

## Charleston County Housing Steering Committee Recommendation

Chair Sass and Members of Council,

The Charleston County Housing Steering Committee has appreciated the opportunity to help guide how the County and our neighboring communities address housing affordability and attainability. There truly is not a one-size-fits-all approach and this plan is full of implementation strategies to pick away at this complex issue.

Our committee began working exactly a year ago. We have examined our local policies and procedures, and we took a look at other markets and how they have addressed the issue. We feel strongly that these recommendations can begin to lay the groundwork for how the County and our region can tackle our housing issues.

The first recommendation is the creation of a standing Advisory Committee to assist the Council in future housing-related policies. As we began this process, the Greenbelt Advisory Board (GAB) has been the model we sought to replicate. The GAB provides invaluable insight for the Council. They have the expertise to thoroughly evaluate projects, determine their merit, what resources are necessary, and provide counsel to the County.

An Advisory Committee is necessary as the County attempts to implement many of the recommendations being brought forward in the Housing Plan. Professional expertise is essential but equally important is the oversight an Advisory Committee can provide. As a necessary measure to ensure this Plan is a living-breathing document, an Advisory Committee should be the first order of business.

Once an Advisory Committee is in place, the County needs to take steps toward crafting an Action Plan. The Housing Plan is full of recommendations and sound policy proposals, but these recommendations are not in the form of action. In order to take the concepts from paper to the people, the County should begin the process of designing an Action Plan for the implementation of these strategies.

The first proposal for consideration is the need for a dedicated funding stream. This has been debated from every angle but without a dedicated funding stream, many of these recommendations cannot come to fruition.

The Housing Steering Committee recommends the creation of a revolving loan fund moving forward. The American Rescue Plan (ARPA) funds have been a great way to generate investment and show how a fund can work. However, these funds are one-time monies and they were given out without a payback system in place. In order for this fund to be sustainable, the County should ensure any future program have a revolving element. This not only safeguards against misuse but it also protects the taxpayers as this money comes back to the County for reinvestment in future projects.

The County wisely used the ARPA funds as a pilot program for a potential standing system. With a well-defined set of standards and scoring matrix in place, this could be the basis of how an Advisory Committee can evaluate projects. Having an open and transparent process is important anytime public funds are being utilized. The ARPA system was not without its growing pains but proved to be a successful model that can be built upon going forward.

As we have seen with the ARPA model, gap financing is the best way for the County to be involved in housing. Construction is a difficult, expensive and lengthy process that is too much for the County to take on. However, the County can play a role in collecting funds and passing those along to projects who need and deserve public support.

There are several ways the County can use gap financing to assist in our housing problems. As you have demonstrated, getting resources into the hands of developers with projects currently in the pipeline is the most expedient way to creating more affordable housing. Downpayment assistance, rental assistance programs, preservation and repairs of existing affordable housing are just a few of the ways gap financing can aid in a homeowner's success.

Monetary policies are not the only way the County can help drive down the cost of housing. Development timelines are a large contributor to the cost of housing. By creating systems in place within the government to reduce the amount of time it takes to permit a project to completion, can make the difference in the total cost.

Allowing for 3<sup>rd</sup> party review is just one example of ways to create efficiency when staffing resources are thin. All governments are facing the same issues in these departments. 3<sup>rd</sup> party review can be an easily achievable goal for this Council.

Zoning that encourages different types of housing is vitally important. A diverse and abundant housing supply works to create less pressure within the market and can stabilize submarkets. The County is currently reviewing our Comprehensive Plan at the 5-year mark, this is the opportune time to ensure our guiding documents provide a path towards a more diverse and affordable Charleston.

During the public comments, denser development is mentioned as a way to alleviate pressure on housing prices. Studies also find denser development is better solution to our inventory issues than sprawling developments. By limiting sprawl, we ease development out of sensitive and low-density areas, and have more resilient developments as well. Providing the zoning that incentives density can help create more affordable units.

Transit-Oriented Developments are occurring along the Rivers Corridor in anticipation of the Lowcountry Rapid Transit (LCRT) and soon to be Sam Rittenberg revitalization. "Missing Middle" is being adopted in Hanahan and other discussions on this style of zoning are happening in parts of our region. Various ADU policies exist throughout our region.

Ensuring the County is not only having these land use discussions internally but that these land use discussions take place among all municipalities. By having areas of symmetry in our zoning and building codes, the private sector can better plan and bring forward plans that do not require unnecessary delays.

A Regional Housing Authority (RHA) is identified as an area of need. Consolidating resources and pooling them together, is a way to build cohesion throughout the region and the administration of housing resources. A Regional Housing Authority has been championed by Rep. Jim Clyburn as well as members of our South Carolina Statehouse. It is worth examining how an RHA could exist in Charleston.

Training programs for non-profit and not-for-profit developers, education for developers and homeowners, tax and tax abatement programs, and heirs' properties and title assistance are just a few

of the technical ways the County can provide assistance. We encourage the County to dedicate staff and resources to providing these types of services to the community. By streamlining departments and eliminating redundancies, the County can best serve those in the affordable housing space.

While a great deal is being asked of and recommended to the Council, the Housing Steering Committee also recommends the business community and civic groups at-large must be challenged on many of these issues. There are various ways the private sector can work towards a more affordable Charleston. The private sector must engage if affordability is to be achieved.

This plan is the culmination of a year's worth of work from a dedicated group of individuals. We support the Charleston County Housing Our Future Plan and ask you accept our recommendations. Thank you for the opportunity to serve the Council and the citizens of Charleston County.

Josh Dix, Chair  
Charleston Trident Association of Realtors®

Nashonda Hunter, Vice-Chair  
Crisis Ministries

Lynn Bowley  
Charleston Habitat for Humanity

Duncan Cheney  
Metanoia

Joseph Dukes  
Community Loan Fund

Carol Jackson  
Former Charleston City Council

Craig Logan  
Charleston Metro Chamber of Commerce

Joe Porter  
East of the Cooper Habitat for Humanity

John Rhoden, Jr.  
Sea Island Habitat for Humanity

Bratton Riley  
Citibot

Henrietta Woodward  
Community First Land Trust