

## Chapter 3.6 Housing Element

### 3.6.1: OVERVIEW

Housing is included in the Comprehensive Plan to ensure policies are in place to promote safe and affordable housing in the County, providing opportunities for families of various demographic and economic backgrounds. As a desirable place to live, the demand for housing is high in Charleston County. Based on analysis of population and market forces the County estimates demand for approximately 42,000 new housing units by 2020. The incorporated municipalities are anticipated to capture approximately seventy-percent of this demand, resulting in demand for about 12,000 new homes in the unincorporated portions of the County by 2020. These trends also indicate that future demand for housing in the unincorporated areas will be primarily single-family.

#### **Purpose and Intent**

*Charleston County includes the housing element in the Comprehensive Plan in compliance with South Carolina State Law. Furthermore, the intent of this chapter is to promote a sufficient supply of a variety and type of housing with access to facilities and services\* and promote housing alternatives for low and moderate income households.\* The strategies for housing are meant to preserve existing housing stock and encourage community revitalization\* while promoting a supply of safe and structurally sound homes. To further enhance the quality of life of County residents, the strategies encourage attractive land uses that promote community identity\* and support a wide range of housing needs with particular importance on promoting diverse and affordable housing opportunities for seniors and special risk populations.\*\**

### 3.6.2: BACKGROUND AND INVENTORY OF EXISTING CONDITIONS

The primary role of the County in provision of affordable and safe housing is guided by South Carolina State Law which endows the County with certain regulatory powers over development activity. The County Government does not have a housing department dedicated to directly providing affordable housing opportunities; however, the Charleston County Grants Department works to fund affordable housing and community revitalization projects through Community Development Block Grants and other funding sources. In addition, the County provides regulatory incentives for the provision of affordable units, and monitors building standards and quality through the Building Code and the Beautification Section of the Charleston County Code of Ordinances (Ordinance #1227). The County can also review the development process for any hindrances to the provision of affordable housing and seek out ways the process could be streamlined. Furthermore, the recommendations of this Plan, including the Future Land Use Plan, promote mixed-use growth with a variety of housing types to help further the provision of affordable housing units in the County.

Another way the County can increase the supply of affordable housing is through coordination with other agencies such as the Lowcountry Housing Trust (the Trust), which is a regional advocate for affordable housing. The Trust is a non-profit organization established to provide a dedicated ongoing source of funding for the production and preservation of affordable housing. They have done a great deal of research and have a good understanding of the housing conditions in the Charleston Region. They are advocates that promote the implementation of policies that reduce unnecessary barriers to affordable housing. The organization is both a partner and a useful resource for information.

## Housing Statistics

Research conducted by the Trust in 2007 showed that a family of four earning the area (Berkeley, Charleston, and Dorchester Counties) median income of \$55,400 could afford to spend \$166,200 on housing. In contrast, the median home price in Charleston County was \$245,900 in 2007 and the average home price was \$377,000. The gap between income and housing costs is a serious issue that has far-reaching regional impacts including transportation and economic development implications.

The following data is provided to illustrate the current inventory of housing in Charleston County. When possible, data illustrating statistics for the unincorporated versus incorporated portions of the County is provided. However, the data shown is for the entire County unless otherwise noted. Miley, Gallo & Associates prepared a Demand Analysis as a decision support tool for this Plan update and also considered any potential conflicts this study could have with plans of adjacent jurisdictions and found that this study was consistent with the plans and trends of adjacent jurisdictions. Additional details on this data are available in that document.

### Inventory and Occupancy Status

The Housing Inventory by Occupancy Status shows the existing housing units in the various communities in Charleston County, the number of units occupied by owners and renters, and the total number of vacant units in 2007.

The vacancy rate in the unincorporated portion of the County is just under 9 percent versus a fourteen percent vacancy rate in the incorporated areas. Approximately sixty-eight percent of the homes in the unincorporated County are owner occupied, while owner occupancy rates in the incorporated areas are

just over fifty-one percent. In 2006, the American Community Survey reported that thirty-one percent of the vacant units in the County were for seasonal use, indicating an inventory of secondary homes rather than empty or under utilized units.

### Housing Affordability

The affordability of homes in Charleston County is an area of concern, particularly for working families and low to moderate income residents. The median home value in the unincorporated county is 3.6 times higher than the median household income, putting home ownership out of reach for many County residents. The [Table 3.6.2: Household Incomes and Values 2007](#) shows the housing values and household income figures.

Recent housing permit data and 2000 Census Data indicate that single-family homes are the highest demanded housing type comprising approximately 70 percent of new units being constructed (2001 to 2007). Multi-family units comprise twenty-four percent of new units being constructed, while mobile homes comprise six percent.

Areas with high levels of public facilities and services and employment opportunities, such as the Urban/Suburban Area, are typically better suited to support affordable housing. The majority of the land in the unincorporated county is in the Rural Area where there is a very low level of public facilities and services available including little access to public transportation and employment. Therefore, most affordable housing in the unincorporated County is in the form of manufactured housing units, accessory dwelling units, or is provided by non-profit organizations such as Habitat for Humanity.

TABLE 3.6.1: HOUSING INVENTORY BY OCCUPANCY STATUS  
– CHARLESTON COMMUNITIES 2007

	Total	Owner	Rented	Vacant
Awendaw	490	397	34	59
Charleston	50,829	25,749	20,332	4,778
Folly Beach	2,159	795	514	851
Hollywood	2,099	1,677	218	202
Kiawah Island	2,978	500	18	2,460
Isle of Palms	4,161	1,635	383	2,143
Lincolnton	534	337	152	45
Meggett	758	589	74	95
McClellanville	284	198	30	56
Mount Pleasant	27,314	19,202	5,982	2,103
North Charleston	35,485	14,159	16,678	4,649
Ravenel	893	722	94	78
Rockville	51	36	4	11
Seabrook Island	1,922	725	60	1,138
Sullivan's Island	1,180	640	240	300
Goose Creek (Part)	-	-	-	-
Summerville (Part)	11	6	2	3
Incorporated County	131,148	67,365	44,814	18,969
Unincorporated County	32,858	22,442	7,492	2,924
<b>Total Charleston County</b>	<b>164,006</b>	<b>89,807</b>	<b>52,306</b>	<b>21,893</b>

Source: ESRI Data Source, 2007.

TABLE 3.6.2: HOUSEHOLD INCOMES AND VALUES 2007

Area	Median Home Value	Median Household Income	Average Household Income
Unincorporated County Only	\$ 180,390	\$ 49,215	\$ 64,757
Total Charleston County	\$207,800	\$ 47,860	\$ 67,800

Source: ESRI Data Source 2007.



### **Group Quarters**

Housing provision is not only confined to privately owned homes. Records from the U.S. Census and ESRI Data show that in 2007 about 3.5 percent of the County population was living in group quarters. The Group Quarters population consists of several types of non-household living situations that can be categorized into two general groups – institutional and non-institutional group quarters. The institutionalized group quarters population includes but is not limited to people living in adult correctional facilities, juvenile facilities, nursing facilities/skilled nursing facilities, in-patient hospice facilities, residential schools for people with disabilities, and hospitals with patients who have no usual home elsewhere. The non-institutionalized group quarters population includes people living in college/university student housing, military barracks, emergency and transitional shelters, and group homes.<sup>1</sup>

### **Housing Age and Quality**

Housing age is often used as an indicator of local housing quality. Data from the 2000 Census indicates that nearly 40 percent of the housing stock was built prior to 1969 meaning that in 2000, 60 percent of the housing stock was less than 30 years old. While this information provides some indication of the quality and age of housing stock, the true measure of quality of existing housing is dependent on more factors than are reported in Census data. The County's Building Code and the Beautification Section of the Charleston County Code of Ordinances (Ordinance #1227) help sustain quality housing in the County.

### **Housing Demand**

Forecasting of population growth and assessment of housing trends indicate demand for approximately 42,000 new housing units by 2020. Growth in the municipalities will drive demand for 30,000 units, and the unincorporated areas are expected to see demand for 12,000 new homes by 2020. Assuming product-type preferences in the future are consistent with recent County trends, the majority of the new units will be single-family.

<sup>1</sup> Information from Census Website.

### 3.6.3: HOUSING ELEMENT GOAL

*Quality and affordable housing will be encouraged for people of all ages, incomes, and physical abilities.*

#### Housing Element Needs

Housing Element needs include, but are not limited to, the following:

- Meeting the projected demand for 12,000 new homes by 2020;
- Promoting affordable and workforce housing; and
- Ensuring a supply of safe and structurally sound homes.



### 3.6.4: HOUSING ELEMENT STRATEGIES AND TIME FRAMES

The County should undertake the following action strategies in support of the Housing Goal and the other elements of this Plan. These implementation strategies will be reviewed a minimum of every five years and updated every ten years from the date of adoption of this Plan.

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| <p>H 1. Coordinate with adjacent jurisdictions, the Lowcountry Housing Trust and other affordable housing agencies in pursuit of supplying affordable housing.</p>  | <p>H 7. Continue to enforce the Building Code and Beautification Section of the Charleston County Code of Ordinances (Ordinance #1227) and coordinate with other jurisdictions to maintain housing stock in a safe and habitable condition.</p> |
| <p>H 2. Continue to support funding for affordable and workforce housing agencies such as the Lowcountry Housing Trust.</p>   | <p>H 8. Promote mixed-use developments with diverse housing options in walking distance to services and retail in the Urban/Suburban Area through the future land use plan and Zoning and Land Development Regulations Ordinance.</p>           |
| <p>H 3. Continue to identify solutions for obstacles to creation of affordable housing in the County Zoning and Land Development Regulations Ordinance, development approval processes, and fee structures.**</p>   | <p>H 9. Continue to encourage provision of workforce housing through rental apartments, townhouses, duplexes, and first time home buyer initiatives.</p>  |
| <p>H 4. Develop incentives in the Zoning and Land Development Regulations Ordinance, such as density bonuses, transfers of density and mixed-use development provisions to promote a variety and diversity of affordable housing types particularly in the Urban/Suburban Area.</p> | <p>H 10. Continue to enforce the Residential Building Code to protect the general health, safety and welfare of the population.</p>   |
| <p>H 5. Continue to allow density bonuses in planned developments and the use of accessory dwelling units in the Rural Area to promote affordable housing for low and moderate income households.**</p>   | <p>H 11. Charleston County should be proactive in promoting affordable housing through incentives and removal of regulatory barriers.</p>   |
| <p>H 6. Establish special management areas to support existing communities and maintain existing housing stock.</p>   |   |