



CHARLESTON COUNTY Housing our Future

STAKEHOLDER ROUNDTABLES | Overview & Summary April

2022

OVERVIEW

In January, February, and March of 2022, the *Housing our Future* team held ten roundtable interviews with housing stakeholders in the region. The purpose of these discussions was to solicit diverse perspectives, ideas, and priorities of organizations that play a role in the provision of quality housing in the County.

Over 80 individuals representing more than 60 organizations participated in the roundtables. Participants represented a vast diversity of perspectives and roles in the housing ecosystem— social service organizations, faith leaders, developers, public sector organizations, advocates, lenders and financial institutions, large employers, economic development representatives, philanthropic entities, and more. The collective insight of these participants shed light on key challenges and opportunities that the *Housing our Future* process must address.

KEY THEMES & TAKEAWAYS

The following summary highlights key themes from the roundtable discussions, and illustrate the breadth and complexity of housing challenges in the Charleston County community. These themes and perspectives provide the foundation for future phases of the *Housing our Future* process, including the analysis and quantification of housing needs, and the creation of a housing strategy toolkit.

1. SHORTAGES IN SUPPLY NEEDED TO MEET DEMAND

In each of the ten conversations, the discussion touched on the shortage in quality housing supply, and different dimensions of that shortage.

- a. There is **a shortage of quality units across the affordability spectrum**. Shortages at higher ends of the spectrum put higher-income households in competition with moderate-income households, exacerbating shortages and burdens for low- and moderate-income families.
- b. This is **a regional issue**—affordability issues are spreading beyond Charleston County into Berkeley and Dorchester Counties.
- c. Some participants suggested that the **greatest needs are actually for extremely low-income households** (i.e., with incomes below 30% of area median income) **and for workforce households** (i.e., with incomes between 80% and 120% of area median income). Applicants for units dedicated for households with incomes

between 50% and 60% area median income are sometimes over or under income.

- d. Discussions also touched on major **barriers to expanding supply**. For example, land in developable areas is highly costly. There is also limited development capacity, and limited funds to support dedicated affordable housing development. NIMBYism (Not-In-My-Back-Yard) and its manifestations in community opposition, low density allowances, and lengthy entitlement processes were also frequently cited as barriers.

2. HOUSING & LIVABILITY

Many discussions touched on how housing affordability intersects with other key issues impacting livability.

- a. There is a significant **spatial mismatch between attainable housing and employment centers**. Going forward, transit and transportation have to be part of the housing conversation in the region. For example, the community has the opportunity to create and preserve attainable housing opportunities—both dedicated and “naturally occurring”—along the LCRT corridor. Entry-level for sale housing options are particularly rare in areas near employment centers.
- b. The risks of **flooding and sea-level rise** intersect directly with housing concerns. In many cases, it is the lowest-income communities that are most vulnerable to flooding, and building new housing that is resilient to these risks adds significant costs.

3. STABILITY & OPPORTUNITY

Discussions with many groups—including social service organizations and faith leaders—highlighted how the shortage of quality, stable, and affordable housing opportunities is a barrier to community wellbeing and economic opportunity.

- a. Many social service providers highlighted the **need to provide more transitional housing** that can catch people before they fall into a cycle of housing insecurity and homelessness.
- b. **Evictions** are a major threat to household wellbeing, and can initiate a cycle of instability and homelessness. There aren't sufficient funds or capacity to address the specific causes and consequences of eviction.
- c. There is a **racial disparity in homeownership** and intergenerational wealth that is deep and systemic. Helping people begin to prepare for homeownership far before they might be ready to purchase is a need (e.g., through individual development accounts, credit repair, savings, education, etc.)
- d. Participants highlighted concerns about **displacement** of low-income communities and communities of color associated with rapidly escalating costs and redevelopment in their communities, such as on the Low Country islands. Many long-term residents, for example, are under economic pressure to sell their homes to developers while they may not have quality alternatives for relocating within their existing neighborhoods/communities.
- e. There is a **strong need for owner-occupied rehab** in lower-income communities, but not near enough funds to meet that need.
- f. **Heirs property** can be a barrier both for existing owners—in participating in the gains of

property appreciation—and for future development.

4. SPECIFIC TOOLS & POLICY CONSIDERATIONS

Municipal and County governments in Charleston County already have many tools in place to support housing affordability; however, roundtable participants highlighted the need for additional incentives, tools, and supports such as:

- a. Strategies to **remove barriers to creating Missing Middle housing** (i.e., housing that is neither large multifamily nor single-family). For example, the ability to create relatively more affordable housing is essential “zoned out” in many parts of the community.
- b. Strategies for **maximizing the use of publicly-held land** to expand affordable housing opportunities.
 - c. Identifying more opportunities for ongoing **regional and inter-jurisdictional collaboration** on housing issues such as density, affordability, and zoning.
- d. Identifying how state, federal, and philanthropic sources could be better leveraged with local funds and policies.
- e. Community land trusts and other mechanisms that **lower barriers to homeownership** and help to preserve affordable homeownership opportunities in perpetuity.
- f. Better **alignment and coordination of application processes** across programs to help better leverage available resources.
- g. **Land acquisition and banking**—possibly spanning municipal/jurisdictional boundaries—to expand opportunities for the creation of affordable and mixed income housing.
- h. Expediting and right-sizing **regulatory processes** for affordable housing to help to mitigate project risk and reduce soft costs.

5. COMMUNITY EDUCATION & UNDERSTANDING

Roundtable participants identified several misperceptions or misunderstandings about housing in the broader community. Providing education on these issues during and after the *Housing our Future* process may help to build more unity around possible solutions.

- a. The broader community seems to be **uncertain about what exactly “affordable housing” includes and who it would serve**. For example, some in the community conflate the broader concept of affordability with public housing. It will be important to put a face and a story to different dimensions of the issue, and to illustrate examples of how affordable housing can co-exist perfectly in a community with other types of housing.
- b. Many community members are opposed to **density**, and do not appreciate its potential benefits (e.g., mitigating overall traffic, affordability, infrastructure, etc.).
- c. Communicating **the costs of not addressing the issue** is an important part of the conversation (e.g., the impacts of sprawl, the costs of homelessness on health systems and other services).
- d. Communicating the **actual experience of what it looks like to live on a low income** may help expand empathy among the community’s more affluent residents who are opposed to solutions that would expand attainability.