

HOUSING QUICK STATS

Table 3.0.1: Summary of Housing Characteristics 2007-2013, North Charleston

	2007		2013		Change 07-13	
Housing Type	Units	% of Total	Units	% of Total	Units	% Change
Single-family (detached)	19,506	47.5%	21,647	51.0%	2,141	11.0%
Townhomes	1,649	4.0%	2,627	6.2%	978	59.3%
Multi-family	13,533	32.9%	14,195	33.4%	662	4.9%
Mobile Home or Trailer**	6,363	15.5%	4,003	9.4%	(2,360)	-37.1%
Other	45	0.1%	0	0.0%	(45)	-100.0%
TOTAL Housing Units	41,096		42,472		1,376	3.3%
Building Permits	1,804		1,015			-43.7%
Occupancy						
Occupied, Total	34,162	83.1%	37,038	85.8%		
Owner Occupied	16,644	40.5%	17,815	41.3%		
Renter Occupied	17,518	42.6%	19,223	44.5%		
Vacant	6,934	16.9%	6,130	14.2%		
Housing Cost						
Median Gross Rent	\$826		\$854			3.40%
Median Housing Value (Owner)	\$150,442		\$136,600			-10.10%

Source: US Census Bureau, American Community Survey 2007, 2013

*2007 Rent and housing value figures inflation adjusted to 2013 dollars

**Note that the Definition of Manufactured Housing was revised between 2007 and 2013

Table 3.0.2: Future Housing Needs 2015-2035

	2015**	2020**	2025**	2030**	2035**
Total Housing Units	44,995	47,665	50,335	53,005	55,675

Source: Robert and Company Future Housing Needs Forecasts

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CHAPTER 3 - HOUSING

The housing chapter provides a review of the existing housing stock within the City of North Charleston as well as changes and trends that have taken place in residential development. In order to assess the effects of the national real estate recession, several housing indicators have been examined between 2007 and 2013. These years represent the housing market before the recession (2007) and the most current data available (2013).

3.1 HOUSING TYPE AND MIX

Housing type refers to the characteristics of the dwelling, such as the number of units in the structure. Each unit type may be owner or rental occupied. For example, multi-family structures may be sold as condominiums or rented as apartments. Table 3.1.1 shows housing units by type in the City of North Charleston between the years of 2000 and 2013. The largest category of housing type in North Charleston is single-family detached homes (51%). Despite the national recession, the city added over two thousand units of single family residential between 2007 and 2013. Likewise, the city added over two thousand multi-family units and nearly one thousand townhomes. Duplexes and mobile homes both declined as a proportion of the total housing units in the city. The proportion of manufactured housing (mobile home or trailer) has steadily declined within the City of North Charleston. Manufactured housing represented 19% of the city’s housing stock in 1990, but has declined to 9.4% in 2013. This trend reflects a change from rural and suburban housing to more urban housing stock.

Table 3.1.1: Housing Units by Type 2000-2013, North Charleston

Housing Units	2000		2007		2013		Change 07-13	
	Units*	% of Total	Units	% of Total	Units	% of Total	Units	% Change
Single-family (detached)	13,999*	47.1%	19,506	47.5%	21,647	51.0%	2,141	11.0%
Townhomes	2,032*	6.8%	1,649	4.0%	2,627	6.2%	978	59.3%
Multi-family	9,109*	30.6%	13,533	32.9%	14,195	33.4%	662	4.9%
Mobile Home or Trailer	4,589*	15.4%	6,363	15.5%	4,003	9.4%	(2,360)	-37.1%
TOTAL	29,747*		41,096		42,472		12,725	5.0%

Source: U.S. Census 2000, American Community Survey 2007-2013

* Note: Year 2000 Census housing unit numbers are for occupied housing units. Information for 2007 and 2013 include vacant housing units.

The growth in single-family homes in North Charleston includes the annexation of several developed suburban areas into the city in addition to new housing units constructed within the city limits prior to 2007. The largest category of housing shifted from multi-family rental housing in 1990 to owner-occupied, single-family housing in 2000 as North Charleston’s home ownership percentage improved from 38% in 1990 to 48% in 2013. However, the percentage of owner-occupied homes in North Charleston (51%) is still significantly lower than Metro Charleston area (63%) and State of South Carolina (68%) levels in 2013.

Table 3.1.2 provides ten years of building permit data in the City of North Charleston between 2004 and 2013. The effects of the national recession can be seen in the steep drop off in permitted housing units between 2008 and 2010. Over this time period, the city maintained a steady level of single family residential building permits, but the permitting of multi-family units dried up. As of 2013, the number of housing units permitted exceeded 1,000 for the first year since the housing market crash in 2007. Likewise, the market for higher-density housing types has rebounded, with multi-family permitted units now exceeding single family units.

Table 3.1.2: Building Permits (Units) 2003-2013, North Charleston

Housing Units	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Single Family	1,559	1,537	1,316	971	421	421	374	300	388	427
Two Family	14	4	26	6	0	0	14	0	26	12
Three and Four Family	20	28	4	0	4	4	0	0	0	0
Five or More Family	36	258	603	827	28	28	0	312	296	576
Total Units	1,629	1,827	1,949	1,804	453	453	388	612	710	1,015

Source: US Census Bureau, Building Permits (Units) with Imputation and Estimates

3.2 OCCUPANCY AND TENURE

Housing occupancy refers to the proportion of housing units that are occupied or vacant. Tenure refers to the status of a housing unit as either owner occupied or rental occupied. Vacant housing can be either for sale or for rent. Rental housing units typically have a vacancy rate 3-4 times the level of owner-occupied housing due to the regular turnover of leases and mobility of the rental population.

Charleston increased from 12% in 2000 to 14% in 2013. During the national recession and foreclosure crisis, the vacancy rate in owner occupied single family housing in North Charleston peaked in 2011 at 10%. The city’s vacancy rate (12.8%) was lower than the vacancy rate for the State of South Carolina (17%) in 2013.

Table 3.2.1 shows occupancy and tenure of housing in the City of North Charleston between 2000 and 2013. Vacancy rates in North

Table 3.2.1: Occupancy Characteristics 2007-2013, City of North Charleston

Category	2000		2007		2013	
	Units	% of Total	Units	% of Total	Units	% of Total
Total Housing Units	33,649		41,096		42,472	
Occupied, Total	29,747	88.4%	34,162	83.1%	37,038	87.2%
Owner Occupied	13,757	40.9%	16,644	40.5%	17,815	41.9%
Renter Occupied	15,990	47.5%	17,518	42.6%	19,223	45.3%
Vacant	3,902	11.6%	6,934	16.9%	5,434	12.8%

Source: US Census 2000, American Community Survey 2007-2013

3.3 AGE AND CONDITION

The next table (3.3.1) reports the age of North Charleston’s housing stock based on the American Community Survey. Approximately half of North Charleston’s housing was built since the 1980s. A large proportion of the city’s housing stock (30%) was constructed in the 2000’s. However, the rate of new housing growth in North Charleston slowed considerably beginning in 2007 due to the national recession. Table 3.3.1 reflects that the recovery in housing had not made much progress as of the date of the most recent ACS statistics (early 2013).

The condition of older housing stock is an issue that needs consideration as housing built prior to 1965 is potentially eligible for the National Register of Historic Places (the rough rule of thumb for historic status is 50 years of age). This represents roughly twenty percent of the city’s housing stock. More information about the city’s historic structures is provided in Chapter 6, Cultural Resources.

In addition, older housing stock has the possibility of containing lead paint. An estimated 46% of North Charleston’s housing stock was built prior to when the national standards regulating lead paint went into effect in 1979. Therefore, North Charleston should consider continued efforts or programs to inspect its older housing for the presence and mitigation of lead paint.

Another factor in evaluating the condition of housing is if there is a lack of complete plumbing and/or kitchen facilities. Table 3.3.2 reports less than 1% of the housing units are without these facilities in North Charleston. This proportion of homes without plumbing or kitchens is generally in line with the counties, the region and the state. Lack of telephone service is another measure of housing quality that also reflects economic stability. Across the Charleston-North Charleston Metro Area, lack of phone service increased to 4.4% during the recession (2009) and decreased to 3.1% as of the beginning of economic recovery in 2013. The

increasing ubiquity of cell phones and programs to ensure access to subsidized cell phone services for emergencies make this issue less viable as a measure.

Table 3.3.1: North Charleston Housing by Year Built

Year Structure Built	Units	% of Total
Built 2010 or later	432	1.0%
Built 2000 to 2009	13,123	30.4%
Built 1990 to 1999	4,619	10.7%
Built 1980 to 1989	5,137	11.9%
Built 1970 to 1979	7,425	17.2%
Built 1960 to 1969	5,180	12.0%
Built 1950 to 1959	3,151	7.3%
Built 1940 to 1949	2,849	6.6%
Built 1939 or earlier	1,252	2.9%
TOTAL	43,168	

Source: US Census Bureau, American Community Survey 2013

Table 3.3.2: Substandard Housing 2013, North Charleston

Housing Condition	Units	%
Occupied housing units	37,024	
Lacking complete plumbing facilities	37	0.10%
Lacking complete kitchen facilities	222	0.60%
No telephone service available	1,148	3.10%

Source: US Census Bureau, American Community Survey 2013

3.4 HOUSEHOLD SIZE

The average household size in North Charleston was 2.54 persons per household for all types of housing units in 2010, which is higher than the City of Charleston (2.18), the metro area (2.49) and the state (2.49) There is little to no difference in household size between owner occupied housing and renter occupied housing in North Charleston, which differs from the counties in the region

and the rest of the state where there are greater differences in size with owner-occupied households tending to be larger than renter-occupied households. Over several decades, average household size has declined nationally, with a large increase in the proportion of residents living alone.

Table 3.4.1: Household Size, 2010

	North Charleston	Charleston	Metro	South Carolina
Average HH Size	2.54	2.18	2.49	2.49

U.S. Census 2010 SF1, Table H12

OVERCROWDING

The Census defines overcrowded housing as having an average of 1.01 or more persons per room; and severely overcrowded as having 1.51 or more per room. Table 3.4.2 show the number of overcrowded housing units in North Charleston as compared to

the metro area and state. North Charleston had a higher percentage of overcrowded and severely overcrowded housing units in 2013 than the surrounding region and state.

Table 3.4.2: Overcrowded Housing Units 2013

Column	North Charleston		Metro Area		South Carolina	
	Units	%	Units	%	Units	%
Overcrowded (1-1.5/Room)	514	1.4%	2,428	0.9%	23,865	1.3%
Severely Overcrowded (>1.5/Room)	297	0.8%	1,576	0.6%	7,582	0.4%
Total Overcrowded Units	811	2.2%	4,004	1.5%	31,447	1.8%

Source: U.S. Census Bureau, American Community Survey 2013

3.5 HOUSING COSTS

Housing costs can be measured by gross rental costs for rental units and housing values for owner-occupied properties. Gross rent includes the amount of contract rent plus estimated average monthly utility costs. Gross rent is used as a measure in order to eliminate discrepancies in rent that result from the inclusion of utilities in some rental agreements. For homeowners, the US Census provides data on selected monthly owner costs, including utilities, fuel, condo fees, and insurance. For the purpose of this analysis, housing values are examined in order to assess the impacts of the national recession and housing market crash.

RENTAL COSTS

Table 3.5.1 shows the distribution of gross rent across the City of North Charleston, City of Charleston, and the metro area. The City of North Charleston has relatively inexpensive rental costs as compared to the City of Charleston and the metro region. The median gross rent in 2013 in North Charleston was \$854 as compared to \$970 in Charleston and \$952 in the metro area. Since the national recession, rental costs have increased moderately in North Charleston (3.4%) as compared to Charleston (10.1%) and the metro area (4.9%).

Many of the new apartment communities being built and permitted in North Charleston,

such as the Flats at Mixson, the Factory at Garco, Ansley Commons, and Kilnsea Village, are being marketed as high-end mixed use developments. This shift from low income to luxury apartments is likely to create some increase in the city’s overall average rental rates. However, many older apartment complexes are expected to remain available and affordable for the foreseeable future.

Table 3.5.1: Gross Rent 2013, North Charleston, Charleston, and Metro Area

Gross Rent	N Charleston		Charleston City		Metro	
	Units	%	Units	%	Units	%
Less than \$200	74	0.4%	49	2.1%	638	0.7%
\$200 to \$299	406	2.2%	1,05	4.5%	2,279	2.5%
\$300 to \$499	794	4.3%	63	2.7%	3,373	3.7%
\$500 to \$749	4,542	24.6%	2,33	10.0%	15,499	17.0%
\$750 to \$999	8,032	43.5%	8,03	34.4%	30,087	33.0%
\$1,000 to \$1,499	3,878	21.0%	7,17	30.7%	29,357	32.2%
\$1,500 or more	720	3.9%	3,64	15.6%	10,029	11.0%
Total units paying rent	18,465		23,35		91,172	
Median Gross Rent						
2013	\$854		\$970		\$952	
2007 (In 2013 Dollars)	\$826		\$881		\$908	
% Change (07-13)	3.4%		10.1%		4.9%	

Source: US Census Bureau ACS 2013

HOUSING VALUES

Table 3.5.2 shows the distribution of housing values across North Charleston, Charleston, and the metro region. Housing values in the City of North Charleston are considerably less expensive than the surrounding region. As of 2013, the median housing value in the City of North Charleston was \$136,600 as compared to \$241,500 in Charleston and \$187,700 across the metro region. Beginning in 2008 a crash in the national housing market triggered a severe recession that has continued to depress housing values

and the economy in general. Between 2007 and 2013, housing values in North Charleston declined 10% after accounting for inflation. In contrast, housing values in the City of Charleston and the metro region declined 22% and 20% respectively over the same time period. Hence, while the City of North Charleston has lower home values than the surrounding region, the city did not suffer as dramatic a decline in values due to the recession.

Table 3.5.2: Housing Value 2013 (Owner-occupied Units), North Charleston, Charleston, and Metro

Housing Value	N Charleston		Charleston City		Metro	
	Units	%	Units	%	Units	%
Less than \$50,000	3,040	17.1%	748	2.5%	14,967	8.8%
\$50,000 to \$99,999	2,335	13.1%	1,317	4.4%	17,518	10.3%
\$100,000 to \$149,999	4,848	27.2%	2,484	8.3%	28,063	16.5%
\$150,000 to \$199,999	2,780	15.6%	6,554	21.9%	30,954	18.2%
\$200,000 to \$299,999	3,476	19.5%	7,243	24.2%	34,526	20.3%
\$300,000 to \$499,999	838	4.7%	5,357	17.9%	24,151	14.2%
\$500,000 to \$999,999	321	1.8%	3,412	11.4%	12,926	7.6%
\$1,000,000 or more	160	0.9%	2,813	9.4%	6,803	4.0%
Total Units	17,815		29,929		170,079	
Median Value						
2013	\$ 136,600		\$ 241,500		\$ 187,700	
2007 (In 2013 Dollars)	\$ 150,442		\$ 295,716		\$ 224,933	
% Change 07-13	-10.1%		-22.4%		-19.8%	

Source: US Census Bureau, ACS 2013

COST BURDENED HOUSEHOLDS

The Census defines ‘cost burdened’ as spending 30% or more of one’s income on housing. Analyzing the incidence of cost burdening in a community helps to identify the need for affordable housing and other supportive programs for low-income households. Table 3.5.3 shows the percentage of housing units that are cost burdened in the City of North Charleston, the City of Charleston, and the metro region. Despite the lower housing costs in North Charleston, the city has a higher proportion of cost burdened households (44%) as compared to the City of Charleston (38.3%) and the metro region (37%). Hence, due to low income levels within the City of North Charleston, many residents still struggle to afford housing.

Table 3.5.3: Cost Burdened Households 2013, North Charleston, Charleston, and Metro

Cost Burdened Households	North Charleston		Charleston City		Metro Area	
	Households	%	Households	%	Households	%
Rental Households	11,166	61.9%	11,826	52.7%	49,189	55.1%
Owner Households with Mortgage	4,128	34.5%	6,659	31.4%	36,625	32.4%
Owner Households without Mortgage	408	7.2%	1,362	16.8%	9,513	17.3%
Total Cost Burdened	15,702	44.0%	19,847	38.3%	95,328	37.0%

Source: US Census Bureau, American Community Survey 2013

3.6 AFFORDABLE HOUSING PROVIDERS

NORTH CHARLESTON HOUSING AUTHORITY

The North Charleston Housing Authority (NCHA) maintains several housing programs including units of public housing as well as tenant-based rent voucher programs, such as the HUD Section 8 program. The NCHA public housing program began in 1984 with the acquisition of North Park Village (formerly George Legare Homes) and the opening of the newly built Three Oaks, Liberty Hill Place and Buskirk Street Housing for the Elderly. The NCHA currently had 214 eligible households on their waiting list for public housing in (early) 2015.

Public housing was established to provide rental housing for eligible low-income families, the elderly, and persons with disabilities. In most cases, residents may stay in public housing as long as they comply with their leases. Eligibility for public housing extends to “low income” families (incomes at or below 80% of Area Median Income (AMI)), “very low-income” families (incomes below 50% of AMI), and “extremely low income” families (incomes below 30% of AMI). Eligibility is based on annual income, qualification as an elderly or disabled person, and U.S. citizenship or immigration status. Rent for public housing is referred to as the Total Tenant

Payment (TTP) program, which is based on 30% of a family's annual income less some specific deductions.

The NCHA public housing program has embarked on a number of initiatives directed at enhancing the quality of affordable housing for residents living in our public housing communities. The NCHA supports innovative redevelopment strategies, such as the Hope VI program, which funds the rehabilitation of older distressed public housing units into mixed-income communities. In November of 2001, NCHA received a \$35 million Hope VI Grant from the Department of Housing and Urban Development to redevelop the 533 units at North Park Village, the largest public housing site in South Carolina. Horizon Village is being constructed on the former North Park Village site as a mixed income community featuring 126 units of public housing, 124 units of affordable apartments, 130 market rate houses, and 104 units of senior / disabled housing.

The Hope VI grant program has also been used to fund initiatives to support home ownership for low income residents. The NCHA utilized Hope VI funds to convert 68 public housing units at the former Three Oaks development to a mixture of public housing, Section 8, and owner-occupied units. To add new life to the change taking place there, the community was renamed Oakleaf Estates. These public housing units were renovated and offered to NCHA public housing residents and Section 8 Housing Choice Voucher beneficiaries through a Lease Purchase Program.

COALITION ON HOUSING AND HOMELESSNESS

The Coalition on Housing and Homelessness is the ongoing advocacy organization dedicated to affordable housing and homelessness issues. The organization was first established as the Mayor's Council on the Homeless Mentally Ill in the mid 1980s and renamed the Mayor's Council on Homelessness and Affordable Housing shortly thereafter. In order to address the organization's founding purpose of providing for mentally ill homeless persons

affected by the de-institutionalization movement of the 1980s, the group assisted in the purchase of a mobile psychiatric crisis unit. The organization expanded its mission to include affordable housing following the displacement and housing crisis caused by Hurricane Hugo.

The Coalition on Housing and Homelessness has focused many efforts on increasing the supply of affordable housing through innovative funding mechanisms. The coalition participated in the development of the South Carolina Housing Trust Fund as well as the Lowcountry Housing Trust (now the South Carolina Community Loan Fund) in order to establish regular funding mechanisms for affordable housing. Likewise, the coalition has helped to ensure that funds generated from the Enston Home Fund be applied to affordable housing needs. The coalition has also supported regulatory reforms to encourage affordable housing such improved development review and special exemptions for affordable housing.

SOUTH CAROLINA COMMUNITY LOAN FUND

The South Carolina Community Loan Fund (formerly the Lowcountry Housing Trust) is an independent 501(c)3 non-profit corporation that provides capital to assist non-profit organizations, government entities, and private developers in developing affordable housing. The Community Loan Fund, which grew out of the widely recognized Mayor's Council on Homelessness and Affordable Housing, was created to foster a regional approach to the need for housing. The Fund receives and leverages funding from several sources, including local, state, and federal government and private donors and makes the funds available to eligible affordable housing projects across the State of South Carolina through zero and low-interest loans awarded through a competitive application process. The funds can be used for predevelopment costs, site acquisition, construction funding, and gap financing for affordable housing to serve citizens with

incomes primarily below 80 percent of the Area Median Income (AMI).

The SC Community Loan Fund actively promotes policies that reduce unnecessary regulatory barriers to affordable housing production; supports experienced affordable housing developers; and works to increase the capacity of newcomers. The Fund accomplishes its mission by providing education on the need for affordable housing, advocating for the removal of regulatory barriers to affordable housing production, encouraging the inclusion of affordable housing in local developments, and the financing of affordable housing projects. Additional financial and technical assistance is available to affordable housing developers and municipalities through a variety of loan, incentive, and development programs.

HABITAT FOR HUMANITY

Charleston Habitat for Humanity is a locally run affiliate of Habitat for Humanity International, a nonprofit, ecumenical Christian housing organization. CHFH was founded in 1989 by local citizens that were concerned with the large quantity of people living in substandard housing. Since 1989, Charleston Habitat for Humanity has built 77 new homes and renovated 13 existing homes, providing housing for 500 residents. Habitat for Humanity works in partnership with people in need to build decent, affordable housing. The houses then are sold to those in need at no profit and with no interest charged. Volunteers provide most of the labor, and individual and corporate donors provide money and materials to build Habitat houses. Partner families themselves invest hundreds of hours of labor - "sweat equity" - into building their homes and the homes of others. Their mortgage payments go into a revolving Fund for Humanity that is used to build more houses. In addition to helping build affordable housing, Habitat for Humanity administers a program for homeowner home rehabilitation.

MERCY HOUSING

Mercy Housing is a national nonprofit developer of affordable housing. This organization constructs new affordable housing as well as purchases and rehabilitates existing housing. Through the affiliated Mercy Services Corporation, the organization also provides property management for affordable housing developments. The Mercy Loan Fund is a financing mechanism for providing loans to non-profit housing developers. Mercy Housing will partner with local non-profit housing developers by providing financing and support. In the City of North Charleston, Mercy Housing teamed up with The Communities Group (TCG) to finance the construction of the Marshside Village development.

METANOIA COMMUNITY DEVELOPMENT CORPORATION

Metanoia Community Development Corporation (CDC) is a faith-based organization that provides for the construction and maintenance of affordable housing as well as providing home ownership counseling. In 2005, Metanoia entered into partnership with the Nehemiah Community Revitalization Corporation, one of South Carolina's leading non-profit housing developers. Nehemiah helped Metanoia finance the initial rehabilitation of two homes for community homeowners. From there, Metanoia became a Community Housing Development Organization and gained grants from the City of North Charleston, the State of South Carolina, and the Lowcountry Housing Trust Fund to either build new or rehabilitate additional homes. The organization provides pro bono construction assistance to build and renovate affordable housing, as well as health and community-building initiatives, such as the Metanoia Community Garden. In 2013, the organization completed 27 owner occupied repair projects and built 11 units of affordable rental housing.

3.7 HOMELESSNESS

Homeless shelters provide crucial emergency housing for the most vulnerable and lowest income residents. Because many of the homeless suffer from multiple afflictions such as substance abuse and mental illness, it is important to include social services within homeless care programs. This holistic, comprehensive approach is referred to as a continuum of care. The US Department of Housing and Urban Development (HUD) provides some support to homeless service providers through its Continuum of Care Homeless Assistance Program.

Assessing the extent of the homelessness problem is inherently difficult given the problem of counting transient populations. Under the HUD Continuum of Care program, housing and service providers are required to participate in an annual point in time

count of the people who are homeless in their community. This count is conducted every two years during the last two weeks of January. At this time, homeless service providers tally the population in shelters and volunteers attempt to locate unsheltered homeless individuals. The 2013 South Carolina Homeless Count found a total of 6,035 homeless individuals statewide on the day of the survey, January 24th. Table 3.8.1 provides a breakdown of the homeless population in 2013 by shelter status. Across the state, roughly half of the homeless population was unsheltered, with one quarter in emergency shelter and one quarter in transitional housing. Of this homeless population identified, it is estimated that approximately 83% were adults and the remaining 17% were children under 18.

Table 3.7.1: Homeless Population 2013

	Emergency Shelter	%	Transitional Housing	%	Unsheltered	%	TOTAL
South Carolina	1,535	25.4%	1,384	22.9%	3,116	51.6%	6,035
Charleston County	121	30.0%	77	19.1%	205	50.9%	403
Dorchester County	20	40.8%	21	42.9%	8	16.3%	49

South Carolina Coalition for the Homeless, South Carolina Homeless Point in Time Count 2013 Results

ONE 80 PLACE (FORMERLY CRISIS MINISTRIES)

Although One80 Place is located within the City of Charleston, it helps serve homeless care needs throughout the metro area. One80 Place evolved out of an ecumenical non-profit group called "Charleston Interfaith Crisis Ministry." The organization has expanded into a multiple-service agency providing a range of needed services ranging from emergency assistance through

counseling and case management to self-reliance programs. Now the state's largest provider of services to homeless people, it operates a "one-stop shopping" program based on the conscious realization that public transportation is limited in Charleston, and it's difficult for poor and homeless people to get around to decentralized services.

The agency's shelter services started in a community center, moved to a YMCA, and came in 1986 to its current facility in an inner-city neighborhood once the home of an auto-parts warehouse and which was leased for \$1 a year from a grocery corporation until November of 1992 when the property was given to them. This building houses both the Men's Shelter, a two-dormitory operation providing primarily night shelter (although it also opens during the day in bad weather) to as many as 170 homeless men; and the Family Shelter and Day Center, offering shelter and case management to as many as 80 single mothers and children. One80 Place also operates social service programs aimed at breaking the cycle of homelessness including mental-health, substance-abuse treatment, and job training programs.

CHESAPEAKE HEALTH EDUCATION PROGRAM

The Chesapeake Health Education Program provides transitional housing and services for homeless veterans. In 1998, CHEP established a transitional housing program at the former Naval Base in Charleston, South Carolina. The program is unique since it utilizes a portion of a deactivated military installation as a resource for homeless veterans. Once CHEP signed a contract with the South Carolina Redevelopment Authority for the lease of the buildings, the houses were renovated, fully furnished and then opened to veterans referred by the VA medical center. The houses consist of 4 duplex former officers' units that provided 40 beds per day as an innovative model for a "veterans only" housing program. The result is now a community known as Veterans Villas.

The CHEP program at Charleston works with the local VA Medical Center to provide housing for patients with few financial resources and no place to live. Most are known to have substance abuse problems, which make the likelihood of finding a clean living environment almost impossible. The establishment of Veterans Villas on the naval base gave hope to the entire local area.

FAITH BASED HOMELESS SERVICES

Several social services for the homeless in the Charleston-North Charleston MSA are provided through private faith-based charities. Ministries such as Little Bethel Reformed Church operate homeless shelters as well as a variety of social services. Food programs are the most common service provided to the homeless by faith-based organizations. In North Charleston, such programs include the following:

- *Midland Park Community Ministry* - Food Services, After School Program, Emergency Food, Food Pantry, Latino Latina Outreach, Clothing Assistance / Medical assist on site by another organization
- *New Tabernacle Second Missionary* - Food Services, Counseling.
- *Canaan Missionary Baptist Church* - Food Services.
- *Celebration Station* - Food Services, After School Program.
- *Chariot of Fire Ministry* - Food Services, Counseling.
- *Deer Park Baptist Church* - Food Services, Counseling.
- *Emanuel Holiness Church of Deliverance* - Food Services, Counseling.
- *Little Bethel Reformed Church* - Food Services, Homeless Shelter, Counseling.
- *Lovely Mountain Baptist Church* - Food Services, Counseling.
- *Mt. Moriah Missionary Baptist Church, Inc* - Food Services, Counseling.
- *New Frances Brown United Methodist Church* – Food Services
- *North Charleston Church of God/House of Hope* - Food Services, Counseling.
- *Remount Baptist Church* - Food Services.
- *The Salvation Army* - Food Services, Counseling.
- *Union Baptist Church* – Food Services.

3.8 AFFORDABLE HOUSING PROGRAMS

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

The Federal Community Development Block Grant (CDBG) program was established in 1974 when a series of categorical assisted housing programs were effectively folded into a block grant directly to larger urban areas and to states for distribution to smaller places. The grants are restricted to benefiting lower income persons. Although CDBG grants are not restricted to housing, the fact that the source of initial funding superseded housing programs established a political claim in favor of grants being used for housing. Because of the flexibility that the grant recipients have in using CDBG funds, entitlement communities must submit an Annual Action Plan to the United States Department of Housing and Urban Development (HUD) stating how the anticipated CDBG funding would be used to further the goals of the Consolidated Plan. The City of North Charleston receives CDBG funds as a sub-recipient of Charleston County.

HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

The HUD HOME program provides formula grants to States and localities that communities are used—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately \$2 billion among the States and hundreds of localities nationwide. HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes HOME Investment Trust Funds for each grantee, providing a line of credit that the

jurisdiction may draw upon as needed. The program's flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance or security deposits. The City of North Charleston receives HOME funds like CDBG funds, as a sub-recipient to Charleston County's allotted entitlement.

Participating jurisdictions may choose among a broad range of eligible activities, using HOME funds to provide home purchase or rehabilitation financing assistance to eligible homeowners and new homebuyers; build or rehabilitate housing for rent or ownership; or for "other reasonable and necessary expenses related to the development of non-luxury housing," including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses. Public housing agencies may use HOME funds to provide tenant-based rental assistance contracts of up to 2 years if such activity is consistent with their Consolidated Plan and justified under local market conditions. This assistance may be renewed.

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

Under the HUD Section 8 Housing Choice Voucher program, tenant-based vouchers increase affordable housing choices by allowing low-income families to choose and lease affordable privately owned rental housing. According to HUD, the Public Housing Authority (PHA), who usually administers the program, pays the owner the difference between 30 percent of adjusted family income and a PHA determined payment standard or the gross rent for the unit, whichever is lower. Eligibility for the Section 8 Voucher program extends to "very low-income" families (incomes below 50% of AMI).

As a national trend, housing vouchers are now the preferred housing subsidy program or low-income households. Housing vouchers have the advantage of allowing residents choice in where they live, providing that a landlord is willing to participate in the program. Vouchers can also alleviate some of the problems of concentration of poverty associated with large high-density public housing complexes. Local housing authorities are also freed of the responsibility to maintain subsidized housing under voucher systems. However, careful administration of Section 8 programs is necessary in order to ensure that housing conditions are adequate and families are not re-concentrated.

The City of North Charleston currently maintains 2,026 housing vouchers under the Section 8 program. However, the number of eligible households and demand for rental assistance often exceeds the available number of vouchers. The waiting list for vouchers in North Charleston has been closed since 2012. Vouchers from the Housing Authority of the City of Charleston and the Charleston County Housing and Redevelopment Authority are also used with the city.

SUPPORTIVE HOUSING PROGRAMS FOR THE ELDERLY (SECTION 202) AND FOR PERSONS WITH DISABILITIES (SECTION 811)

Low-income elderly households are served through the Supportive Housing for the Elderly (Section 202) program, and low-income disabled households are provided assistance through the Supportive Housing for Persons with Disabilities (Section 811) program.

The Section 202 and 811 programs provide interest-free capital advances to private, nonprofit sponsors for the construction or rehabilitation and operation of residential projects (and their related support services) for the low-income and elderly/disabled to live in an independent environment. The advances do not have to be paid for 40 years as long as they serve the designated

purpose. Residents in a Section 202 residence must meet the “very low-income” threshold (within 50% of AMI) and have at least one person who is 62 years or older in the household. Similarly, tenants in a Section 811 household must also meet the “very low-income” threshold and have at least one person who is 18 years or older with a physical or mental disability. In North Charleston, the Marshside Village development is an example of a HUD 202 project.

SOUTH CAROLINA STATE HOUSING FIRST TIME HOMEBUYER PROGRAM

The South Carolina State Housing First Time Homebuyer Program makes purchasing a home more affordable for low-to-moderate income families and individuals by offering a fixed, below market interest rate mortgage loan. South Carolina State Housing also offers up to \$4,000 to assist eligible borrowers with their down payment and closing costs.

LOW INCOME HOUSING TAX CREDIT (LIHTC) PROGRAM

Created by the Tax Reform Act of 1986 to help offset the loss of accelerated depreciation for low-income rental housing, the LIHTC program was the only new construction program to replace the “Section 8 New Construction/Substantial Rehabilitation” program that was terminated in the early 1980s. Originally required to maintain low-income occupancy for 15 years, the period of performance was extended to 30 years in 1991.

The LIHTC program is implemented by the Internal Revenue Service (IRS) through state housing finance agencies. The IRS allocates the tax credits to states, which then allocate the credits to owners of eligible rental properties.

Tax credits must be used for new construction, rehabilitation, or acquisition and rehabilitation of low-income rental housing. The tax credit is a dollar for dollar reduction in the federal income tax

liability of the owner, thereby reducing the amount of federal income tax the owner must pay. The LIHTC program not only provides for new housing construction, but also provides incentives for owners to maximize occupancy in their developments.

According to the IRS, “20% or more of the residential units in the project are both rent restricted and occupied by individuals whose income is 50% or less of AMI or 40% or more of the residential units in the project are both rent restricted and occupied by individuals whose income is 60% or less of AMI.” Rent for housing under the LIHTC program is based on 30% of a family’s annual

3.9 AFFORDABLE HOUSING STRATEGIES

There are several strategies for expanding the supply and quality of affordable housing that can be applied within the City of North Charleston. Given the scope of affordable housing needs in the city, it is advisable to apply a combination of strategies to be effective. Many of the innovative funding mechanisms for affordable housing are already in place through the South Carolina Community Loan Fund which serves as a national model for financing affordable development. In addition to using multiple tools to encourage affordable housing, it is also important to work with adjacent local governments and regional entities to address housing needs on a regional scale. This regional approach may help to avoid a concentration of low-income housing in one community.

VOLUNTARY INCLUSIONARY ZONING

“Inclusionary zoning” involves regulations that encourage the development and maintenance of affordable housing within a given community. While mandatory set asides of affordable housing are not permitted under South Carolina law, incentives for affordable housing within new developments may be a valuable

income, less any deductions. Owners must comply with the established IRS regulations regarding applicant, resident, and unit eligibility or risk losing the credits.

North Charleston contains several examples of subsidized housing developments constructed with the aid of the Low Income Tax Credit program. Examples include Alston Lake (36 tax credit units, 36 public housing units), Birchwood Apartments (32 tax credit units, 32 public housing units), the Phoenix (7 tax credit units, 9 public housing units), the Manor (56 tax credit units), Horizon Village (99 tax credit units, 126 public housing), West Yard Lofts (60 tax credit units), and Ivy Ridge Apartments (71 tax credit units).

tool to increase or maintain a stock of low-cost housing. Currently, North Charleston has several categories of multi-family housing in place, as well as adequate land that is zoned for a dense pattern of development. As the city considers additional design guidelines and architectural requirements, the effect of added regulations on housing costs must be considered.

Local *inclusionary* zoning requires or establishes a voluntary goal for new residential developments to earmark a proportion of housing units for lower-income households. That is, inclusionary zoning relies on the private homebuilding industry to assist in meeting community needs for affordable housing. Over recent years, more communities that are concerned with affordability perceive inclusionary zoning as a productive approach to meeting real housing needs, especially as locations close to jobs, and desirable resources become ever more expensive. Affordable housing programs in California, Montgomery County, Maryland, and Massachusetts have incorporated five elements that they recommend for effective inclusionary zoning:

- Designated size of the inclusionary percentage set-aside;
- Income targeting of the housing;

- Alternatives to construction of affordable units on site;
- Length of affordability; and
- Developer incentives.

The first element requires counties and municipalities to set the size of the development, by total number of housing units, which should be regulated or included in the inclusionary housing program. Montgomery County, Maryland's Moderately Priced Dwelling Unit ordinance is one example of an inclusionary percentage provision. Subdivisions in large lot zoning categories, which are not normally served by public water and sewer, are often exempt from the requirement because higher densities are difficult to achieve when installing well and septic systems.

Next, effective inclusionary zoning regulations should target specific income segments. Setting a target income involves defining what incomes the affordable housing program seeks to help and setting a percentage of affordable housing units that should be made affordable for this income class. These income segments are based on the HUD definitions for Area Median Income in each given region. In California, the vast majority of inclusionary zoning ordinances provide set-asides for low-income and moderate-income families, while about half target very-low income families. Regulations should allow for flexibility in applying income targets to individual developments. For example, the City of Richmond in the San Francisco Bay Area offers developers the option of providing 10% of the units to very low-income households, 15% to low income households, or 17% to moderate-income households.

Another successful strategy for implementing inclusionary zoning is to provide options for developers to donate money to build affordable housing units or build affordable housing off site from their development. The most common alternatives to onsite construction are in-lieu fees and land dedications. Also, developers are sometimes permitted to build affordable housing

off-site or receive credit for excess affordable units built in previous projects. Many of these practices have been successful in adding affordable housing units in California.

Retention of affordable housing stock is one of the most important elements of an inclusionary zoning program. Monitoring and compliance mechanisms are necessary in order to track affordable units within mixed-income developments. Requirements for long-term maintenance as affordable units can prevent owners and landlords from reselling or re-renting units at market rate. Most inclusionary zoning systems do allow for affordable units to be eventually converted to market-rates.

INCLUSIONARY ZONING FOR NORTH CHARLESTON'S ORDINANCE

Inclusionary zoning is recommended for North Charleston as a tool for generating more affordable housing units throughout the city. The most appropriate area of the current zoning ordinance would be the Planned Development District (PDD) because this type of zoning allows flexibility in the parameters of proposed developments in this district. A voluntary program of providing affordable housing as a percentage of housing units in exchange for incentives is recommended.

Additionally, it is recommended that a Mixed Use Redevelopment (MUR) zoning district be added to the zoning ordinance to allow market flexibility in redeveloping depressed or vacant areas of North Charleston. In this zoning district, it is also recommended that inclusionary zoning be used to create more affordable housing units. The provision of affordable housing units as a percentage of the total housing units should be required in the MUR regulations. This will help create affordable housing opportunities in and near areas that are likely to be in the greatest need of lower housing costs. As with the PDD district, a target percentage for affordable units should be set. The MUR regulations would not necessarily include developer incentives;

however, some flexibility here might eliminate some concerns that an ambitious affordable housing requirement would stagnate redevelopment. It is hoped that requiring a percentage of affordable homes in areas eligible for MUR, that it will help greatly in preventing displacement of lower income residents from those areas.

DEVELOPER INCENTIVES

Developer incentives provide a market-based mechanism for encouraging the construction of affordable housing. Density bonuses are the most common form of compensation for affordable housing requirements. These bonuses allow developers to build at a higher density than residential zones typically permit in exchange for the inclusion of affordable units within the development. Alternately, the developer may be permitted to purchase density credits by paying into a local housing trust fund, such as the South Carolina Community Loan Fund. Massachusetts's zoning law recommends that the percentage of affordable units may be increased up to 15% of the covered residential development and the developer/builder shall receive a density bonus of up to 22% (based on a sliding scale).

Design flexibility is another method of encouraging developers to offer affordable housing. It is important for affordable housing units to fit within the context of their surrounding neighborhoods. Mixed-income developments should strive to have units be

indistinguishable from market-rate units. One such regulatory tool is to require identical or similar exteriors while allowing variations in internal features in order to facilitate financial feasibility for developers. Also, it is important that design guidelines within a zoning ordinance do not add excessive costs to construction and maintenance of housing.

Another developer incentive is the provision of fee waivers, which reduce or waive the fees levied on new development projects where affordable housing is included. Regulations may be set up to reimburse permit fees to a builder upon certification that the dwelling unit is affordable. Tap-in fees for public utilities such as water and sewer may also be reduced for affordable housing developments. For example, partnerships between non-profit housing developers and utility providers such as the North Charleston Sewer District could create reduced sewer fees for affordable units.

Fast track permitting provides another possible incentive for developers to include affordable housing. This system can expedite affordable housing developments to help reduce costs and time delays in the construction permitting process. The "one-stop-shop" resource center for permitting that already has been implemented by the city can be tailored to include pre-approved design standards for affordable housing as part of efforts to facilitate affordable housing and reduce potential opposition.

3.10 FORECLOSURE AND SUBPRIME LENDING

The growth in subprime lending and associated foreclosures was a key aspect of the national recession as many of the loans to borrowers failed, causing a significant decline in housing markets across the country. Subprime mortgages with relatively high interest rates and up-front fees were marketed toward borrowers

whose credit ratings, down payment, or income were insufficient to qualify for conventional prime mortgages. Thus, recipients of subprime loans were among the most economically vulnerable to potential declines in the housing market as the available stock increased with fewer buyers to sell to. Over ten years, subprime

loans, zero-down-payment, and other exotic mortgages increased as a proportion of overall lending, and subprime lending increased from 10 % of total mortgage originations in 1998 to 23 % in 2005.¹ Among the third-party lenders tracked by Loan Performance, interest-only loans increased from 5% in 2001 to 35% of all loans in 2005. As variable interest rates reset, many homebuyers were not able to refinance their loans as the “market” value declined. Thus, subprime lending led to increased foreclosures throughout the nation.

Minority communities experienced a disproportionate share of foreclosures,² as they likewise received a disproportionate share of subprime loans. According to Dataplace.org, 54.9% of the 2004 refinance loans to African Americans in the Charleston-North Charleston MSA were originated from subprime lenders, as compared to 60% among Hispanics and 25.5% among whites. As foreclosures occur in spatially concentrated areas, they created negative side effects for the entire neighborhood. Aside from the loss of equity and home ownership that occurred in a foreclosure, surrounding properties were impacted through a decrease in the value of surrounding properties, increased crime, and added municipal service costs.³ North Charleston must identify methods to protect the community from the effects of predatory lending that creates major disruptions in the lives of its citizens.

¹ Schloemer, et. al., *Losing Ground: Foreclosures in the Subprime Market and Their Cost to Homeowners*. Center for Responsible Lending, 2006.

² Apgar, W., & Duda, M. *Preserving Homeownership: Community Development Implications of the New Mortgage Market*. Chicago: Neighborhood Housing Services of Chicago. 2004.

³ Apgar, W. and Duda, M., *Collateral Damage: The Municipal Impact of Today's Mortgage Foreclosure Boom*. Homeownership Preservation Foundation, 2005.

3.11 FUTURE HOUSING NEEDS

Table 3.11.1 provides a modified projection of housing needs for the planning period, based on the population projections for North Charleston between 2015 and 2035. Based on the population trends, the City of North Charleston will need an additional 10,680 housing units over the next 20 years to accommodate expected population growth.

The proportion of housing types was based on the mix of housing in 2013. However, the mix of housing types is likely to change as

the city undergoes redevelopment. The number of manufactured housing units inside the city is likely to decline as older mobile home park properties are redeveloped for more appealing financial return on the land they occupy. Likewise, growth of townhome development is likely to increase the city’s share of multi-family housing.

Table 3.11.1: Future Housing Projections and Needs 2015-2035, City of North Charleston

Housing Type	2015**	2020**	2025**	2030**	2035**
Total Housing Units	44,995	47,665	50,335	53,005	55,675
Single-family (detached)	22,542	23,880	25,218	26,555	27,893
Townhomes	2,745	(2,908) 3,012	(3,070) 3,325	(3,233) 3,631	(3,396) 3,000
Duplex	1,440	(1,525) 1,603	(1,611) 1,803	(1,696) 1,995	(1,782) 2,181
Multi-family	13,363	(14,156) 14,493	(14,949) 15,779	(15,742) 17,035	(16,535) 18,264
Mobile Home or Trailer	4,904	(5,195) 4,676	(5,486) 4,209	(5,778) 3,788	(6,069) 3,409
Population	102,261	108,329	114,397	120,466	126,534
Households	40,904	43,332	45,759	48,186	50,613

Source: Robert and Company Housing Needs Forecasts (Projected numbers in parentheses)

The preparers of the Comprehensive Plan update assumed that the projections of mobile home housing units should be modified to show a decline by approximately ten percent (10%) over each five years during the planning period. It is also assumed that the projected number of mobile homes reduced should be reallocated to town homes, duplexes, and multi-family categories to be constructed in place of the existing mobile homes and cutting the and projected number by nearly half.

The unconstrained projections for 2020, 2025, 2030, and 2035 are shown in parentheses in Table 3.11.1. The number of needed units is the other number. For planning purposes, the number of mobile homes was reallocated by 20% to townhomes, 15% to duplexes, and 65% to multi-family housing.

3.12 HOUSING GOALS AND POLICIES

GOAL	POLICY	ACTION	STATUS
Goal 3.1: Promote the stability and maintenance of established residential neighborhoods.	3.1.1: Prevent encroachment of incompatible land uses into established residential districts.		Ongoing.
	3.1.2: Support home repair and maintenance programs, such as the Metanoia CDC and Charleston Area CDC homeowner maintenance programs.		The City makes its CDBG and HOME funds available on a competitive yearly cycle.
	3.1.3: Support neighborhood organizations.		Ongoing.
	3.1.4: Provide tax exemptions for senior citizen homeowners in order to allow them to maintain their homes and remain in the community.		
	3.1.5: Provide incentives to developers for infill development, including both new construction and rehabilitation of existing structures.		
	3.1.6: Require cost participation for recipients of home rehabilitation program who do not have significant financial need.		
Goal 3.2: Preserve the character of historic neighborhoods within North Charleston	3.2.1: Encourage local historic preservation organizations to maintain a dialog with the City		The City has worked with the Preservation Society of Charleston on several events in recent years.
	3.2.2: Encourage eligible historic homes to register with local and national historic preservation programs.		
	3.2.3: Support the designation of worthy residential areas as neighborhood historic districts.		The City adopted Article X of the Zoning Regulations, designating the Olde North Charleston historic district and neighborhood conservation district and implementing development guidelines, in 2008.

GOAL	POLICY	ACTION	STATUS
	3.2.4: Ensure that infill development is compatible with the character of historic neighborhoods.		In addition to the historic and conservation districts' requirements, the City requests HOA/ARB approval for new construction and modifications in neighborhoods with known covenants.
Goal 3.3: Improve the ratio of owner-occupied housing to renter-occupied housing	3.3.1: Increase the stock of owner-occupied, multi-family housing developments (condominiums, townhouses, live-work units).		
	3.3.2: Identify credit counseling and support resources to educate residents about home ownership opportunities.		Family Services' Homeownership Resource Center provides these services to North Charleston residents.
	3.3.3: Support programs to aid homeowners negatively impacted by sub-prime lending and declines in the housing and mortgage credit markets.		
Goal 3.4: Significantly reduce blight and the number of abandoned properties in North Charleston's neighborhoods	3.4.1: Strictly enforce property and building codes.		Ongoing.
	3.4.2: Increase penalties for absentee landlords and abandoned properties		
	3.4.3: Identify neighborhoods with significant vacant and abandoned properties for potential redevelopment.		
	3.4.4: Encourage demolition and redevelopment of vacant substandard housing that cannot be rehabilitated		The City allocates a portion of its annual CDBG funding for demolitions in eligible neighborhoods. Approximately 15 houses are demolished each year.

GOAL	POLICY	ACTION	STATUS
	3.4.5: Provide counseling and assistance to property owners faced with foreclosure, condemnation, and demolition.		The SC Homeownership and Employment Lending Program (SC HELP), through its local partner, Family Services, provides foreclosure prevention services.
	3.4.6: Create a land bank to manage the redevelopment of abandoned, dilapidated, and tax delinquent properties.		
	3.4.7: Work with non-profit housing developers to promote redevelopment of tax delinquent properties.		
	3.4.8: Continue to utilize innovative funding for residential redevelopment, such as Tax Increment Financing (TIF).		
Goal 3.5: Reduce the amount of sub-standard mobile home or multi-family developments.	3.5.1: Discourage additional trailer park developments beyond the current stock.		
	3.5.2: Plan for the long-term redevelopment of mobile home parks into conventional stick-built housing.		
Goal 3.6: Maintain the affordability of North Charleston’s housing stock	3.6.1: Continue to provide zoning for a wide variety of housing types, sizes, and costs.		Ongoing.
	3.6.2: Ensure an adequate amount senior housing to accommodate the growing senior citizen population.		Additional homes are being constructed at The Elms, an age-restricted residential community. Also, an assisted living facility is currently in planning stages in Wescott.
	3.6.3: Ensure an adequate stock of workforce housing (teachers, police officers, firemen, city staff, etc.)		

GOAL	POLICY	ACTION	STATUS
	3.6.4: Utilize federal and state housing assistance programs, such as CDBG and HOME funds for the construction of quality affordable housing.		Ongoing.
	3.6.5: Provide incentives for the inclusion of affordable housing within new developments		
	3.6.6: Provide financial support for housing trust funds in order to facilitate the development of affordable housing		
	3.6.7: Use inclusionary zoning to generate a larger stock of affordable housing units.	Require a percentage of affordable housing units for developments within the recommended Mixed-Use Redevelopment zoning district.	
Goal 3.7: Support market-based strategies for providing affordable housing	3.7.1: Provide developer incentives for affordable housing, such as density bonuses and fee waivers for developments that reserve a proportion of units for affordable rates.	Revise the Planned Development District to create inclusionary zoning on a voluntary basis, by providing developer incentives for those that meet a percentage requirement for affordable housing units.	
	3.7.2: Promote public/private partnerships with affordable housing developers, including the utilization of tax credit programs such as the Low Income Housing Tax Credit to fund affordable housing development.		The City provides letters of support for proposed tax-credit developments. There is currently a proposed 48-unit project on Rivers Avenue in the 2015 LIHTC funding round.
Goal 3.8: Provide quality housing for the lowest-income populations and special needs populations	3.8.1: Support non-profit affordable housing developers such as Habitat for Humanity and Metanoia CDC.		The City makes its CDBG and HOME funds available to non-profit developers on a competitive yearly cycle.
	3.8.2: Provide emergency shelters, transitional housing, and social services for the homeless population.		Located in downtown Charleston, One80 Place (formerly Crisis Ministries) is the largest homeless provider in the state.

GOAL	POLICY	ACTION	STATUS
	3.8.3: Provide substance-abuse treatment programs in order to prevent homelessness.		One80 Place provides a range of services, including substance-abuse treatment.
	3.8.4: Support providers of emergency housing for domestic violence and abuse.		
Goal 3.9: Encourage the development of mixed-income communities	3.9.1: Support the redevelopment of distressed public housing complexes into mixed income communities using HOPE VI funds.		Horizon Village, redeveloped using HOPE VI funds, is still in development.
Goal 3.10: Mitigate negative impacts of foreclosures on economically vulnerable neighborhoods	3.10.1: Work with programs such as the South Carolina Foreclosure Initiative to provide credit counseling and agency referrals to residents threatened by foreclosure.		The SC Homeownership and Employment Lending Program (SC HELP), through its local partner, Family Services, provides foreclosure prevention services.
	3.10.2: Intervene early to stabilize neighborhoods affected by high foreclosure rates.		