebuyer counseling is an essential part of the County’s overall affordable housing strategy, however it is not adequately funded. Financial literacy education, which is more specifically targeted to personal money management than homebuyer counseling, is essential for most low-moderate income first-time homebuyers.
5. Inclusionary Zoning was ranked by respondents as a high-to-critical need. Several respondents also mentioned its potential in interviews and written comments. However, it is clear that the precise formulation of an inclusionary housing ordinance remains to be worked out. Issues include a) whether it will be mandatory or voluntary; b) development size thresholds that trigger the requirement; c) the proportion of affordable units in the development; d) the income level of affordable units; and, e) opt-out options such as “in lieu” payments to a Housing Trust Fund and/or off-site construction.
6. Down Payment Assistance to homebuyers has been a mainstay of the County’s affordable housing initiatives, and it was ranked highly by respondents. Some respondents pointed to the need for a dedicated source of funding.
7. Establishment of a Housing Trust Fund ranked as a high priority. It could become an essential mechanism for long term funding of affordable housing by funneling both dedicated funding sources and one-time grants into a single resource pool (recognizing that some funds would have to be reserved for specific purposes).
8. Many respondents also endorsed the concept of a Housing Land Trust, which would be established for the purpose of acquiring and allocating land for affordable housing. Such a program would be similar to the Beaufort County Rural and Critical Lands Program or the

Beaufort Open Land Trust, which acquire lands for environmental purposes. An option mentioned by several respondents is to join the Low County Land Trust based in Charleston.

9. According to some respondents, the Seabrook Community Preservation Plan is a good model of what could be done to achieve affordable housing within a mixed use context. Mixed use development offers excellent potential to build affordable housing if a diverse range of units can be included in the product, such as apartments above commercial uses.
10. According to one respondent, the County Comprehensive Plan should define a “development model” for residential/mixed use and identify locations where such a model could be built. Developers should be offered a fast track incentive to build with 10-15% workforce or affordable housing.
11. A respondent observed that developer incentives/density bonuses are worthless unless they are monitored and non-compliance is sanctioned.
12. Respondents point out that rental housing is an essential form of affordable housing, and it must be a major part of the County’s overall affordable housing strategy.
13. Respondents agreed that manufactured housing (mobile homes) should be phased out, but it should be recognized that mobile homes are currently the only form of affordable housing available to many people.
14. Respondents were concerned that there should be an alternative to mobile homes on heirs’ property.
15. Many respondents expressed their belief that a regional approach to planning and funding affordable housing was desirable and much needed.
16. A respondent observed that the County should be proactive in purchasing foreclosed homes for “scattered” affordable housing.
17. According to a respondent who is an architect, the exterior of affordable units can be attractive without running up costs. Savings come from relatively simple interiors, thoughtful design, and less square footage.
18. In the words of one respondent, “The high cost of housing is a result of several factors: greed, development fees, land costs, low density.”

## RECOMMENDATIONS

The following recommendations are based on discussions with staff and respondents during the course of the survey.

### 1. Reduce Barriers to Affordable Housing

- a. Establish a Beaufort-Jasper Housing Land Trust or join the Lowcountry Housing Trust (based in Charleston) for the purpose of acquiring land for affordable housing. Ensure that the Trust works in concert with Northern and Southern Beaufort County planning framework and a regional framework agreed upon with Jasper County.
- b. Establish a Housing Trust Fund to pool financial resources for affordable housing. The Trust Fund would become an essential mechanism to address the spectrum of housing needs in Beaufort County or a wider region.
- c. Review the density bonus provision in the Zoning and Development Standards Ordinance in order to identify amendments to increase its attractiveness to developers.
- d. Review standards of the Rural Residential zoning district in order to selectively increase density for affordable housing. Consider strict criteria to limit density increases to small subdivisions with covenants to restrict resale to pre-determined affordable prices.
- e. Review standards for Community Preservation areas in order to selectively increase density for affordable housing. Focus on CP districts such as Seabrook that are near urbanized areas or on major arterials with ready access to employment centers.

### 2. Enhance Non-Profit Activity

- a. Establish a new non-profit *community development corporation*, or expand an existing non-profit, for the purpose of constructing modular affordable housing. The venture would also have the mission of training workers in construction and the building trades.
- b. Enhance the activities of other non-profits through the establishment of a Housing Land Trust and a Housing Trust Fund (see #1 above).
- c. Link Inclusionary Zoning to non-profits by providing an “in lieu” option for market rate developers to partner with non-profits to meet their inclusionary requirement.
- d. Explore non-profit capacity-building for development of limited equity cooperatives and mutual housing associations (see definitions at the end of the survey questionnaire in the Appendix). While these two types of affordable housing were not ranked as high priorities in the survey, that result may simply reflect a lack of familiarity with this type of initiative.

### 3. Adopt a New Mixed Use District with Affordable Housing and LEED components

- a. Formulate an overlay or floating mixed use zoning district with affordable housing and energy and environmental design components that would attract interest from private sector investors.
- b. Link housing affordability with broader spectrum affordability, i.e., shorter commutes to work, walkable or short-commute distances to goods and services, and lower electric bills.
- c. Link the new district to TIF districts.
- d. Identify specific sites or general areas in or near urbanized areas for town center development with affordable housing components. Pre-approve the mix of uses, density and intensity of uses, and other critical standards.
- e. Consider issuing an RFP for pre-packaged projects to attract appropriate investors and developers.

## RESPONDENT COMMENTS

NAME	COMMENTS
<p>Morris Campbell Deputy Administrator, Community Services, Beaufort County</p>	<p>1. Beaufort County is involved with a number of initiatives to help meet the housing needs of its citizens. They included a down payment assistance, housing rehabilitation, partnerships with developers and non-profits for development of homes in various locations in the county.</p> <p>2. There should be a differential established for permanent residency versus temporary/rental for individuals.</p> <p>3. I hope we can become creative enough to offer some kind of an option that would help to allow heirs property owners an opportunity to develop their estate with housing other than mobile homes. I know this may be beyond our purview; however, if we could offer an alternative, it may be amenable to some families.</p>
<p>Arthur Cummings Director, Building Codes, Beaufort County Telephone interview 7/14</p>	<p>Manufactured housing (mobile homes) has several disadvantages such as depreciating value. Modular construction may be a viable alternative without some of the disadvantages.</p> <p>A non-profit community development corporation might be able to produce modular units (like Katrina houses) at an affordable cost while also training people in construction and the building trades. Start-up funding could be a good investment by the County.</p> <p>Housing costs are high in Beaufort County for several reasons. Fees are costly, averaging around \$5,000 per unit (e.g., \$2500 impact fees; \$2,000 well or hook-up fee). The cost of property is exceptionally high. Construction costs are also high, although they are coming down as a result of the decline in the housing market.</p>
<p>Susan Milne Homeless Coordinator, Beaufort County Alliance for Human Services</p>	<p>1. County should be proactive in purchasing foreclosed, etc. homes for “scattered” affordable housing. Seems “affordable” housing has morphed into “workforce” housing and many believe a house costing \$140,000 is affordable – we need housing – scattered throughout the county for \$90,000-110,000 and a way to assure investors don’t purchase – county or non-profit refer for purchase – not on “open” market.</p> <p>2. We have a critical need – affordable housing – but not much political will or vision as to how to make it happen – maybe some brainstorming with a range of people &amp; backgrounds.</p> <p>3. Put an actual range to “affordable.”</p>
<p>Mitzi Wagner Director, Beaufort County Disabilities and Special Needs</p>	<p>1. Two areas which we are looking for housing are in the area of Community Training Homes which house 4 individuals with Development Disabilities who are able to reside in a home with constant staff supervision. Another is a Supported Living Program where individuals with development disabilities rent an apartment or condo and DSN also has a unit with full time staffing on the site for support.</p> <p>2. More boarding home situations are needed for people with development disabilities as well as opportunities for home ownership without down payments. If they receive SSI they cannot accumulate monies for down payments.</p>
<p>Gerald Dawson Vice Chair, AH Subcommittee, County Council, Beaufort Co.</p>	<p>1. Council appropriates limited funds for affordable housing on an annual basis.</p> <p>The Governing Council has suggested several steps to assist in creating affordable housing. Implement those recommendations (inclusionary zoning, density bonuses, waiver of impact fees, etc.).</p>
<p>Gene Rugala Affordable Housing Council</p>	<p>1. Working with the Beaufort County Housing Coordinator we are involved in all aspects of housing in Beaufort County – home repair, down payment assistance, community education, and of course approving development of affordable or workforce housing. We are looking to craft an ordinance for a dedicated funding stream and development of a housing trust working regionally with other counties.</p> <p>2. Home repair for elderly and also low income families in county and municipalities.</p>



Rugala, continued	3. Inclusionary zoning important concept and issue to be dealt with. Reduction of barriers to affordable housing. Dedicated funding stream, i.e., permitting, dedicating a mil to affordable housing. Home repairs in cities and county, housing assistance to workers – police, fire, teachers – in form of housing downpayment assistance. Non-profit involvement in home construction. Identify builders and developers who are interested in building affordable housing. Incentives to builders to provide affordable housing. This is a county-city-regional issue and it will take a collaborative effort to remedy this issue.
Brenda Dooley Habitat for Humanity – North Telephone interview 7/14	Production has been at 2 houses per year. Now striving to produce 3 per year. Nearly 200 people are awaiting homes. Most are single mothers with 3-5 children.  Service area is north of the Broad River. Affordable land is the greatest barrier to producing housing. Land sought where ever it is affordable. Insurance cost on Lady's Island and St. Helena are high, so those areas may be out. City of Beaufort review makes building there difficult.
Pat Wirth Habitat for Humanity – South Telephone interview 7/14	1. See attachment.  2. Many Beaufort County families are living in the most deplorable of conditions: without heat, hot water, proper ventilation, little or no plumbing, faulty electrical systems, structurally deficient or unsafe housing. Many live in overcrowded conditions, sore far exceeding building and fire capacity codes. Those in public housing contend with increasing incidents of crime, drug sales, and violence. It behooves all Beaufort County to join Hilton Head Regional Habitat for Humanity as it offers a hand up, not a hand out, to those low-income residents and help break the cycle of poverty substandard housing fosters.  3. It is important to note that Hilton Head Regional Habitat for Humanity is the only organization providing full ownership opportunities to those residents earning 20% - 60% of the Area Median Income (AMI). We build at no profit and then hold the mortgage at zero percent interest.  Production of 80 houses to date, 76 in Beaufort County. Now 11 on drawing board, only 1 in Beaufort County. Most are single mothers with 2-4 children. Middle-aged and elderly single people are also applying in increasing numbers. Income criterion is 60% of AMI, which is \$37,800.  Affordable land is the greatest barrier to producing housing. Land sought where ever it is affordable, which leaves out HHI. Discussions with HHI and Bluffton on forming a Community Land Trust are in early stages.  Board member comment at Governing Council meeting 7/24/08: We're now building in Jasper County, but give us land and we'll build again in Beaufort County.
Ed Boyd Beaufort County Housing Authority	1. The Beaufort Housing Authority (BHA) administers federal Programs that target the low and very low income families / individuals. This segment of our population normally cannot become homeowners until they improve their income situation. We assist 904 families in the rental market. These families must pay 30% of this income for rent and utilities.  2. There will always be a population that will be renters and a comprehensive strategy must include this group (elderly, disabled, and workforce). A permanent funding source is needed to help with matching funds for State and Federal grants.  3. The Beaufort County Affordable Housing Consortium is working on a Workforce Housing Plan and this document included strategies that should be included in the Comp Plan. These items are addressed in the check list.
Joan Mustard Low County Community Development Corp.	1. Governing Council, BC Affordable Housing Consortium. LCDC runs homebuyer education/financial literacy, down payment assistance, and housing repair programs (also foreclosure clinics). Need more dollars – faster – with fewer hoops to jump through – and administrative fees to cover the cost of providing services.  2. We have clients in Seabrook (2 right now) who have <u>no</u> indoor plumbing. We had to close out housing repair waiting list in 10/07. 22 on waiting list at present.

Mustard, continued	3. Developer incentives/density bonuses are worthless unless they are monitored and non-compliance is sanctioned. DPA "gap funding" such as Beaufort County offers is the most practical device to encourage homeownership.
Leroy Gilliard BJEOC Telephone interview 7/14	<p>1. Affordable housing is becoming more and more difficult to obtain in Beaufort County and in particular the Hilton Head Island areas. We have been and are presently involved in improving the quality of life, the local economy and increase jobs. Together, the County and BJEOC are dedicated to the creation of affordable housing through policy, planning, initiatives, and partnerships with private and public organizations.</p> <p>3. Create a housing incentive plan – under affordable housing that would include expediting permits for affordable housing project and expedited to a greater degree than other projects. Establish and review policies and procedures on housing cost to ensure all prospective affordable housing projects are reviewed and verify their level of benefit and period of affordability. Ensure affordability periods (lengths) are maintained through restrictions or other covenants.</p> <p>Land costs are prohibitive for affordable housing. Zoning needs to be re-examined to allow subdivision to smaller lots in the rural areas. You can't have affordable housing where three acre lots are required. The greatest need now is for young people in the 30-40 age range who lack the resources to purchase their own home.</p> <p>Mobile homes need to be addressed. They meet a need, but trailers are falling apart, people are paying through the nose, but it's all they can afford. There are all sorts of schemes to sell them to people, but they can lead to problems. Some require land to be part of the security, which results in some people losing title to their land. The land is taken from the people if the trailer note is not paid. Schemes abound.</p>
Clarece Walker President and Chief Executive Officer United Way of the Lowcountry	<p>3. I believe that we need more funds for Stabilization/Rehabilitation of existing housing especially for low income and fixed income, and frail non-working elderly and others who are disabled or sick rather than new homes or units. We need to keep people in the homes they have and be sure that their homes are safe and secure.</p> <p>I also believe that we need more low interest mortgages that low-income can afford to purchase a home as well as Homebuyer Counseling and Financial Literacy Education to teach people how to be effective home buyers and keep their home in good repair as their major asset.</p> <p>List of programs supported by United Way attached to questionnaire.</p>
Mike Sutton City Council, City of Beaufort / NW Quadrant redev	<p>1. Habitat/Block-by-Block</p> <p>3. Continue working with legal assistance programs that help landowners to clear titles and clear probate issues (this would allow many land owners to utilize grant programs to repair existing homes).</p> <p>Extensive comments attached.</p>
Libby Anderson City Planner, City of Beaufort	1. The City applied for grants to help with our housing repair programs. The City has considered an "inclusionary housing ordinance." The City has reviewed its land holdings to see if it owns any land that can be used for affordable housing. The City is working with the Housing Authority to relocate, replace, or improve the units now located at Marsh Point.
Linda Bridges Planning Administrator, Town of Port Royal	1. We are not currently involved in any such initiatives.
Marcy Benson, Senior Grants Administrator, Town of Hilton Head	1. The Town of Hilton Head repealed the Moderate Income Housing Program in December 2007. There is no replacement at this time; however, during the Town's Comprehensive Plan update of 2009 workforce/affordable housing will be discussed in conjunction with the housing element. As a suggestion affordable housing, employment centers and transportation needs could be approached on a regional basis.

<p>Laura Morgan Planning Director, Town of Bluffton, Planning &amp; Growth Management Department</p>	<p>1. The Town of Bluffton is in the process of establishing a Neighborhood Services Program in an effort to empower neighbors, provide financial assistance and to keep the Town of Bluffton clean, green and safe. This program recognizes and fosters groups formed in pursuit of neighborhood interests. A few of the housing initiatives in the program include home inspection assistance, trash removal assistance, demolition assistance, free paint and septic maintenance assistance.</p> <p>Beaufort County can support such program initiatives by initiating a Regional Trust, such as the Lowcountry Housing Trust in Charleston, SC. In establishing a Regional Trust, municipalities with the County can participate through an intergovernmental agreement to pool resources to achieve workforce and affordable housing goals.</p>
<p>Michelle Knight HOME coordinator, LCOG</p>	<p>1. LCOG is responsible for the administration/management of the Lowcountry Regional HOME Consortium as well as a number of Community Development Block Grant (CDBG) Projects related to providing affordable housing to income qualifying individuals.</p>
<p>Wendy Zara AG Edwards/Wachovia Securities</p>	<p>1. As Chair of the Chamber of Commerce Growth and Infrastructure Committee, I am aware of the lack of availability of workforce housing countywide (housing for 70-100% of median income especially). It is imperative to work co-operatively with the towns and city 9ex HH) to enact an inclusionary zoning ordinance (including fee-in-lieu or land donation options). The County also should join the Lowcountry Housing Trust (easier than establishing its own). In order to prevent zoning shopping, efforts need to be at least countywide or in partnership with Jasper.</p> <p>2. The biggest problem is substandard housing, especially in unincorporated areas. In the rural areas many families own their land but live in substandard housing. I think it is easier to address the very low and low income shortage that the moderate because developers can build tax-credit housing for these populations. We need to add housing for the 50-100% of median population and REPAIR programs for the substandard housing.</p> <p>3. New affordable housing should be built/rehabbed in the incorporated areas or on the edge of urban areas to be near public services and employers. There is no need to add densities in the rural areas where employment and services are unavailable. However there is a critical need for repair in the rural areas. Unless builders/developers are <u>required</u> to include workforce housing in their projects (or donate land or a fee in lieu) workforce housing will not be built. Infill development needs to be incentivized in the urban areas.</p> <p>Comments on Population page: The need for workforce housing overall is critical. It is easier to find money for subsidized housing than to resolve the need for families or individuals who earn 70-100% of median income. We need public/private partnerships to address those needs, plus we need to address the subsidized housing issues and how to get rid of trailers.</p> <p>Comments on Policy, Strategy, or Program page: Many low income people have credit problems that disqualify them for loans.</p>
<p>Tina Hill Shell Point Apartments</p>	<p>1. We are Low Income Housing Tax Credit authorized under SC Housing Finance &amp; Development Authority, regulated by Section 42 of the Internal Revenue Code.</p> <p>72 units total: 22 two bedroom @ 50% median income 22 three bedroom @ 50% median income 14 two bedroom @ 60% median income 14 three bedroom @ 60% median income</p>
<p>Billy Keyserling Realtor and Developer Telephone interview 7/15</p>	<p>Populations affected are really all Beaufort County residents, who have been out-priced by the influx of affluent retirees and others. Those with serious income limitations are especially affected. The average price of a house now is about \$300,000. The builders are now almost totally dependent on importing homebuyers as locals are priced out of the market.</p> <p>The high cost of housing is a result of several factors: greed, development fees, land costs, low density. At \$5,000, fees are 5% of a \$100,000 house, and that's too high. Density limitations are a serious impediment. Creative developments can achieve both affordable housing and environmental goals. The current development regulation model is entirely punitive. Incentives should be introduced into it.</p>

<p>Keyserling, continued</p>	<p>Modular housing has potential, but certain site built housing can achieve the same efficiencies. Haven Homes in Ridgeland is one of the best modular builders in the country. Panelized construction may also be an option.</p> <p>There needs to be more creativity and more will to meet the challenge of affordable housing. Creativity is stifled under current conditions.</p>
<p>Cooter Ramsey Allison Ramsey Architects Telephone interview 7/15</p>	<p>Affordable housing can and should be distributed throughout the county and not concentrated in specific locations. The exterior of affordable units can be attractive without running up costs. Savings come from relatively simple interiors, thoughtful design, and less square footage.</p> <p>Modular housing tends to be as expensive as stick built. However, if it could be set up specifically for affordable housing production, certain economies could be achieved. The concept of a non-profit producing an affordable Katrina-type modular house might work here.</p> <p>The Seabrook Community Preservation Plan is a good model of what could be done to achieve affordable housing within a mixed use context. Mixed use development offers excellent potential to build affordable housing if a diverse range of units can be included in the product, such as apartments above commercial uses.</p>
<p>Richard Seymour Vice Chair Affordable Housing Consortium Governing Council</p>	<p>1. Collaboration with Lowcountry Housing Consortium, Charleston. The County Comprehensive Plan should define a "development model" for residential/mixed use and identify locations where such a model could be built. Offer developers a fast track incentive to build with 10-15% workforce or affordable housing.</p>
<p>Dean Morrissey Millennium Real Estate Group Member, Affordable Housing Consortium</p>	<p>I feel there is a huge need for more rental property. We tend to always refer to home ownership, where 35% of the overall population in the US rents their domicile. Every opportunity to provide quality affordable housing, especially rental property, offers a greater choice for livable and habitable homes.</p>

## RANKED SURVEY RESPONSES --POPULATIONS IN NEED

POPULATION - URBAN	URBAN MEAN	POPULATION - RURAL	RURAL MEAN
Very Low Income Elderly	3.06	Very Low Income Families with Children	3.33
Low Income Working Families With Children	2.95	Very Low Income Elderly	3.15
Very Low Income Families with Children	2.94	Victims of Abuse	3.08
Low Income Single Workers	2.94	Low Income Working Families With Children	3.07
Developmentally Disabled, Families Non-Working	2.81	Very Low Income Individuals and Couples	2.92
Developmentally Disabled, Single Non-Working	2.80	Low Income Working Couples, No Children	2.77
Victims of Abuse	2.76	Low Income Single Workers	2.71
Temporarily Homeless Families	2.75	Developmentally Disabled, Families Non-Working	2.71
Frail Non-Working Elderly	2.73	Low Income Seniors, Single Or Married	2.71
Low Income Working Couples, No Children	2.69	Developmentally Disabled, Single Non-Working	2.69
Special Needs Homeless	2.65	Frail Non-Working Elderly	2.62
Very Low Income Individuals and Couples	2.59	Temporarily Homeless Families	2.57
Moderate Income Working Couples, No Children	2.58	Moderate Income Working Couples, No Children	2.46
Low Income Seniors, Single Or Married	2.57	Moderate Income Working Families w/ Children	2.46
Developmentally Disabled Single Assisted Workers	2.56	Special Needs Homeless	2.43
Individuals in Recovery	2.44	Moderate Income Single Workers	2.43
Homeless Transitional Workers	2.42	Developmentally Disabled Single Assisted Workers	2.42
Moderate Income Working Families w/ Children	2.41	Individuals in Recovery	2.38
Moderate Income Single Workers	2.26	Moderate Income Seniors, Single or Married	2.23
Moderate Income Seniors, Single or Married	2.07	Homeless Transitional Workers	2.00

**Priority Scale: Critical = 4, High = 3, Moderate = 2, Low = 1**

## RANKED SURVEY RESPONSES -- HOUSING STRATEGIES

POLICY, STRATEGY, OR PROGRAM	URBAN MEAN	POLICY, STRATEGY, OR PROGRAM	RURAL MEAN
Non-Profit Housing Services/Construction	3.47	Reduction of Barriers to Affordable Housing	3.54
Reduction of Barriers to Affordable Housing	3.41	Stabilization/Rehab of Existing Housing	3.45
Stabilization/Rehab of Existing Housing	3.28	Non-Profit Housing Services/Construction	3.43
Financial Literacy Education	3.27	Financial Literacy Education	3.38
Homebuyer Counseling	3.24	Homebuyer Counseling	3.15
Trust Fund	3.13	State and Federal Initiatives	3.15
Down Payment and Closing Assistance	3.12	Inclusionary Zoning	3.08
Inclusionary Zoning	3.12	Down Payment and Closing Assistance	3.00
Public/Private Ventures	3.07	Trust Fund	3.00
Revolving Loan	3.00	Tax Increment Financing (TIF districts)	3.00
State and Federal Initiatives	2.88	Developer Incentives (other)	2.92
Employer-Based Programs	2.80	Revolving Loan	2.89
Tax Credits (State or Federal programs)	2.79	Tax Credits (State or Federal programs)	2.82
Tax Increment Financing (TIF districts)	2.77	Mortgage Insurance (local program)	2.78
Developer Incentives (other)	2.65	Public/Private Ventures	2.73
Land Trust	2.65	Fair Share Housing	2.70
Mortgage Insurance (local program)	2.64	Modular Housing	2.62
Density Bonus	2.63	Employer-Based Programs	2.56
Gentrification Prevention	2.53	Gentrification Prevention	2.46
Modular Housing	2.40	Land Trust	2.38
Fair Share Housing	2.25	Density Bonus	2.36
Non-Traditional Housing (e.g., SRO)	2.25	Mutual Housing Association (Co-Housing)	2.00
Mutual Housing Association (Co-Housing)	2.14	Non-Traditional Housing (e.g., SRO)	2.00
Limited Equity Co-ops	2.07	Limited Equity Co-ops	1.91
Manufactured Housing	1.38	Manufactured Housing	1.77

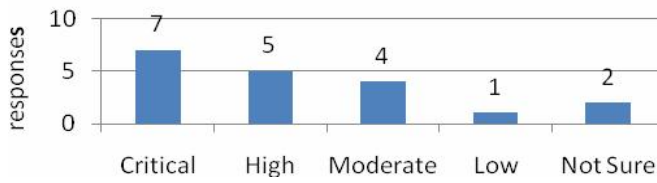
**Priority Scale: Critical = 4, High = 3, Moderate = 2, Low = 1**

**Population Response Distribution (Highest Ranking by Mean)**

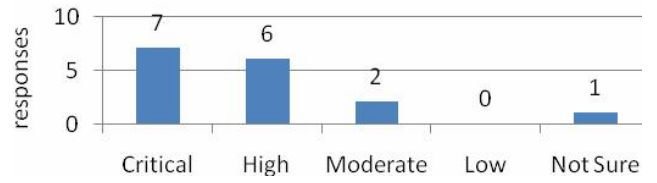
**Urban**

**Rural**

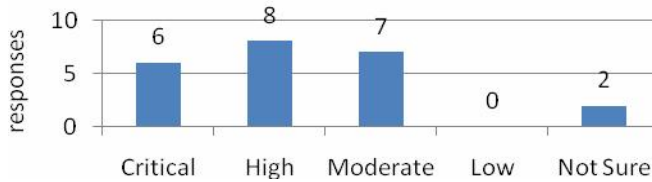
**Very Low Income Elderly**



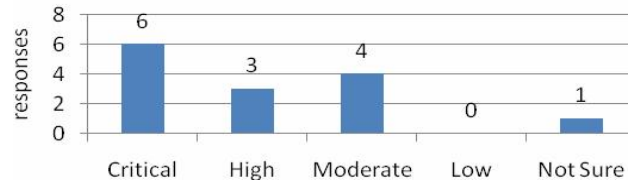
**Very Low Income Families with Children**



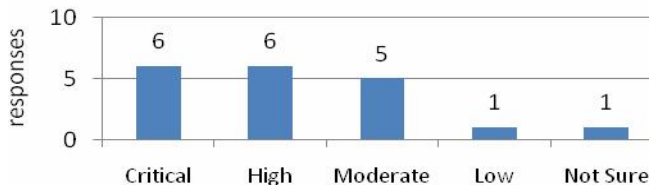
**Low Income Families With Children**



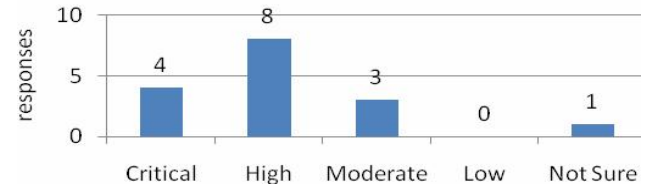
**Very Low Income Elderly**



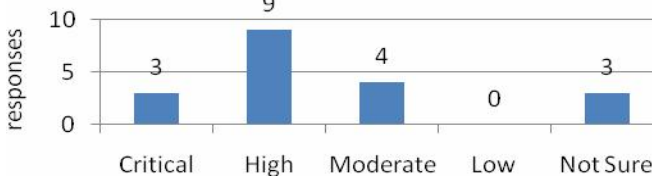
**Very Low Income Families with Children**



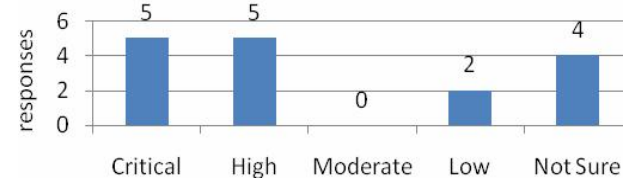
**Low Inc Working Families with Children**



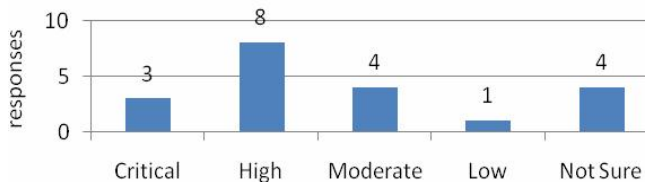
**Low Income Single Workers**



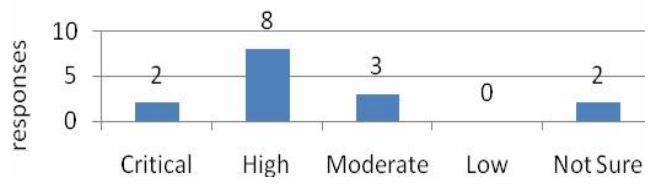
**Victims of Abuse**



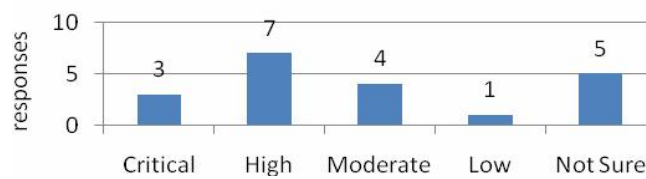
**Dev Disabled Families Non-Working**



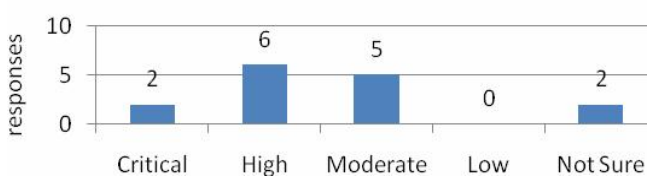
**Very Low Inc Individuals and Couples**



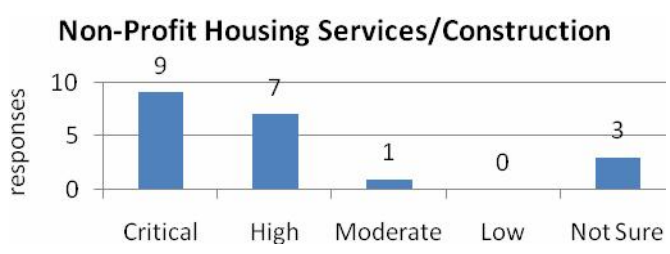
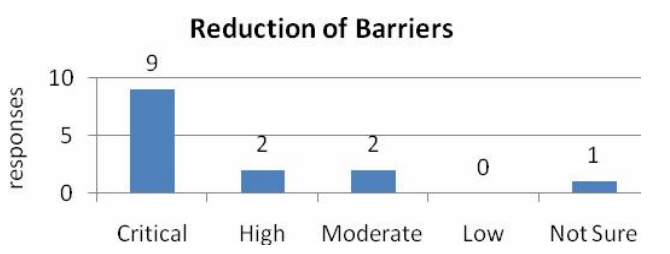
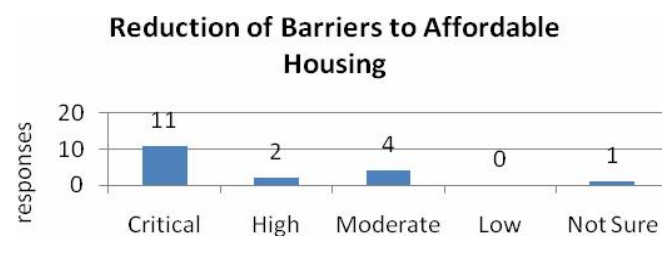
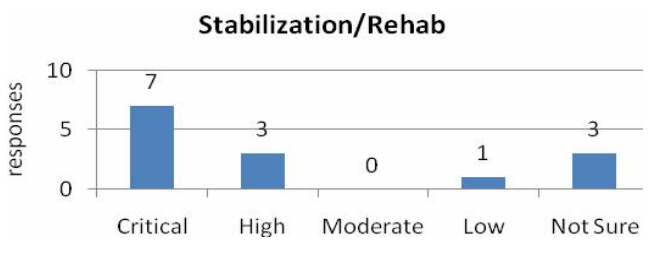
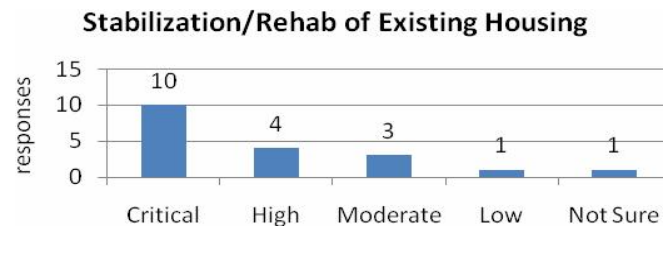
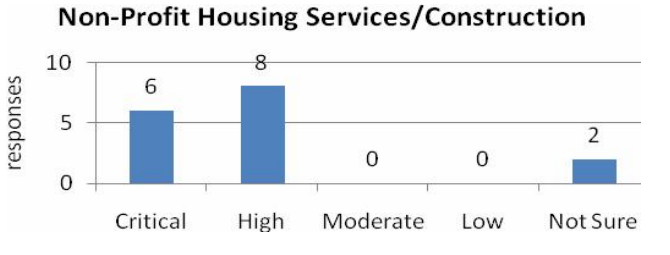
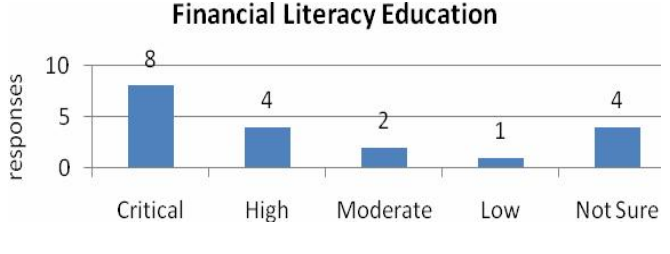
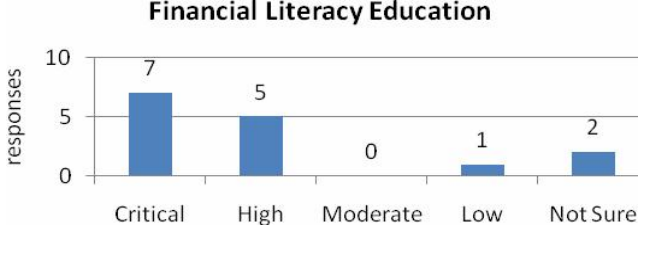
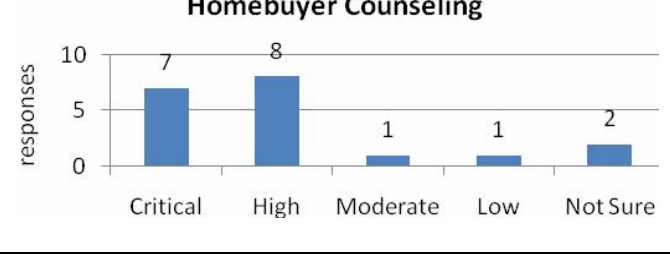
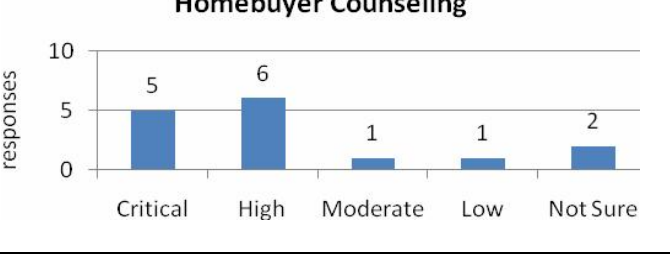
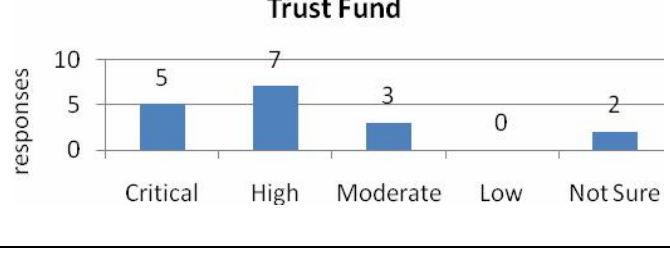
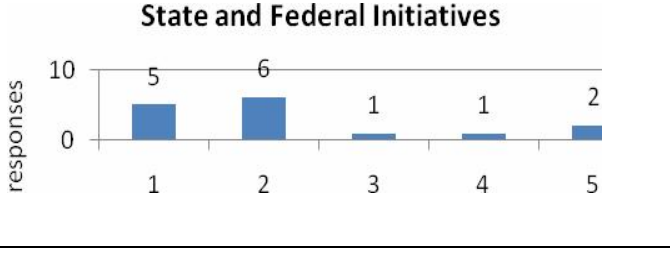
**Dev Disabled Single Non-Working**



**Low Income Working Couples with Children**



## Policy, Strategy, Program Response Distribution (Highest Ranking by Mean)

Urban	Rural																								
<p style="text-align: center;"><b>Non-Profit Housing Services/Construction</b></p>  <table border="1" style="width: 100%; margin-top: 10px;"> <tr><th>Ranking</th><td>Critical</td><td>High</td><td>Moderate</td><td>Low</td><td>Not Sure</td></tr> <tr><th>Responses</th><td>9</td><td>7</td><td>1</td><td>0</td><td>3</td></tr> </table>	Ranking	Critical	High	Moderate	Low	Not Sure	Responses	9	7	1	0	3	<p style="text-align: center;"><b>Reduction of Barriers</b></p>  <table border="1" style="width: 100%; margin-top: 10px;"> <tr><th>Ranking</th><td>Critical</td><td>High</td><td>Moderate</td><td>Low</td><td>Not Sure</td></tr> <tr><th>Responses</th><td>9</td><td>2</td><td>2</td><td>0</td><td>1</td></tr> </table>	Ranking	Critical	High	Moderate	Low	Not Sure	Responses	9	2	2	0	1
Ranking	Critical	High	Moderate	Low	Not Sure																				
Responses	9	7	1	0	3																				
Ranking	Critical	High	Moderate	Low	Not Sure																				
Responses	9	2	2	0	1																				
<p style="text-align: center;"><b>Reduction of Barriers to Affordable Housing</b></p>  <table border="1" style="width: 100%; margin-top: 10px;"> <tr><th>Ranking</th><td>Critical</td><td>High</td><td>Moderate</td><td>Low</td><td>Not Sure</td></tr> <tr><th>Responses</th><td>11</td><td>2</td><td>4</td><td>0</td><td>1</td></tr> </table>	Ranking	Critical	High	Moderate	Low	Not Sure	Responses	11	2	4	0	1	<p style="text-align: center;"><b>Stabilization/Rehab</b></p>  <table border="1" style="width: 100%; margin-top: 10px;"> <tr><th>Ranking</th><td>Critical</td><td>High</td><td>Moderate</td><td>Low</td><td>Not Sure</td></tr> <tr><th>Responses</th><td>7</td><td>3</td><td>0</td><td>1</td><td>3</td></tr> </table>	Ranking	Critical	High	Moderate	Low	Not Sure	Responses	7	3	0	1	3
Ranking	Critical	High	Moderate	Low	Not Sure																				
Responses	11	2	4	0	1																				
Ranking	Critical	High	Moderate	Low	Not Sure																				
Responses	7	3	0	1	3																				
<p style="text-align: center;"><b>Stabilization/Rehab of Existing Housing</b></p>  <table border="1" style="width: 100%; margin-top: 10px;"> <tr><th>Ranking</th><td>Critical</td><td>High</td><td>Moderate</td><td>Low</td><td>Not Sure</td></tr> <tr><th>Responses</th><td>10</td><td>4</td><td>3</td><td>1</td><td>1</td></tr> </table>	Ranking	Critical	High	Moderate	Low	Not Sure	Responses	10	4	3	1	1	<p style="text-align: center;"><b>Non-Profit Housing Services/Construction</b></p>  <table border="1" style="width: 100%; margin-top: 10px;"> <tr><th>Ranking</th><td>Critical</td><td>High</td><td>Moderate</td><td>Low</td><td>Not Sure</td></tr> <tr><th>Responses</th><td>6</td><td>8</td><td>0</td><td>0</td><td>2</td></tr> </table>	Ranking	Critical	High	Moderate	Low	Not Sure	Responses	6	8	0	0	2
Ranking	Critical	High	Moderate	Low	Not Sure																				
Responses	10	4	3	1	1																				
Ranking	Critical	High	Moderate	Low	Not Sure																				
Responses	6	8	0	0	2																				
<p style="text-align: center;"><b>Financial Literacy Education</b></p>  <table border="1" style="width: 100%; margin-top: 10px;"> <tr><th>Ranking</th><td>Critical</td><td>High</td><td>Moderate</td><td>Low</td><td>Not Sure</td></tr> <tr><th>Responses</th><td>8</td><td>4</td><td>2</td><td>1</td><td>4</td></tr> </table>	Ranking	Critical	High	Moderate	Low	Not Sure	Responses	8	4	2	1	4	<p style="text-align: center;"><b>Financial Literacy Education</b></p>  <table border="1" style="width: 100%; margin-top: 10px;"> <tr><th>Ranking</th><td>Critical</td><td>High</td><td>Moderate</td><td>Low</td><td>Not Sure</td></tr> <tr><th>Responses</th><td>7</td><td>5</td><td>0</td><td>1</td><td>2</td></tr> </table>	Ranking	Critical	High	Moderate	Low	Not Sure	Responses	7	5	0	1	2
Ranking	Critical	High	Moderate	Low	Not Sure																				
Responses	8	4	2	1	4																				
Ranking	Critical	High	Moderate	Low	Not Sure																				
Responses	7	5	0	1	2																				
<p style="text-align: center;"><b>Homebuyer Counseling</b></p>  <table border="1" style="width: 100%; margin-top: 10px;"> <tr><th>Ranking</th><td>Critical</td><td>High</td><td>Moderate</td><td>Low</td><td>Not Sure</td></tr> <tr><th>Responses</th><td>7</td><td>8</td><td>1</td><td>1</td><td>2</td></tr> </table>	Ranking	Critical	High	Moderate	Low	Not Sure	Responses	7	8	1	1	2	<p style="text-align: center;"><b>Homebuyer Counseling</b></p>  <table border="1" style="width: 100%; margin-top: 10px;"> <tr><th>Ranking</th><td>Critical</td><td>High</td><td>Moderate</td><td>Low</td><td>Not Sure</td></tr> <tr><th>Responses</th><td>5</td><td>6</td><td>1</td><td>1</td><td>2</td></tr> </table>	Ranking	Critical	High	Moderate	Low	Not Sure	Responses	5	6	1	1	2
Ranking	Critical	High	Moderate	Low	Not Sure																				
Responses	7	8	1	1	2																				
Ranking	Critical	High	Moderate	Low	Not Sure																				
Responses	5	6	1	1	2																				
<p style="text-align: center;"><b>Trust Fund</b></p>  <table border="1" style="width: 100%; margin-top: 10px;"> <tr><th>Ranking</th><td>Critical</td><td>High</td><td>Moderate</td><td>Low</td><td>Not Sure</td></tr> <tr><th>Responses</th><td>5</td><td>7</td><td>3</td><td>0</td><td>2</td></tr> </table>	Ranking	Critical	High	Moderate	Low	Not Sure	Responses	5	7	3	0	2	<p style="text-align: center;"><b>State and Federal Initiatives</b></p>  <table border="1" style="width: 100%; margin-top: 10px;"> <tr><th>Ranking</th><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr> <tr><th>Responses</th><td>5</td><td>6</td><td>1</td><td>1</td><td>2</td></tr> </table>	Ranking	1	2	3	4	5	Responses	5	6	1	1	2
Ranking	Critical	High	Moderate	Low	Not Sure																				
Responses	5	7	3	0	2																				
Ranking	1	2	3	4	5																				
Responses	5	6	1	1	2																				



## Addendum: Housing Opportunities Survey

**HOUSING OPPORTUNITIES SURVEY**

Beaufort County is currently updating its Comprehensive Plan. The Comprehensive Plan will contain policies and strategies in its Housing Element for strengthening the delivery of workforce and affordable housing. This survey is designed to obtain comments and recommendations for the Housing Element update from officials in local government, non-profit agencies, and professional organizations that work in the housing arena.

Respondent Name: \_\_\_\_\_ Date: \_\_\_\_\_

Organization and Title: \_\_\_\_\_

Instructions: The first question on this page provides you with an opportunity to describe the housing programs and initiatives that you are acquainted with and how policies and strategies in the Comprehensive Plan can help improve the delivery of housing opportunities. The second and third questions relate to the charts on pages two and three. The second page of the questionnaire is a "needs assessment" chart that asks you rate the housing needs of various populations. The third page of the questionnaire relates to housing supply and asks you to rate various housing-related policies and programs.

1. Please briefly describe any workforce or affordable housing initiatives with which you are involved, and offer any suggestions as to how the Beaufort County Comprehensive Plan can be supportive.

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2. Please fill out page two. If you have any additional comments related to housing needs of specific populations, you may provide them here.

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3. Please fill out page three. If you have any additional comments related to housing programs, policies, or strategies, you may provide them here.

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Thank you for your assistance. If you have additional comments, please use the back of this sheet. If you have any questions about the Housing Element update, please contact either Thomas Wilson at 522-1167 or Robert Merchant at 470-2722. PLEASE FAX THE COMPLETED QUESTIONNAIRE TO 470-2731, ATTENTION T. WILSON.

Page 2 instructions: For each population listed below, check the column that represents your assessment of the need for supportive interventions (such as those listed on Page 3). A ranking of “critical” or “high” suggests that the needs of that population should be given careful attention in the planning process. If you would like to recommend specific initiatives for a population, you may add a note to that effect on this page or in the space provided on Page 1 for Question #2.

POPULATION (See Definitions on pages 4 and 5)	Need in Towns and Urbanized Areas					Need in Rural Unincorporated Areas				
	Critical	High	Moderate	Low	Not Sure	Critical	High	Moderate	Low	Not Sure
Very Low Income Families with Children										
Very Low Income Individuals and Couples										
Very Low Income Elderly										
Low Income Working Families With Children										
Low Income Working Couples, No Children										
Low Income Single Workers										
Low Income Seniors, Single Or Married										
Moderate Income Single Workers										
Moderate Income Seniors, Single Or Married										
Moderate Income Working Families With Children										
Moderate Income Working Couples, No Children										
Developmentally Disabled, Families Non-Working										
Developmentally Disabled, Single Non-Working										
Developmentally Disabled Single Assisted Workers										
Temporarily Homeless Families										
Special Needs Homeless										
Homeless Transitional Workers										
Frail Non-Working Elderly										
Victims of abuse										
Individuals in Recovery										
Other:										
Other:										
Other:										

Page 3 instructions: For each policy, strategy, or program listed below, check the column that represents your assessment of the need for that initiative. To the extent that it applies to a specific population, make a note either on this page or on Page 1, in space provided for Question #3. Each item in the list below has many variants; please use the "Other" line to describe a specific form of a program that you believe is vital to workforce and affordable housing in Beaufort County.

<b>POLICY, STRATEGY, OR PROGRAM</b> <b>(See Definitions on pages 4 and 5)</b>	Importance in Towns and Urbanized Areas					Importance in Rural Unincorporated Areas				
	Critical	High	Moderate	Low	Not Sure	Critical	High	Moderate	Low	Not Sure
Density Bonus										
Developer Incentives (other than Density Bonus)										
Down Payment and Closing Cost Assistance										
Employer-Based Programs										
Fair Share Housing										
Financial Literacy Education										
Gentrification Prevention										
Homebuyer Counseling										
Inclusionary Zoning										
Land Trust										
Limited Equity Co-ops										
Manufactured Housing										
Modular Housing										
Mortgage Insurance (local program like FHA, VA)										
Mutual Housing Association (Co-Housing)										
Non-Profit housing services/construction (e.g., Habitat)										
Non-Traditional Housing (e.g., Single Room Occupancy)										
Public/Private Ventures										
Reduction of Barriers to Affordable Housing										
Revolving Loan										
Stabilization/Rehabilitation of Existing Housing										
State and Federal Initiatives (how can local officials improve delivery of State and Federal assistance?)										
Trust Fund										
Tax Credits (specify State or Federal programs)										
Tax Increment Financing (TIF districts)										
Other:										

## DEFINITIONS

**Affordable Housing.** Affordable housing is frequently defined in terms established by state and federal government for program administration purposes. For such purposes it is assumed that housing is affordable when rents or mortgage payments do not exceed 30 percent of a household's income. For local government needs assessment and planning purposes, the 30 percent standard is most effectively applied at the census tract or block group level where it can be associated with neighborhood level geography. See Household Income.

**Barriers to Affordable Housing.** This is a term that often applies to structural impediments in local zoning and land development codes and development review procedures that hinder the development of workforce and affordable housing.

**Density Bonus.** An incentive for affordable housing in the zoning ordinance to encourage the development of affordable housing by permitting increased density and effectively reducing land cost per unit.

**Down Payment Assistance.** A grant or loan to a homebuyer to supplement the amount of down payment they can afford. This form of assistance enables with adequate cash flow and sound credit to purchase a home with a smaller level of savings.

**Employer-Based Programs.** Programs that provide workforce housing partially or entirely through organized involvement of employers. Such programs may be in conjunction with private sector, non-profit, or local government initiatives. In Beaufort County, this has been discussed in the form of “**home-to-work**” programs.

**Fair Share Housing.** A planning initiative that requires a specified amount of workforce housing to be constructed by geographic area. Development of market rate housing or commercial development may be subject to wait-listing until an adequate amount of workforce housing is produced.

**Financial Literacy Education.** Classes targeted for homebuyers with poor credit histories to fundamentally improve their current financial standing and future financial management.

**Gentrification.** The process whereby relatively affluent homebuyers, renters, and investors move into a neighborhood thus increasing property values, rents, or taxes resulting in an involuntary displacement of long-term residents and business owners, the loss of neighborhood diversity, or a change in the overall character of that neighborhood.

**Homebuyer Counseling.** Programs that offer expert advice to inexperienced homebuyers on basic financial planning, home-buying procedures, home maintenance, and other areas that enhance a prospective buyer's ability to purchase and sustain homeownership.

**Household Income.** The total income of all persons living together in a housing unit. The following categories of household income are often used in structuring affordable and workforce housing programs, and follow definitions established by the U.S. Dept. of Housing and Urban Development:

- **Moderate Income** means a household earning a gross income of no greater than 120% of the county median income, as determined by the U.S. Department of Housing and Urban Development, adjusted for household size.
- **Low Income** means a household earning a gross income of no greater than 80% of the county median income, as determined by the U.S. Department of Housing and Urban Development, adjusted for household size.
- **Very low income** means a household earning a gross income of no greater than 50% of the county median income, as determined by the U.S. Department of Housing and Urban Development, adjusted for household size.
- **Extremely Low Income** means a household earning a gross income of no greater than 30% of the county median income, as determined by the U.S. Department of Housing and Urban Development, adjusted for household size.

**Housing Trust Fund.** A special fund for financing production of affordable housing with one or more dedicated sources of revenue. A housing trust fund may be used in conjunction with inclusionary zoning to provide developers with an alternative to constructing workforce or affordable housing.

**Inclusionary Zoning.** A requirement in the zoning ordinance for developers in designated areas to produce a specified percentage of affordable housing as part of a market rate residential development project. The developer may alternatively pay an “in lieu” fee.

**Land Trust.** A non-profit agency that obtains land for the purpose of making it available for workforce or affordable housing. The land trust retains ownership of the land after it is developed, which enables it to restrict resale of housing to affordable levels.

**Limited Equity Housing Cooperative.** A housing cooperative organized to limit accumulation of equity as a means of retaining affordability. A limited equity housing cooperative is owned by a nonprofit corporation or nonprofit housing sponsor. Resident-owners own the cooperative as an undivided whole, rather than individual units, but each has the exclusive right to occupy a specific unit within the cooperative.

**Manufactured Housing.** Housing built under HUD specifications and registered as a mobile home under state law.

**Modular Housing.** Housing that is constructed off-site in a factory setting, transported to the building site in components or modules, and assembled on-site.

**Mortgage Insurance.** A program that provides lenders with local insurance against loss from foreclosure; similar to FHA and VA programs.

**Non-Traditional Housing.** Forms of alternative housing such as single room occupancy rentals. Such housing often provides small rental units on a weekly basis with small deposits.

**Mutual Housing Association (Co-Housing).** A community-based, nonprofit tax exempt corporation that may develop, own or manage housing units. Association membership includes nonresident and community members. Resident members constitute a majority of the shareholders of the corporation. Each member has one shareholder vote. The corporation is governed by an elected volunteer Board of Directors representative of the association membership. Members have no equity interest in the project. Residents pay a one-time membership fee to be used to defray the cost of constructing the housing units. This fee is refundable with nominal interest when residents leave the association. Residents must be members of the association, pay the membership fee and meet resident selection criteria established by the association.

**Permanently Affordable.** Affordable in perpetuity and subject to an agreement between the developer and the city to maintain affordability. Such agreement shall be recorded to the property.

**Public/Private Ventures.** Joint ventures involving government or non-profits, on the one hand, and private investors or developers on the other hand. In exchange for a package of incentives, private interests agree to provide a workforce housing component in the development.

**Resident Controlled Non-Profit Housing Corporation.** A housing corporation established to manage for-sale or rental housing projects designated for very low, low or moderate income households in which the majority of households have formed a nonprofit housing corporation. Residents need not have equity interest in such projects.

**Revolving Loan.** A public sector lending program that provides a second mortgage held until re-sale of the property, at which time the loan fund recoups a proportionate share of appreciation. Useful in rapidly appreciating markets, the program was pioneered in San Francisco for moderate income workforce housing.

**Self-Help Housing.** Housing constructed for very low, low, and moderate income families in which a group of prospective homebuyers provides labor to assist in the construction of their units. The intent of this program is to transform the hours of labor into "sweat equity" to reduce the purchase price of the unit.

**Sustained Affordability.** The affordable housing obligation being produced to meet the requirements of this ordinance is done so in a manner that maintains the affordability provided into the unforeseeable future, with minimal loss in affordability.

**Tax Credits.** State and Federal tax credits for affordable housing.

**Tax Increment Financing.** Financing of affordable housing and other designated redevelopment objectives through higher taxes (increments from a base year) generated as a result of revitalization in a specified redevelopment district.

**Workforce Housing.** Residential units for individuals and households with sufficient earnings from employment to rent or purchase adequate housing in a stable and balanced market. Because workforce housing is essential to the basic functions of a community, market interventions may sometimes be required to ensure its production and availability.