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SPONSOR

Joseph P. Riley, Jr. Institute for Urban Affairs and Policy Studies
Contact: Dr. Andy Felts, Institute Director
284 King Street
Charleston, SC 29424
(843) 953-6100
feltsa@cofc.edu

INTERVIEWERS

PUBA 701: CAPSTONE Seminar Students
College of Charleston
Master of Public Administration Program

FACILITATORS

John Dinkelspiel, Past President
Sea Island Habitat for Humanity

Tammie Hoy, Executive Director
Lowcountry Housing Trust

Tim Keane, Principal
Keane Places

LIST OF ATTENDEES

Berkeley Chamber of Commerce

Contact

Elaine Morgan, CEO

P.O. Box 968

Moncks Corner, SC 29461

(843) 577-9549 emorgan@bcoc.com

Bio

Programs

Markets Served

Units Produced

Beneficiaries

Impacts

www.berkeleysc.org

Berkeley Charleston Dorchester Council of Governments

Contact

Ron Mitchum, Executive Director

1362 McMillan Avenue, Suite 100.

North Charleston, SC 29405

(843) 529-0400 ronm@bcdcog.com

Bio

Darryl Bullock, Community Development Manager, Berkeley-Charleston-Dorchester Council of Governments, FAX (843) 529-0305, Email darrylb@bcdcog.com

Programs

The Community Development Department primarily provides technical assistance to units of local government in Berkeley and Dorchester County's to apply for Community Development Block Grant (CDBG) Program and the subsequent administration of the grant if funds are awarded. Units of local government within these two counties must compete for CDBG funds that are awarded by the SC Department of Commerce.

Markets Served

We have provided grant administration services for small towns in Berkeley, Charleston and Dorchester County's.

Units Produced

N/A

Beneficiaries

The beneficiaries of activities funded with Community Development Block Grant funds must predominately be low and moderate income.

Impacts

Locating external funding sources as directed by County or Town Council.

www.bcdcog.com

Center for Heirs Property

Contact

Jennie Stephens, Executive Director
1535 Sam Rittenberg Avenue Suite D
Charleston, SC 29407
(843) 745-7055 jennie_chpp@bellsouth.net

Bio

Herranda Gail Carson - Born in Huger, S. C. She received a BS in Therapeutic Recreation /Adaptive Equipment Design from Temple University in Philadelphia, PA. She has worked for 20+ years in PA in the field of mental health, specializing in sex offender treatment, dual diagnosis, co-occurring disorders and forensic services. Worked with county government to establish client run housing, employment, education and advocacy center. She has worked with the City of Charleston Office of Cultural Affairs assisting with special events and festival planning and coordination. She joined the Center for Heirs' Property Preservation in April 2006. Presently she is employed as the Program and Resource Development Coordinator, where she is responsible for community affairs/outreach efforts and program development projects.

Programs

Heirs' property seminars where staff can educate heirs on their rights and strategies to ensure they do not lose their land.

Markets Served

Beaufort, Berkeley, Charleston, Colleton, Dorchester and Georgetown counties.

Units Produced

N/A

Beneficiaries

Heirs' property owners, the surrounding community and local regions benefit from land preservation activities.

Impacts

Heirs' property owners receive education and legal services which enable them to exercise the full rights associated with property ownership.

www.heirsproperty.org

Charleston Affordable Housing

Contact

Cathy Kleinman, Executive Director
1150 –C Hungryneck Boulevard #C372
Mount Pleasant, SC 29464
(843) 216-0022 cathy@americastreet.com

Bio

Since 1991, Cathy Meyerson Kleiman has been the Executive Director of Charleston Affordable Housing, Inc., an award-winning nonprofit provider of well-designed and constructed quality affordable housing, and CEO of Development Works, Inc., a residential construction company. Under her direction, the organization has developed more than 1,000 single family and multifamily housing units, creating both affordable homeownership and rental housing opportunities through new construction and the rehabilitation of vacant dilapidated properties. Developments have been located in traditional urban neighborhoods, historic districts, suburban areas, and in counties throughout South Carolina and North Carolina.

Programs

Pre-development, development and construction of housing units

Markets Served

Providing workforce housing for families to purchase

Units Produced

Single family homes and duplexes—for sale

Beneficiaries

Moderate income families

Impacts

Charleston Affordable Housing has built 1000's of housing units—single and multifamily throughout SC and NC, especially in Charleston County for low and moderate income families. Most recently CAH was building entry level homes.

www.americastreet.com

Charleston Area Community Development Corporation

Contact

Lenore McKenna, Executive Director
P.O. Box 21044
Charleston, SC 29413
(843) 853-9697 Lenore510@aol.com

Bio

Worked at Crisis Ministries, then Charleston Home Ownership Center, then Charleston Affordable Housing - 3rd year with CDC

Programs

Affordable Housing development; 10 week financial literacy program - for anyone at or below 80% of area median income; 30 hours of instruction covering banking, credit, borrowing - helps individuals become mortgage-ready. 7 week program, 21 hours of instruction - home buyer course to take the mystery out of first time buying; also for those 80% or below of area median income

Markets Served

Anyone in the tri-county area at or below 80% of area median income.

Units Produced

N/A.

Beneficiaries

Low-income households and the entire neighboring community.

Impacts

families/individuals who are given the opportunity to own homes, have roots and be part of a community.

www.charlestoncdc.org

Charleston Bank Consortium

Contact

Nancy Fabian, Executive Director
1209-A Sam Rittenberg Blvd
Charleston, SC 29407
(843) 766-6676 nancycbc@aol.com

Bio

N/A.

Programs

We are a nonprofit mortgage lender and developer of affordable housing (CHDO) Our program provides budget and credit counseling and hand carry a first time home buyer from prequalifying to closing on a home loan. We have a consortium of lenders that offer low interest rates that are 1/2% below the Fannie Mae Rate at fixed terms of 30/40 years. We have been providing homeownership opportunities since 1994. We service the entire tri-county area.

Markets Served

We provide assistance for households that are 30% to 150% of the HUD media income.

Units Produced

Though our scattered site construction we provide modular homes, total rehabbed and stick built homes.

Beneficiaries

Everyone benefits it is a "win win" situation. Through grant funds that the CBC receives from State Housing, Federal Home Loan Bank of Atlanta, City and County funds and other subsidy funds, households who dream of owning a home have now become home buyers.

Impacts

Since 1994 we have provide over 600 households with homeownership, over 15,000 with budget and credit counseling, received millions of dollars from bank lenders and millions of dollars in grant funds. We have also won the John J. Guther Best Practices Award from HUD, Palmetto Award from State Housing and the Partnership In Excellence award from the Federal Home Loan Bank of Atlanta just to name a few.

www.charlestonbankconsortium.com

Charleston Metro Chamber of Commerce

Contact

Mary Graham, CCR, CCE - Senior Vice President of Regional Advancement and Public Policy

2750 Speissegger Drive, Suite 100

North Charleston, SC 29405

(843) 805-3043 mgraham@charlestonchamber.org

Bio

PO Box 975, Charleston, SC 29402-0975, (P) 843-805-3043 (F) 843-723-4853, mgraham@charlestonchamber.org

Programs

The Vision of the Charleston Metro Chamber of Commerce is to be the driving force of business in a globally competitive region. The mission of the Chamber is to serve as the catalyst to maximize the power of business, improve our quality of life, advance the region's economy and make our members successful. (See attachment)

Markets Served

Units Produced

Beneficiaries

businesses in the tri-county region

Impacts

www.charlestonchamber.net

Charleston County Housing and Redevelopment Authority

Contact

Montez Martin, Executive Director

2106 Mt. Pleasant Street

Charleston, SC 29405-6188

(843) 722-1942 mpapm@aol.com

Bio

Programs

Markets Served

Units Produced

Beneficiaries

Impacts

www.cchra.net

Charleston County Human Services Commission

Contact

Arnold Collins, Executive Director
1069 King Street
Charleston, SC 29403
(843) 724-6760 acollins@cchscom.com

Bio

Programs

Markets Served

Units Produced

Beneficiaries

Impacts

www.cchscom.com

Charleston Habitat for Humanity

Contact

Jeremy Browning, Executive Director
P.O. Box 21479
Charleston, SC 29413
(843) 852-2880 jeremy@canchi.org

Bio

Jeremy D. Browning has a background in urban policy and planning. He joined Charleston Habitat's Board of Directors in 2000 while still teaching at the College of Charleston. He moved into a staff position in 2003, developing the organization's home rehabilitation program. Jeremy became Executive Director of Charleston Habitat on June 1st, 2005.

Programs

We build new affordable homes for first-time homebuyers living in the cities of Charleston and North Charleston. We are also beginning a home rehabilitation program for homeowners on limited, fixed incomes. We build the homes, qualify the families, take the families through a variety of homeowner and financial training workshops, and provide and service the mortgages.

Markets Served

We serve the Cities of Charleston and North Charleston.

Units Produced

We build detached, 3-bedrooms, 1½-bathrooms, 1150 square feet homes. We build both single and two-story homes depending on city ordinances.

Beneficiaries

Families who live in the cities of Charleston and who earn between 25% and 50% of median family income for a family of their size.

Impacts

We give access to homeownership which has many follow-on benefits from a more stable family life (grades go up, adults go back to school, etc). Further, we revitalize traditional neighborhoods long forgotten by conventional builders. Oftentimes, we build the first homes in a neighborhood in a generation.

www.charlestonhabitat.org

Charleston Outreach

Contact

Chuck Coward, Executive Director
3625 Azalea Drive
Charleston, SC 29415
(843) 747-2028 chuckcoward@charlestonoutreach.org

Bio

Programs

Markets Served

Units Produced

Beneficiaries

Impacts

www.charlestonoutreach.org

Charleston Regional Development Alliance

Contact

David Ginn, President
5300 International Boulevard, Suite 103-A
North Charleston, SC
(843) 767-9300 dginn@crda.org

Bio

Programs

Markets Served

Units Produced

Beneficiaries

Impacts

www.crda.org

Charleston Trident Association of Realtors

Contact

Sara Perry, Vice President of Operations
5300 International Blvd, Suite C-105
Charleston, SC 29418
(843) 760-9400 sara@charlestonrealtors.com

Bio

REALTORS (R) Housing Opportunities Fund
c/o Charleston Trident Association of REALTORS (R)
F: 760-9410

Programs

The REALTORS Housing Opportunities Fund was established to create an endowed fund from which grants can be distributed to Lowcountry organizations who assist in the development, maintenance, or repair of housing for those whose dreams of homeownership are challenged by our regions increasing sales prices. Our goal is to address both immediate and long-term needs through an endowed fund administered by one of our region's most trusted non-profit organizations, the Coastal Community Foundation.

Markets Served

Primarily the tri-county area

Units Produced

n/a

Beneficiaries

Nonprofits benefit from the funding we provide, and pass on the benefit to their clients.

Impacts

Over \$300,000 raised and distributed in just over 3 years.

www.charlestonrealtors.com

Charleston Trident Home Builder's Association

Contact

Phillip Ford, Executive Director
2120 Noisette Boulevard, Suite 106
North Charleston, SC 29405
(843) 425-3135 pford@charlestonhomebuilders.org

Bio

Programs

Markets Served

Units Produced

Beneficiaries

Impacts

www.charlestonhomebuilders.org

Coastal Community Foundation

Contact

Richard Hendry, Vice President of Programs
90 Mary Street
Charleston, SC 29403
(843) 723-3635 rhendry@ccfgives.org

Bio

VP of Programs
Coastal Community Foundation of SC

Programs

CCF is a public grantmaking foundation that fosters philanthropy for the lasting good of the community by helping individuals, families and businesses create charitable funds at CCF to give back to their community. No housing programs. We fund affordable housing programs as we are able – dependent largely on the charitable interests of our donors.

Markets Served

8 coastal SC counties – Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, Hampton & Jasper.

Units Produced

n/a

Beneficiaries

Non-profit groups addressing various charitable needs, including affordable housing.

Impacts

Depends on the level & funding & the recipient NP.

www.ccfgives.org

Coastal Conservation League

Contact

Megan Desrosiers, Program Director
P.O. Office Box 1765
Charleston, SC 29402
(843) 723-8035 MeganT@sccl.org

Bio

Megan joined the Coastal Conservation League staff in 2003 after completing her Master of Arts in Environmental Studies at Brown University. During her tenure at the League, Megan has focused on land use issues. She is active on land use and transportation issues in Dorchester and Charleston counties. Megan has served on the Charleston County Greenbelts Advisory Board and the Johns Island Growth Management Committee. She holds a BS in Environmental Science from Allegheny College in Meadville, Pennsylvania.

Programs

The Coastal Conservation League is a not-for-profit conservation advocacy group. We do advocacy on issues related to water quality, land use and forestry and wildlife.

Markets Served

The Coastal Conservation League works with elected officials and communities to educate about and promote better land use planning.

Units Produced

N/A

Beneficiaries

Better community planning benefits community residents, taxpayers and the environment.

Impacts

Aside from various policy measures that have been implemented across South Carolina, our efforts result in an active and engaged citizenry regarding planning issues which ultimately leads to better land use decision making.

www.coastalconservationleague.org

Connelly Builders

Contact

Kevin Connelly, President
5530 Bush River Road
Columbia, SC 29212-300
(803) 798-0572 tkc@connellybuilders.com

Bio

President of Connelly Builders, Inc.
Manager/Sole Member of Connelly Development, LLC
Former Vice-President of TEC Builders, Inc.
Over 18 years of experience in single-family and multi-family construction and development
South Carolina Realtor
Connelly Builders, Inc. holds a General Contractor's License in South Carolina, North Carolina, and Georgia.

Programs

The Connelly family of companies (Connelly Builders, Inc. and Connelly Development, LLC) specialize in quality affordable housing. We offer a full line of real estate services from the initial development concept to the most efficient construction products and cost effective designs to turn key construction. In addition to developing our own communities we pride ourselves on being successful in assisting owners and developers with value engineering and constructing their developments regardless of the size of their budget. Our staff has over 100 years of combined experience working in the residential housing and construction industry.

Markets Served

Units Produced

Beneficiaries

Impacts

www.connellybuilders.com

Crisis Ministries

Contact

Stacey Denaux, Executive Director
P.O. Box 20038
Charleston, SC 29413-0038
(843) 723-9477 sdenaux@charlestonhomeless.org

Bio

Stacey joined Crisis Ministries in August 2004. Prior to joining Crisis Ministries, Stacey established the Office of Advancement and fundraising efforts for First Baptist Church School. All of her career has been dedicated to non-profit management.

Stacey was the founding Executive Director for The Education Foundation, which is the education arm of the Charleston Metro Chamber of Commerce. The Education Foundation's mission is to promote change in local public schools so that all students are prepared for college and their eventual career. Under her leadership, the Foundation became a national model for education reform and advocacy.

Programs

Homeless shelter, soup kitchen, mental health counseling, substance abuse counseling, employment services, primary health care, transitional housing – all for homeless individuals and families

Markets Served

Homeless individuals and families – primarily in the Berkeley, Charleston, Dorchester county region, however, our clients come from across South Carolina

Units Produced

n/a

Beneficiaries

Homeless individuals and families

Impacts

1500 people are provided with basic shelter. 300+ move from homelessness into community-based housing each year

www.charlestonhomeless.org

Dorchester Habitat for Humanity

Contact

Starr Callaway, Executive Director
P.O. Box 1685
Summerville, SC 29485
(843) 851-1414 star@dorchesterhabitat.org

Bio

Star Callaway has been Executive Director of Dorchester Habitat for Humanity for seven years, and can be contacted via star@dorchesterhabitat.org or by calling (843) 851-1414.

Programs

Habitat for Humanity International (HFHI) is a nonprofit, ecumenical Christian housing organization which works in partnership with individuals, businesses, churches, foundations, clubs and individuals to provide simple, decent shelter to God's people in need. Dorchester Habitat for Humanity is an affiliate of HFHI. Our goal is to eliminate poverty housing and homelessness in Dorchester County, SC and to make decent shelter a matter of conscience and action.; Not a giveaway program, Habitat for Humanity sells houses to our partner families at no profit. Houses are financed with affordable, no-interest mortgages.

Markets Served

Dorchester County

Units Produced

Three and 4-bedroom single family new houses, 1120-1290 sq ft. May build duplexes or townhouses and do rehabs in future.

Beneficiaries

Very low and low income families making 35-65% of the Area Median Income.

Impacts

We have built 23 houses, housed 24 families (26 adults and 46 children), in simple, decent homes, bringing them from a variety of bad situations: drug-infested or violent neighborhoods, over-crowded circumstances, unsafe mobile homes with faulty electrical wiring, etc. The impact is seen not just in housing.

www.dorchesterhabitat.org

Douglas Company

Contact

Chris Whitner, Development Specialist
P.O. Box 160
Aynor, SC 29511
(843) 358-1052 cw@douglascoinc.com

Bio

Chris Whitner, Development Specialist

Programs

For over a quarter century, Douglas Development has emerged as a leader in the complex market of affordable housing development. Since 1973, they have developed approximately 300 single-family homes and over 4000 senior and multi-family apartment units in North Carolina, South Carolina, Georgia, Virginia, Tennessee and Maryland. To date, total development exceeds \$250 million.

Markets Served

Units Produced

Beneficiaries

Impacts

www.douglascoinc.com

East Cooper Habitat for Humanity

Contact

David Bernard, Director
P.O. Box 1990 Ben Sawyer Boulevard, Suite B
Mount Pleasant, SC 29465
(843) 881-2600 david@eastcooperhabitat.org

Bio

David J. Barnard, Executive Director, East Cooper Habitat for Humanity

Programs

Housing construction for low income families who help build and then purchase at no interest 20 year mortgage.

Markets Served

Areas east of the Cooper River

Units Produced

Single family homes

Beneficiaries

Families in need of simple decent affordable housing who fall in the \$15,000 to \$30,000 range.

Impacts

Housing families, helping break the cycle of poverty.

www.eastcooperhabitat.org

Episcopal Diocese Community Housing Development Organization

Contact

Guerry Glover, Coordinator
c/o Calvary Episcopal Church, 106 Line St
Charleston, SC 29403
(843) 224-6175 edchdo@aol.com

Bio

Programs

Markets Served

Units Produced

Beneficiaries

Impacts

www.socialministries.com/organizations.php?ID=16

**Greater Summerville Dorchester County
Chamber of Commerce**

Contact

Quince Cody, President
P. O. Box 670
Summerville, SC 29484
(843) 873-2931 qcody@greatersummerville.org

Bio

Programs

Markets Served

Units Produced

Beneficiaries

Impacts

www.greatersummerville.org

Historic Charleston Foundation

Contact

Betty Guerard, Director of Operations
40 East Bay Street
Charleston, SC 29401
(843) 720-1190 bguerard@historiccharleston.org

Bio

Historic Charleston Foundation – technical resources and options for restoring old houses, Contacts: Betty Guerard, Director of Operations, Rick Rockwell, Manager of Easements and Technical Outreach

Programs

Historic Charleston Foundation has sponsored a Neighborhood Impact Initiative program since 1996 to rehab modest houses with historic character and value for resale to low- to moderate-income purchasers who reside in the neighborhoods.

Markets Served

In the past, HCF has identified historic boroughs on the east side for its program; however it is particularly interested in freedmen’s cottages and is not bound by geographic location.

Units Produced

Single family homes in historic boroughs of the Charleston peninsula.

Beneficiaries

The community benefits by saving this historic housing stock. The purchaser benefits because the house is sold well under market value.

Impacts

This program addresses the architectural deterioration of Charleston’s upper neighborhoods and provides affordable homeownership opportunities.

www.historiccharleston.org

Homeownership Resource Center

Contact

Debbie Kidd, Director
4925 Lacross Road, Suite 215
North Charleston, SC 29405
(843) 744-1348 dkidd@familyserviceschassc.com

Bio

Programs

First Time Homebuyer workshops, Mortgage default clinics, Grant assistance, Credit counseling, Debt Management Program

Markets Served

Tri-County area up through Horry county

Units Produced

none

Beneficiaries

Our clients generally consist of low- moderate income households.

Impacts

Providing homebuyer counseling and resources to thousands of renters who wish to own their own homes. Saving homes from foreclosure. Our agency has an 85% success rate. Improving credit scores

www.familyserviceschassc.com/home_ownership_resource_center.asp

Housing Authority of the City of Charleston

Contact

Don Cameron, Executive Director
550 Meeting Street
Charleston, SC 29405
(843) 720-3983 djccha@chacity.org

Bio

Programs

Public Housing, Section 8 Vouchers, Transitional Housing for Homeless, Affordable Housing Finance, Tax Credit Housing, Low and Moderate Income workforce housing.

Markets Served

Anything within the boundaries of the City of Charleston

Units Produced

Conventional Public Housing (federally subsidized), Section 8 Vouchers (federally subsidized), Transitional Housing (federally subsidized), Tax Credit housing capital subsidized; Low and Moderate Income workforce housing (Borrowing interest rate below mar

Beneficiaries

Persons of low and moderate-income. 150% of AMI and below.

Impacts

Increase in shelter available in the city and affordability of that shelter to families of low and moderate-income character.

www.chacity.org

Humanities Foundation

Contact

Debby Waid, Asst. Director
216 Seven Farms Drive, Suite 210
Daniel Island, SC 29492
(843) 856-4120 dwaid@humanitiesfoundation.org

Bio

Debby Waid, Vice President, Programs – Humanities Foundation

Programs

We develop multi-family housing for low-income families and elderly. We also have a program called ShelterNet that provides emergency financial assistance for people who have fallen behind in their rent, utilities or a mortgage payment.

Markets Served

ShelterNet serves Berkeley, Charleston and Dorchester Counties. Currently our affordable housing program serves coastal South Carolina but we will have a new project in Orangeburg next year.

Units Produced

We provide rental units for families and elderly with incomes at or below 50% of the area median income for the counties where our housing is located.

Beneficiaries

Low-income people with incomes at or below 50% of the area median income.

Impacts

ShelterNet prevents homelessness by providing emergency financial assistance. Our housing program also prevents homelessness by providing rental housing that is more affordable than market rate. Our housing is also very close to services for convenient access by our tenants.

www.humanitiesfoundation.org

Joseph P. Riley, Jr. Institute for Urban Affairs and Policy Studies

Contact

Dr. Andy Felts, Institute Director
284 King Street
Charleston, SC 29424
(843) 953-6100 feltsa@cofc.edu

Bio

N/A

Programs

Program Evaluation, Survey Research, Leadership Training, & Grant Writing

Markets Served

Units Produced

Beneficiaries

Impacts

www.cofc.edu/~pubaff/

Junior League of Charleston

Contact

Caryn Vedane, President

51 Folly Road

Charleston, SC 29407

(843) 763-5284 cvedane@bellsouth.net

Bio

Programs

Markets Served

Units Produced

Beneficiaries

Impacts

www.jlcharleston.org

Keane Places

Contact

Tim Keane, Principal

P.O. Box 177

Charleston, SC 29402

(843) 628-0003 tim@keaneplaces.com

Bio

Tim Keane is the principal of Keane and Co, an Urban Design and Planning group. As the former Director of Planning and Neighborhoods for the City of Charleston he led the City's long-range planning efforts and served as the manager of the City's Planning Commission. While with the City of Charleston, Tim designed a growth strategy for Charleston, drafted innovative plans for Concord Park near the South Carolina Aquarium, a plan for the Cooper River Bridge Replacement Project and several new suburban centers. Before coming to Charleston, Tim worked for the cities of Concord and Wilmington in North Carolina as a city planner and then as the Planning Director in Davidson, North Carolina where he led a growth strategy built around infill development and protection of the town's agricultural edge. Tim received his undergraduate degree in Geography and his Masters of Science in Architecture from the UNC Charlotte. In 2001, he participated as a Knight Fellow in Community Building.

Programs

Markets Served

Units Produced

Beneficiaries

Impacts

www.keaneplaces.com

John Dinkelspiel

Contact

John Dinkelspiel, Past President Sea Island Habitat
3131 Marsh Gate Drive
Seabrook Island, SC 29455
(843) 768-0371 dinkelsj@bellsouth.net

Bio

Sea Island Habitat for Humanity 1997 through 2006, President of Sea Island Habitat for Humanity 2004-2006. Management consultant, college professor, federal and state government.

Programs

Low income homeownership.

Markets Served

Johns Island primarily. Also from other parts of the Lowcountry.

Units Produced

Single family homes

Beneficiaries

Low income families

Impacts

Since 1978 we have built 220 homes on Johns Island which house 1 - 1,200 people. The organization creates wealth for all these families in the form of home equity.

League of Women Voters of the Charleston Area

Contact

Barbara Zia, President
PO Box 32284
Charleston, SC 29417
(843) 766-5416 ziab1@comcast.net

Bio

Barbara Zia, President, Charleston Area League of Women Voters and Laura Kasman, Member, Mount Pleasant Workforce Housing Advisory Committee

Programs

Voter Education

Markets Served

Charleston County

Units Produced

N/A

Beneficiaries

N/A

Impacts

Public awareness

Town of Mount Pleasant Policy ordinance revision

www.charleston.sc.lwv.org

Ligon and Associates

Contact

Dan Ligon, AH Consultant
P.O. Box 7812
Columbia, SC 29202
(803) 331-6590 danligon@bellsouth.net

Bio

Dan Ligon currently owns and operates a general contracting firm that provides construction and development services around the state from its base in Columbia, S.C. Founded in 1996, the remodeling division serves the renovation needs of the greater Columbia area, while larger commercial and multi-family projects are constructed throughout South Carolina. Recently, the firm has expanded into the development of loft condominiums for those interested in a downtown urban lifestyle. In addition, the firm provides development assistance to non-profit organizations interested in the expansion of affordable housing and economic development opportunities state-wide.

Programs

None- real estate developer

Markets Served

State of SC

Units Produced

All types of housing and economic development projects.

Beneficiaries

Primarily residents of poor rural communities

Impacts

Increases wealth, either directly or indirectly, of poor people in SC

Lowcountry Continuum of Care Partnership

Contact

Becky Van Wie, Associate Director
270 N. Shelmore Boulevard
Mount Pleasant, SC 29464
(843) 270-4613 beckycoc@bellsouth.net

Bio

Anne Register, Executive Director and Becky Van Wie, Associate Director of the Lowcountry Continuum of Care Partnership.

270 N. Shelmore Blvd., Mt. Pleasant, SC 29464

843-270-4613 Fax: 843-881-1665

annecoc@bellsouth.net and beckycoc@bellsouth.net

Programs

For homeless services organizations and interested individuals in 7 county area - information sharing, collaboration, networking, and planning opportunities; public education and advocacy for issues related to homelessness; annual application for HUD's Continuum of Care Supportive Housing Program funding; biennial homeless count. No direct services to clients.

Markets Served

7 counties – Beaufort, Berkeley, Charleston, Colleton, Dorchester, Hampton, and Jasper

Units Produced

None directly

Beneficiaries

The participating organizations and indirectly area people who are homeless

Impacts

More than \$10 million of HUD funding distributed to area homeless services organizations, which has made possible expanded services to clients; homeless counts in 2005 and 2007 to document the problem; increased public awareness through news articles

Lowcountry Housing Economic Development Foundation

Contact

Henrietta Woodward, Director
P. O. Box 6188
Charleston, SC 29405-6188
(843) 722-0596 hwoodwardcchra@yahoo.com

Bio

Lowcountry Housing and Economic Development Foundation, Inc, 2106 Mt. Pleasant Street, Charleston, SC 29403, (843) 577-6825 Fax, Henrietta J. Woodward, Chief Operating Officer, hwoodwardcchra@yahoo.com, www.lowcountryhousingfoundation.org (under construction – completed within next three months)

Programs

First Time Homebuyer Gap Assistance, Housing Rehabilitation, Emergency Rental, Mortgage and Utility Assistance, Development of Rental Units (emphasis on the elderly), Technical Assistance to for and non profits agencies, Computer Classes and Individual Development Account Program (IDA).

Markets Served

Families and /or individual whose income is between 50% and 120% of the Area Median Income. Our service area covers Horry, Georgetown, Marion, Williamsburg, Berkeley, Charleston, Dorchester, Colleton Beaufort, Jasper and Hampton Counties.

Units Produced

Rental Multi Family units and single family rental and for sale housing

Beneficiaries

The recipients of the service, local units of government, local businesses and the entire community at large.

Impacts

Increase of homeowners, housing for the elderly, reduce homelessness, and preparation of individuals for the local job market.

www.cchra.net/housingfoundation/

Lowcountry Housing Trust

Contact

Tammie Hoy, Executive Director
P.O. Box 21163
Charleston, SC 29413
(843) 973-7285 tammie@lowcountryhousingtrust.org

Programs

The Lowcountry Housing Trust is a regional non-profit organization established to provide a dedicated ongoing source of funding for the production and preservation of affordable housing, and to actively encourage and implement policies that reduce unnecessary regulatory barriers to such production in Berkeley, Charleston, and Dorchester counties. Financial and technical assistance is available to affordable housing developers and municipalities through a variety of loan, incentive, and development programs.

Markets Served

We serve for profit, non profit, and government entities that are developing housing for moderate income (120% and below of AMI), low income (80% and below of AMI), and very low income (50% and below of AMI) individuals.

Units Produced

We do not directly produce any units, but we fund both rental and homeownership units.

Beneficiaries

Recognizing that all citizens make positive economic, political, and social contributions to their communities, we believe all citizens of the Lowcountry benefit from a balanced housing market – one that ensures that every resident has access to safe, decent, and affordable housing, regardless of whether they rent or own.

Impacts

Funds Awarded: \$1,309,00 Total Project Investment: \$45,566,328 Affordable Units: 324; LHT works with local governments' entities to implement policies that encourage and enable affordable housing to be produced through increased funding resources, incentive programs and barrier removal.

www.lowcountryhousingtrust.org

Metanoia Community Development Corporation

Contact

Bill Stanfield, Chief Executive Officer
P.O. Box 5313
N. Charleston, SC 29405
(843) 529-3014 bill@pushingforward.org

Bio

Bill Stanfield, CEO Metanoia CDC, 2005 Reynolds Ave. North Charleston, SC 29405.

Programs

Leadership Development, Affordable Housing Development, Economic Development,

Markets Served

Southern North Charleston with an emphasis on the Chicora/Cherokee neighborhood. Residents who are at or below 80% of area median income.

Units Produced

Homes (new and rehabilitated). Owner occupied home rehabilitations.

Beneficiaries

Families who are homebuyers, individuals in the HUB Business training academy, families of students in Metanoia's Youth Leadership Development Programs.

Impacts

5 rehabilitated homes since 2005. A new school is now slated to be built for Chicora Elementary after Chicora was threatened to close. Chicora Elementary has received national recognition for the amount of change that has occurred in since the Young Leaders Program has been in effect. Neighborhood has been rezoned to more homeowner friendly single family zoning. Metanoia has led after school and summer programming for the past four years.

www.pushingforward.org

Mt. Pleasant Workforce Housing

Contact

Amy Boyd, Committee Chair
P.O. Box 1990 Ben Sawyer Boulevard, Suite B
Mount Pleasant, SC 29465
(843) 881-2823 amy@eastcooperhabitat.org

Bio

See contact information.

Programs

N/A

Markets Served

120% of AMI and below.

Units Produced

N/A

Beneficiaries

Citizens of Mt. Pleasant.

Impacts

Newly developed committee.

Nehemiah Community Revitalization Corporation

Contact

Tom Faulkner, Executive Director

P.O. Box 8958

Greenville, SC 29604

(864) 235-0534 arisebld@nehemiahcrc.org

Bio

President, Nehemiah Community Revitalization Corporation. BA from UVA; MA in Urban Studies from U. of Chicago; MBA from Furman/Clemson; and am Dmin-C (candidate) from Erskine Theological Seminary. Nehemiah is involved in all aspects of affordable housing and neighborhood revitalization. We are moving into economic development initiatives.

Programs

Development services. Consultant services. Creation of support services Collaborative.

Markets Served

All of South Carolina.

Units Produced

Transitional, apartments, single family homes for sale, special needs housing, group homes.

Beneficiaries

Primarily people making 50% and below the median income of their community.

Impacts

Since 1993, we have built over 1,000 housing units.

www.nehemiahcrc.org

North Charleston Housing Authority

Contact

George L. Saldana, Executive Director

P.O. Box 70987

North Charleston, SC 29415

(843) 747-1793 gsaldana@nchash

Bio

Programs

Housing

Markets Served

Below 80% median income

Units Produced

Public Housing and Section 8

Beneficiaries

Low and Moderate income families

Impacts

Housing for Low and Moderate income families

www.nchashhousingauthority.com

Operation Home

Contact

Elaine Faithful, Executive Director
1145 Six Mile
Mount Pleasant, SC 29466
(843) 853-3211 belainefaitful@operationhome.org

Bio

Todd and Emily Abedon are co-founders of Operation Home, a local, grassroots non-profit that provides safety, handicapped-access and dignity to disabled and disadvantaged residents of the Greater Charleston Tri-country. Todd is also on the Mayor's Council on Homelessness and Affordable Housing

Programs

Emergency home repairs including roofs, wheelchair ramps, safety and handicapped-accessibility projects, heat and air conditioner repairs. Beds and dressers.

Markets Served

Disabled and disadvantaged residents of the Greater Charleston Tri-country. Operation Home is particularly called upon by neighbors living on heirs property, families with no legal access to government repair grants and ineligible for most other non-profit programs.

Units Produced

Operation Home enables people to stay in their own homes.

Beneficiaries

Poor and working-class families across Charleston, Berkeley and Dorchester counties, disadvantaged seniors and handicapped residents of all ages. Heirs property residents.

Impacts

Homelessness prevention and enormous improvements in independent living, safety and dignity at home.

www.operationhome.org

Pastor's Inc.

Contact

Orlando Newkirk, Executive Director
81 Columbus Street
Charleston, SC 29403
(843) 607-9191 onewkirk@pastors-cdc.org

Bio

Programs

Markets Served

Units Produced

Beneficiaries

Impacts

www.pastors-cdc.org

Sea Island Habitat for Humanity

Contact

Chuck Swenson, Executive Director
3487 McGill Court
Johns Island, SC 29455
(843) 768-0998 chuck@seaislandhabitat.org

Bio

Programs

Markets Served

Units Produced

Beneficiaries

Impacts

www.seaislandhabitat.org

TCG North Charleston

Contact

David LaRoe, Project Manager
3346 Rivers Avenue, Suite C
North Charleston, SC 29405
(843) 529-9797 laroe@tcgdevelopment.com

Bio

David R. LaRoe, Sr. Development/Construction Manager, TCG Development Services, LLC, (843) 747-5430 ext. 212, Fax: (843) 746-9218, Mobile: (843) 906-3939

Programs

TCGD is a full service affordable housing developer, specializing in working with local Housing Authorities and Cities.

Markets Served

TCGD is a national developer currently developing varied affordable projects in twelve cities. In the Southeast we are in Charlotte, Greenville, North Charleston, Spartanburg, and Winston Salem.

Units Produced

Affordable homeownership; LIHTC, Senior and Family; and market rate.

Beneficiaries

Generally we work with City Housing Authorities to help them provide quality, affordable housing stock.

Impacts

In North Charleston alone we have/are developing over 700 new units of affordable housing.

www.tcgdevelopment.com

Trident United Way

Contact

Chris Kerrigan, President

P.O. Box 63305

North Charleston, SC 29419

(843) 740-9000 ckerrigan@tuw.org

Bio

Programs

Markets Served

Units Produced

Beneficiaries

Impacts

www.tuw.org

Trident Urban League

Contact

George Bresnihan, Housing Counselor

476 E Meeting Street

Charleston, SC 29403

(843) 965-4037 bressr@aol.com

Bio

Programs

Markets Served

Units Produced

Beneficiaries

Impacts

United Methodist Relief Center

Contact

Pat Goss, Executive Director
690 Coleman Boulevard
Mount Pleasant, SC 29464
(843) 884-4860 patgoss@umrc.org

Bio

Pat Goss, founding executive director of United Methodist Relief Center, has developed and operated a successful housing program utilizing grant funding, donations, and a broad local and out-of-state volunteer labor base. Ms. Goss is a licensed residential contractor. She oversees an administrative staff of six and construction staff of seven.

Programs

Owner Occupied Rehabilitation: UMRC's flagship program, in which very low income persons (50% of the median income and below) living within the rural communities of Berkeley, Charleston, and Dorchester Counties are provided with assistance to repair or replace their substandard housing. Houses on the Move: The ultimate in recycling is the creation of the Houses on the Move project. Since 1997, homeowners have donated over sixty one (61) houses to be relocated for program use. Elderly Transportable (ET) Cottages: ET cottages are stick-built houses on recycled mobile home frames and are an economical, practical and innovative approach to replacing substandard housing for elderly homeowners.

Markets Served

Rural Communities in Charleston, Berkeley, Dorchester and Georgetown Counties

Units Produced

We have a very small Home Ownership component our greatest efforts are owner occupied rehabilitation

Beneficiaries

Very low income rural families living in substandard housing 85% of those served are at or below 30% of ami

Impacts

We serve a very underserved segment of communities, we enable elderly to live out their

www.umrc.org

Urban Land Institute

Contact

Paige King, Coordinator
1360 Truxton Street
North Charleston, SC 29405
(843) 303-4095 coordinator@southcarolina.uli.org

Bio

Same as contact info

Programs

We are committed to bringing together leaders from across the fields of real estate and land use policy to exchange best practices and serve community needs. We host both regional and statewide conferences with local and national expert on issues of urbanization, conservation, land use, capital formation, and sustainable development.

Markets Served

As the preeminent, multidisciplinary real estate forum, ULI facilitates the open exchange of ideas, information and experience among local and national industry leaders and policy makers to creating better places. Our members are comprised of the entire s

Units Produced

N/A.

Beneficiaries

Our mission is to provide leadership in the responsible use of land and in creating and sustaining thriving communities worldwide.

Impacts

We are committee to advancing land use policies and design practices that respect the uniqueness of both built and natural environment.

www.southcarolina.uli.org

Waccamaw Council of Governments

Contact

Sarah Smith, CD Director
1230 Highmarket Street
Georgetown, SC 29440
(843) 546-8502 ssmith@wrcog.com

Bio

Sarah Smith, Community Development Director, Master in Public Administration; Waccamaw Regional Council of Governments, 1996-2007; City of Greenville Community Development Department, 1994-1996; Appalachian COG Community Development Department, 1992-1994

Programs

Grant Writing and Administration for Local Governments in the Waccamaw Region; Administrator of Waccamaw HOME Consortium

Markets Served

Low to moderate income persons

Units Produced

Housing Rehabilitation, Homeownership and Rental

Beneficiaries

Low to moderate income families mostly 50% or below AMI

Impacts

Increased affordable housing stock

www.wrcog.com

211

Contact

Cathy Scaramella, CIRS CRS - 2-1-1 Community Resource Manager
Trident United Way
PO Box 63305
North Charleston, SC 29419
(843) 566-7189 211resources@tuw.org

Bio

Programs

General counseling and crisis intervention (on any issue) over the telephone with trained volunteers. Information and referral to over 1400 agencies and/or services in Berkeley, Charleston and Dorchester counties. Support Group for Survivors of Suicide (SOS) offered. Volunteer training held three times a year. TeenLine is also offered as a part of 2-1-1 Hotline.

Markets Served

Anyone

Units Produced

Beneficiaries

Impacts

www.211help.org

DEFINITION OF TERMS

A primary factor in housing affordability is household income. In the U.S., households are commonly defined in terms of the amount of income they earn relative to 100% of the Area Median Income. AMI figures are calculated annually based on a survey of comparably-sized households within geographic ranges, defined by the US Office of Management and Budget. For housing policy purposes, households are categorized as follows:

- Moderate income households earn between 80-120% of AMI.
- Low income households earn between 50-80% AMI.
- Very low income households earn no more than 50% AMI.

Note that localities can adapt these income limits when administering local housing programs; however, federal programs must adhere to the definitions above.

AFFORDABLE HOUSING

The generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual income on housing. Housing costs considered in this guideline generally include taxes and insurance for owners, and sometimes include utility costs. When the monthly carrying costs of a home exceed 30-35% of household income, then the housing is considered unaffordable for that household. An estimated 12 million renter and homeowner households now pay more than 50 percent of their annual incomes for housing, and a family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States.

Source: <http://www.hud.gov/offices/cpd/affordablehousing/>

LOW INCOME HOUSING

Definition based on family income as a percentage of the median income for the area. There may be more than one definition. For purposes of the low-income housing tax credit, low income is defined as family income not more than 60% of the area median by family size for a family of four or 50% of area median income for very low-income families.

Source: <http://www.uvhc.org/glossary.html>

WORKFORCE HOUSING

Workforce housing is still a fluid term. In recent years it has come to mean the gap facing those who earn too much to qualify for affordable housing subsidies, but not enough to afford a home or an apartment. The National Housing Conference, among the first to identify the issue in the late 1990s, defines workforce housing as housing for those with at least one full-time worker who earns between minimum wage and the amount needed to afford to live in the area.

Workforce housing connotes single-family detached homes, rental apartments, condominiums, co-ops and shared housing that workforce families can afford. Workforce housing is intended to appeal to key members of the workforce such as police officers, teachers, nurses and medical technicians, office workers, etc., whom we think of as "the backbone of any successful community" (Lisa Arthur, Miami Herald, June 6, 2006). Workforce families are generally younger and often include or plan to include children. Most appropriately, workforce housing is located in or near employment centers (as opposed to distant suburbs) and is sometimes cited as one antidote to urban sprawl.

Source: American Planning Association
<http://www.planning.org/affordablereader/planning/workforce1104.htm>
<http://www.hud.gov/offices/cpd/affordablehousing/>

BALANCED HOUSING

A balanced, comprehensive housing policy requires pulling a variety of levers simultaneously to address the broad range of housing needs and challenges facing low- and moderate income families. This means ensuring that both rental housing and homeownership opportunities are 1) available, decent and safe, and 2) affordable to all families regardless of income.

A balanced housing policy means ensuring that both rental housing and homeownership become synonymous with economic security, safe and stable communities, access to quality jobs, schools and services, and wealth building. In other words, they both contribute to achieving the American Dream.

A balanced housing policy means redefining "homeownership" so that all kinds of housing options are considered "homes," and "ownership" is not just about property deeds and mortgage payments, but about having pride in one's home, whether rented or owned.

Source: National Low Income Housing Coalition
<http://www.nlihc.org/doc/housingmyths.pdf>

BARRIERS

WHAT DEVELOPMENT CHALLENGES AND/OR BARRIERS DO YOU FACE IN PRODUCING AFFORDABLE HOUSING?

- Municipal government approval time frames/impact fees, land and current construction cost
- High land costs, high impact fees (water, sewer, DHEC, etc.), and the required infrastructure in areas with vacant land; soaring insurance costs; tremendous upfront costs required during pre-development stages of a project (geotechnical, architectural, civil engineering, environmental testing, appraisals, market studies, etc.)
- Keeping the cost down, finding contractors who are willing to build homes that will be affordable.
- Finding affordable land, dealing with requirements (permitting, water/sewage fees, etc).
- We have learned from our members that density restrictions and impact fees are obstacles building affordable housing. Also public awareness and education of what is affordable and the need for "workforce housing"
- Impact Fees are getting very high in areas. Land cost. Construction costs have increased significantly in the last few years. Along the Coastal regions, and up to 20 miles inland, we are facing tremendous pressure because of the cost of insurance. It is running 4 to 6 times higher than other areas.
- Two challenges: 1) availability and affordability of land and 2) cost of home production. The former is by far the most problematic. Today, even when a person will donate a lot at the appraised value, that value is now too expensive for us – it would blow our costs and make the home unaffordable for our families.
- Cost and availability of land; cost, complexity, and time delays in completing infrastructure
- Many local zoning ordinances make it difficult for developers to build mixed housing and/or dependencies in residential neighborhoods. Also, conventional development results in sprawling development far away from job centers. Therefore, the people who can only afford to live far out have to add the cost of transportation into their cost of housing because they are forced to drive to their place of employment.
- The most significant challenge is lack of affordable land on which to build. With developers taking up huge swaths of land and land prices soaring, we must continually seek new ways of obtaining land. Another barrier is financial.
- Finding affordable land
- High cost of land on the peninsula and rehab costs make it difficult to produce a product available to the low to moderate income buyer.
- Poor credit scores, Limited income, Limited cash on hand, Lack of affordable housing, Education
- Cost of land and also regulatory review process adds to cost.
- The cost of developing affordable housing is becoming more and more expensive every year. Finding sources to cover the gap in financing these projects is also more difficult as the gap grows larger. Other challenges include NIMBY and local development regulations that delay development and raise costs. This problem is different in each municipality.
- Biggest challenge is lack of predevelopment funding for projects
- The high cost of real estate in the Lowcountry, especially in areas convenient to public transportations and services that low income people need
- The inability of many homeless people, especially those who are disabled, to pay rent in "affordable" housing units
- Acquisition of inexpensive land with water and sewer, zoning regulations, pre-development funding and operating cost.
- A lack of uniform policies on the need and importance for affordable housing for the region creates a variety of barriers that impede on the ability for increased

production. Administrative process delays, redevelopment/infill restrictions, building & housing codes, NIMBYism, state, local, & historic development rules, impact fees, tax policies, planning & growth restrictions, and land development restrictions impede on such production. Lack of significant financial resources for housing production.

- The price of land in the lowcountry.
- We do not produce affordable housing; we provide assistance to heirs' property owners seeking to obtain "clear" title, without which they cannot obtain a mortgage.
- NIMBYism, lack of commitment by local government, construction costs, expensive review processes, no priority for workforce and special needs housing
- Finance
- We face a crisis of local residents living in insufficient housing, with no eligibility for most affordable-housing programs.
- Securing affordable housing, battling endless delays in securing all types of government permissions to build.
- Construction cost increases, Insurance premiums, utility fees and taxes are making affordable housing a difficult process.
- Funding or the lack there of -Heirs Property—Mobile Homes – Permitting- Ever changing rules and regulations from government funding sources (mostly the state) Cost of land, cost of infrastructure (ie water and sewer)
- Land costs, heirs property
- Lack of state laws supportive of local government efforts to encourage affordable housing

SOLUTIONS

WHAT ARE SOME POSSIBLE SOLUTIONS TO THE BARRIERS AND CHALLENGES THAT YOU FACE IN PRODUCING AFFORDABLE HOUSING?

- increase in density, improved approval times
- Extension of public water and sewer to areas throughout Charleston County, reduction of impact fees, moderating insurance costs
- Working with City and County to offer discounts on impact fees, permits and
- To make property going for tax sale available to nonprofits and give assistance with permitting process to encourage the building of affordable housing.
- Increased density allowed through zoning change, waive sewer impact fees for "workforce housing" development, educating elected officials and public on the issue
- Finding some help with insurance. Finding other sources to help bridge the Gap - grants, permit cost relief, tap fee cost relief, tax abatements, land donation from cities, etc.
- Dedicated funds that can go toward land purchases, including no restrictions on price (if we have to buy above the appraised value, so be it).
- Donated or subsidized land, more favorable tax treatment for land donations, concurrent infrastructure approvals (instead of the current sequential), and a staff person to "walk through" the required approvals
- We support changes that reduce barriers to affordable housing without increasing the price of housing for others.
- The creation of better zoning codes that facilitate more housing and transportation choices, as well as building economic centers closer to residential development.
- Advocacy could help in reducing impact fees i.e. the town/county could waive \$2000+ in sewer and water hook-up fees for affordable housing projects. Governments could be proactive in passing unused county land or areas in need of revitalization to Habitat. For example, in Jacksonville, FL and Rochester, NY partnered with Habitat: the city took abandoned slum areas, demolished buildings, cleaned up existing infrastructure and gave the land to Habitat for Humanity which built whole communities of safe, decent homes. Counties could encourage developers to donate a portion of each development to affordable housing, just like they encourage green space. Town/county could waive or reduce building permit fees.
- Working with town and county governments to have them help us find land and make building affordable housing more possible.
- Reduced fees from government agencies. More funding available to producers of affordable housing.
- Informing the public of the resources available to them in the community. Such as Free homebuyer counseling, down payment grants, credit counseling.
- Land banking and streamlining process of development when a project is clearly affordable housing.
- I wish I knew.
- Have State Housing Finance Authority set aside some of their \$19 million dollars in unallocated reserves for this purpose Have SC Dept of Commerce set aside some of the \$30 million dollars in Coordinating Council funds to support predevelopment needs of non-profits creating jobs in distressed communities
- More rent subsidies
- Better paying jobs
- Land bank for non-profits or even a listing of available land for sale, special legislation to assist in the reduction of governmental regulations and the willingness of local governments to get involved.
- Create a Balanced Housing Policy that encourages affordable housing production in all developments. Local governments could implement some of the following solutions to reduce barriers to production: expedited

permitting for projects with a significant number of affordable housing, encourage mixed-use/mixed-income zoning, increased density, flexible development standards and reduction/waiver of impact fees; utilizing local comprehensive plans and zoning ordinances to clearly define land use policies that encourage and entice developers to create affordable housing through implementing a variety of incentives to include increasing permitted densities in appropriate areas, tying voluntary inclusionary zoning with tax incentives, and/or establishing a payment in lieu of or an affordable housing set-aside in every subdivision.

- More coordination between municipalities to get fees for services down. Inclusionary zoning laws to be adopted by local municipalities. Financing and building construction projects at affordable rates.
- Access to governmental benefits and funding may be restricted due to lack of clear title. We seek to remedy this by educating the public, local and regional governmental agencies, private funders and housing resources.
- Recognize that it is critical to a community's health that resident households live in a decent, safe, sanitary home that is accessible to their jobs.
- Housing Trust Fund
- More people understanding the crisis and becoming involved in its solution. More units are no doubt needed, but we need to look where people are living now as well, and invest in improving their shelters. Ongoing maintenance for the homes of Charleston's poor, elderly and mentally and physically disabled must be part of this community's sustainable housing practices.
- Guarantee accelerated approvals from affordable housing trust
- I'd like to see if the State's Reserve Fund could provide Insurance for LIHTC properties. This would probably require legislative action. They currently provide insurance for housing authorities.
- Provide funds for families living on Heirs Property and/or mobile homes; For government agencies to think out side of the box if and when an innovative idea is working; Inconsistent rules-Certainly we want to provide safe housing but requiring costly cosmetic items seems unreasonable

- Land trusts, land banking, trust funds
- State laws allowing/mandating inclusionary zoning

RESOURCES

WHAT RESOURCES DO YOU FEEL ARE MOST NEEDED TO ADDRESS THE BARRIERS AND CHALLENGES YOU FACE IN PRODUCING AFFORDABLE HOUSING?

- Improved dialogue between all parties
- Money, reasonably priced land with infrastructure (sewer and water).
- Understanding of zoning, city and county officials in nonprofit and for profit developers to address affordable housing.
- Current statistics on the region and educated individuals serving on town and city councils.
- Funds/resources/waivers to fill the gaps in the increasingly high costs.
- More money toward land and land preparation. Cities need to focus more on this and less on monies for the actual cost of home production (i.e. can get house sponsors).
- Advocacy including a unified voice in the community
- Planning expertise and an incentive for change.
- In general, to create more affordable housing units, developers need significant incentives and potential residents need permanent sources of rent subsidies.
- Personnel (paid or volunteer) to advocate, to help people understand the many benefits of supporting affordable housing initiatives. Also, funds to purchase land if we can't get it donated.
- Working with developers to have them set aside land for affordable housing each time they build.
- Need help in identifying potential buyers.
- Funding, more affordable housing stock and builders willing to provide this need.
- Land and will of elected officials to make affordable housing a priority.
- Money. Without additional financial resources we will not be able to meet our development costs. There have to be more resources.
- "more funding for rent subsidies and job training
- More funding for prevention of homeless for people who are precariously housed
- Local units of governments continue to support our local housing trust, include non-profits on planning and zoning boards, and provide incentives to those providing affordable housing (for-profit and non-profit agencies)
- Education on the need for affordable housing, public policy that supports the creation of affordable housing, and the provision of a dedicated recurring funding source for the development of affordable housing.
- Better coordination of housing providers and leveraging of resources.
- Infusion of creative, less restrictive, funding streams and the creation of legislation that protects heirs' property.
- We have experience with most of the funding sources available today for affordable housing initiatives.
- Money, commitment with follow-through, a broad-reaching plan that speaks honestly about poverty and inadequate housing, contractors with big hearts.
- Active support of local governments, broad support for affordable housing by business
- Communication that is dialogue between those who provide services and those who fund/inspect; clear understanding and a desire to assist those in untenable living circumstances; accurate statistical information for rural communities that identifies the state of the housing and other pervasive problems that condemn families to a lifetime of poverty
- Inclusionary zoning, support of local government

POLICY

WHAT AFFORDABLE HOUSING POLICY INITIATIVES HAS YOUR AGENCY UNDERTAKEN?

- None in the past couple of years.
- Member of the First Nonprofit Congress in Washington
- Try to stay informed and support Agencies that seek to find solutions.
- Developing the rehabilitation program not only addresses a demand locally but is recognition that in 2-3 years we will lack the land to do 100% new construction. Rehab enables us to keep helping the community.
- We have added an advocacy committee to our board of directors
- Primarily initiatives at the national level through our parent organization, the National Association of REALTORS (R).
- The only one related to affordable housing would be our creation of the Center for Heirs' Property Preservation.
- We have worked with Charleston County to help them develop their Comp Plan and Zoning Ordinance. We supported the City of Charleston's efforts to pass the Neighborhood District and the Gathering Place District. We are also working on many bills in Columbia that would result in better land use policy making at the local level.
- Partnered with Town of Summerville, CSU and builders to completed Project Phoenix, a neighborhood revitalization project in the Brownsville Community: One dilapidated house torn down, three families moved into safe and decent homes. Spoke with CPW about waiving impact fees, and was turned down.
- Membership on affordable housing planning committee of Mt. Pleasant.
- Interest in playing a role in affordable housing continues. Currently interested in partnering with other non-profits to provide some funding and technical expertise for restoring old houses.
- Expanding our vision to create all types of housing so there is more choice of unit, rental rate and geographic location.
- City of Charleston Zoning Task Force to reduce zoning requirements for affordable housing projects which meet a certain definition.
- Creation of local housing trust, CDBG funding allocation, proper levels of funding of the local public housing authorities and local funding of affordable housing.
- Increased funding available through the implementation of a local housing trust fund; Reduction of water/sewer impact fees through the Charleston Water Incentive Program; Increase awareness for the need for affordable housing by working with local government entities to prioritize affordable housing; Continued work with area governments and affordable housing developers to identify solutions to the barriers that impede on their ability to encourage and entice affordable housing production in the region.
- We have led a successful campaign to have our own neighborhood rezoned to primarily single family residential. We have also led a successful fight to keep our local elementary school located in the community. Supports local, state and national organizations that do advocacy work.
- Creation of a Housing Task Force, which is examining possible solutions for heirs' property owners to access mortgages and governmental funding for rehabilitating their homes.
- We advocated SC Housing Trust Fund passage, now local HTF enabling legislation, and last year use of income approach for taxation of Section 42 properties. We supported predatory lending legislation and are now concerned about payday lending and 2-28 mortgage loans.
- Support all initiatives on Affordable Housing
- Supporting this meeting
- Raising awareness of the deplorable living conditions in rural communities and promoting understanding of how housing conditions affect a family's ability to have hope and aspirations for a better future. While we are really not actively imitating

- Examine land use issues, impartially report findings, and convene forums to find solutions to complex land use problems, collaborating with industry and stakeholder groups worldwide
- Housing rehabilitation in Georgetown County
- Supporting legislation that supports affordable housing initiatives.

ADVOCACY

DOES YOUR AGENCY ENGAGE IN ADVOCACY? IF YES, HOW? IF NO, WHY NOT?

- No, due to federal restrictions against lobbying.
- No-not at this point in time
- No.
- Communication with representatives to let them know their perspective on HUD funding, affordable housing, etc.
- Yes, by supporting Advocacy groups.
- Yes. We meet with City staffers and mayors on new ideas. I chair the Mayor's Council on Homelessness and Affordable Housing and participate in any forum where new ideas will likely be discussed.
- Yes, but it is just in its infancy.
- Yes -- we have a very active legislative group which advocates and lobbies for property rights issues at the state, local and national levels
- We educate donors – subtly – about various charitable needs, including affordable housing
- Yes, we encourage our membership to lobby the legislature and local governments about local and state planning issues.
- We advocate for the needs of our individual clients.
- A limited amount due to lack of time, staff personnel and volunteers. Attend occasional Chamber of Commerce events; town/county council meetings; keep in touch with town council members.
- Following legislation and informing community to support it.
- Performs advocacy for affordable housing on a limited basis; sit on the Mayor's Council for Homelessness and Affordable Housing and previously served on the Charleston Housing Trust Board. Public's perception of definition of affordable housing needs to be clarified to include work force housing.
- Always been a voice in the community. Staff is often found lobbying at the State House on a variety of issues.
- We try to advocate in DC and with our South Carolina legislature through state and national industry organizations.
- When we have time.
- Not lately
- Not enough of it. It should be part of our mission, but with only 1 half-time staff position, it's hard to find time.
- Yes. Even with limited staff, we recognize the importance and provide support to the efforts of local, state, and national coalitions and organizations.
- Yes, through membership and participation in state and local public policy committees and through direct engagement with state and local elected officials.
- Yes, our board identifies at least one annual issue for advocacy that will aid our community. We have been vocal proponents of mixed income housing this year with local for profit developers who are developing housing close to our neighborhood.
- No, this agency only educates and informs heirs' property owners, the community at large, attorneys, and policymakers.
- Yes, but it is challenging due to the demands of the development business.
- Yes, support advocacy groups
- Advocacy or individual clients in untenable situations, for instance, contacting Section Eight for a critically-ill woman whose landlord refused to make repairs.
- Yes. Mostly with the Charleston city and county staff and officials
- Being located in close proximity to the Nation's Capital, we participate in lobbying and advocacy.
- We address problems one family at a time through referrals, initiating and assisting individuals to become connected with services that are need to break the cycle of poverty and/or obtaining assistance with basic needs.
- Advocates for affordable housing to local governments

LOBBYING

WHAT DO YOU THINK OF WHEN YOU HEAR THE WORD "LOBBY", SPECIFICALLY IN REFERENCE TO AFFORDABLE HOUSING?

- Subsidized housing
- Making it easier to have development projects approved and funding while changing people's attitudes toward NIMBY and the changing face of affordable housing.
- Efforts to address and preserve funds for affordable housing
- Necessary, expensive, difficult for affordable housing groups to do much.
- Individuals or groups seeking change to policy by working with government agencies.
- I'd use the word advocacy at all times – lobbying is a loaded term
- Tell the story often and to the right people
- While I know the connotation is general negative, our first hand experience with lobbying is extremely positive. It's an effective means for sharing constituent concerns with those elected officials who have been given the responsibility and power to make change.
- "Educating legislators about the imperative of local, state, regional & national attention to the imperative of providing affordable housing.
- I think lobbying is a necessary tool to use to educate our elected officials about the need for and ways to achieve more affordable housing in our region.
- Having advocates working the "halls government" to make decent shelter a matter of conscience and action.
- Great idea for affordable housing – large organizations such as the SCC for AH.
- Talking with legislators and council members about the need for funding or special breaks for affordable housing.
- Realtors or Home Builders. Those with clout.
- I don't see it as a negative word, but more like advocacy. If we are committed to increasing the stock of affordable housing for very low to low-income people then governments need to do more to eliminate financial barriers.
- Mayor's Council on Homeless in Charleston leading effort to create state Housing Trust Fund
- I think of providing information and "case statements" to legislators and building relationships so that information is well received
- Two things, as a local non-profit with affordable housing as its primary mission 1) we are responsible to inform and educate local decision makers of the importance of affordable housing and issues that affordable housing providers face day to day and 2) to have a designated voice telling our story.
- A collective of voices united with a singular mission to urge local municipalities to develop a comprehensive plan that supports the ongoing creation of affordable housing and a dedicated recurring funding source for the production of affordable housing in the Lowcountry.
- Providing good information to legislators, and making them aware of the potential solutions to crises in affordable housing.
- Lobbying is often thought to be a "dirty" word and is the implementation of this activity is restricted/limited by the IRS for nonprofits. What we have discovered works best for us is to educate because often persons drafting laws may not be as knowledgeable about an issue.
- I think that someone is recognizing that too many people do not appreciate the critical contribution affordable housing makes to South Carolina.
- Someone who is advocating for a group that has no voice on Capital Hill or City Hall
- Government officials need to understand that their constituents are in need. If lobbying helps get that word across and increase funding to agencies create affordable housing, it would seem to be important.

- Effective policy advocacy in the public sector
- Educating legislatures and particularly their staffs on affordable issues and why it is in their best interest to assist in the effort to provide quality, affordable housing.
- Informing elected officials of a problem and encouraging (demanding politely) that they work to find solutions that alleviate the problem. If the problems are stubbornly pervasive enlisting their active support to seek and implement solutions that truly are a long term remedy and not a band aid
- Primarily, requests for public funding for low income housing.

REGIONAL CRISIS

DO YOU SEE AFFORDABLE HOUSING AS A REGIONAL ISSUE/CRISIS?

- As an issue.
- YES. Most definitely. It is no longer a “low income problem”—the moderate and middle income families can no longer afford to purchase a home.
- Absolutely.
- National issue - we need to be clearer on the definition of affordable housing.
- Yes, especially along the coastal regions. It is probably going to become prohibitive due to insurance costs.
- It is a regional issue because affordability is a problem in every community of the Tri-County Metro Area. But solutions are not always best sought at this level since nonprofits have to recognize that governmental fragmentation means that you have to meet with different mayors and design programs that fit each municipality. Charleston is a big metro area made up of lots of little towns and advocacy at the little town level can be very successful. The low rate of return of the work of the COG is an example of where metro area solutions are rarely feasible – not that you should not try, just that both levels needs to be worked simultaneously.
- It is a national issue, a regional issue and a local issue.
- Yes, I believe that affordable housing is a regional issue that needs to be evaluated along with transportation options, the location of jobs and the availability of mixed housing choices.
- Yes and growing everyday as land prices soar.
- It is a crisis, especially as land and home costs rise at such a rapid rate. Insurance issues also driving the crisis.
- Yes, homeownership in the Charleston area is not possible today for low- to moderate- income families.
- Affordable housing, like most issues affecting poor people, is an invisible crisis.
- It absolutely should be. The challenge is educating people who should be involved about the need. In our recent homeless count, we had officials (law enforcement) or service providers (Department of Social Services) in at least two of our rural counties stated that their county had no homeless people.
- Certainly, as the entire region is experiencing this wonderful growth, the cost of housing increases in a disproportionate rate to the income levels. This change is felt more at the levels of the wage earners who comprise the group between 60% and 120% of the Area Median Income. This leaves a huge burden to afford the basic needs, i.e. housing, utilities, transportation etc.
- We must address the production of a balanced housing market in the Lowcountry NOW in order to sustain our quality of life for tomorrow.
- Affordable housing is a common denominator for many of the critical quality of life issues facing the tri-county region:
- Transportation – Location is perhaps the single most important factor in determining where one chooses to live, however proximity to employment, family or school are often abandoned when there is a mismatch between supply of and demand for affordably priced housing in any given community resulting in increased commuting times between home and work or school. An effective regional transportation plan must address the growing distance between where the citizens of the Lowcountry work and where they can afford to live.
- Economic Development – The region’s ability to attract and expand quality business, industry, and jobs is intricately tied to its ability to provide and maintain a highly qualified workforce which is extremely difficult given the rapidly rising out-migration of recent Lowcountry college graduates to places like Atlanta, Charlotte, and Birmingham where incomes are greater and the cost of housing is less. An effective regional economic development plan must address the gap between the availability of housing in the Lowcountry

that the workforce can afford and the salaries that will be paid by companies that are being courted.

- Hospitality and Retail - The hospitality and retail sectors are multi-billion dollar industries in the Lowcountry, employing thousands of workers who simply cannot afford to live where they work. As one of the region's key economic engines, it is critical that we ensure the availability of affordably priced housing for these vital members of the region's workforce.
 - Education - A home can be directly and indirectly responsible for educational achievement in children, their stability, their development, and their future. Studies suggest that greater investment in owned property leads to a better environment that supports cognitive and emotional development in a child. If education truly does begin at home, then we as a community have an obligation to ensure that every child has access to safe, decent, and affordable housing.
 - Environment - A balanced housing market promotes healthy and livable communities by encouraging responsible land use and promoting the production of all types of housing. Our regional public policies should aim to balance high-density, mixed-use designs with low-density development, while reducing growth pressures on agricultural lands and open or undeveloped spaces.
 - Growth Management - An affordable home is a means to family success and neighborhood stability, and a key component of social and economical development for the region. We must adopt a growth management ethic that seeks to preserve public goods, improve social equity and minimize adverse impacts of development while still accommodating new housing and economic growth. We must take proactive measures to guarantee housing affordability by including provisions for affordable housing in our local and regional comprehensive plans.
 - Yes. It is a statewide crisis. One in six homes are manufactured homes. Too many households pay more than 30% of their income for rent and utilities.
 - Absolutely a crisis: Not just affordable housing but adequate housing.
 - Absolutely.
- Housing is a national crisis unless you are the family attempting to survive either in a homeless shelter or in a home so substandard as to be unfit for human habitation, then it truly becomes a personal issue. South Carolina has long ignored the invisible folks eking out an existence at the end of some dirt road. While housing in cities is recognized as major problems the invisible folk just continue to exist with status quo with little hope that anyone will recognize their plight.
 - Yes, affordable housing is a major regional issue!!
 - Yes, absolutely