



Affordable Housing Committee Meeting

Thursday, September 04, 2025 at 10:00 AM

**Theodore D. Washington Municipal Building, Henry “Emmett” McCracken Jr. Council Chambers,
20 Bridge Street, Bluffton, SC**

AGENDA

This meeting can be viewed live on [BCTV](#), on Sparklight Channel 9 and 113 or on Spectrum Channel 1304.

I. CALL TO ORDER

II. ROLL CALL

III. ADOPTION OF MINUTES

[1.](#) July 10, 2025

IV. PUBLIC COMMENT

V. OLD BUSINESS

VI. NEW BUSINESS

[1.](#) FY26 Neighborhood Assistance Budget Update

VII. DISCUSSION

1. Joey Ryan, Coastal States Bank, Mortgage Loan Officer
2. Debra S. Stewart, Pinnacle Financial Partners, Community Engagement Advisor

VIII. ADJOURNMENT

NEXT MEETING DATE: Thursday, October 2, 2025

“FOIA Compliance – Public notification of this meeting has been published and posted in compliance with the Freedom of Information Act and the Town of Bluffton policies.”

In accordance with the requirements of Title II of the Americans with Disabilities Act of 1990 ("ADA"), the Town of Bluffton will not discriminate against qualified individuals with disabilities on the basis of disability in its services, programs, or activities. The Town of Bluffton Council Chambers are ADA compatible. Auditory accommodations are available. Any person requiring further accommodation should contact the Town of Bluffton ADA Coordinator at 843.706.4500 or adacoordinator@townofbluffton.com as soon as possible but no later than 48 hours before the scheduled event.

Executive Session – The public body may vote to go into executive session for any item identified for action on the agenda.

**Please note that each member of the public may speak at one public comment session and a form must be filled out and given to the Town Clerk. To submit a public comment online, please click here:*

<https://www.townofbluffton.sc.gov/FormCenter/Town-15/Public-Comment-60>

Public comment is limited to 3 minutes per speaker.

Affordable Housing Committee Meeting

Theodore D. Washington Municipal Building, Henry "Emmett" McCracken Jr. Council Chambers, 20
Bridge Street, Bluffton, SC

July 10, 2025

This meeting can be viewed live on [BCTV](#), on Sparklight Channel 9 and 113 or on Spectrum Channel 1304.

I. CALL TO ORDER

July 10, 2025, the Affordable Housing Committee Meeting was called to order at 10:02 am.

II. ROLL CALL

PRESENT

Chairman Fred Hamilton
Council Member Emily Burden
Committee Member Gwen Chambers
Committee Member Meg James
Committee Member Doug Magill
Committee Member Veronica Navarro

ABSENT

Committee Member Denolis Polite

III. ADOPTION OF MINUTES

1. June 5, 2025

A motion was made by Commissioner Chambers, Seconded by Commissioner Magill.

Voting Yea: Chairman Hamilton, Councilwoman Burden, Commissioner James, Commissioner Navarro.

IV. PUBLIC COMMENT

Alex Navarro - Town resident and business owner/residential contractor

Mr. Navarro asked how contractors, small builders and the community in general can learn more about the committee's work.

V. OLD BUSINESS

VI. NEW BUSINESS

Fiscal Year 2025 ended on June 30, 2025. For the new year, the Neighborhood Assistance Program was able to assist 42 families with the Town's Safe and Dry Program:

- 31 homes received services for minor home repairs
- One home was demolished for safety issues
- One home received property cleanup assistance
- Seven homes received septic service
- Two homes received tree service

Staff started processing new applications for FY2026 on Monday July 7, 2025. Currently, seven homes are waiting for estimate submittals.

Staff is working on two projects for the fiscal year with Save the Shutters.

VII. DISCUSSION

1. Goals for FY2026

Takeaways from Savannah Housing Tour Sponsored by Community Housing Services Agency (CHSA)

- **Innovative Approaches:** Savannah is experimenting with multiple housing solutions (nonprofit partnerships, modular homes, veterans' housing, homeless projects, etc.).
- **Modular Housing:** Looked identical to traditional homes but wasn't cost-effective in small numbers; scaling up could reduce costs.
- **Partnership Model:** Nonprofits (like CHSA) partner with the city, banks, and federal programs (CDFI) to fund and manage housing projects.
- **Creative Use of Land & Eminent Domain:** City reclaimed blighted/heirs' properties, cleaned titles, and redeveloped them for families.
- **Dedicated Staff:** Having a passionate, resourceful leader was key to coordinating programs and partnerships.
- **Spectrum of Needs:** Efforts target veterans, homeless, and affordable homeownership broadly.

Discussion Points for Bluffton Affordable Housing Development

- **Community Land Trust:** Idea to create a Bluffton Land Trust to retain land ownership while partnering with developers to build affordable units.
- **Builder Incentives:** Offer tax breaks or reduced infrastructure costs to encourage developers to participate.
- **Resale & Deed Restrictions:** Limit homeowner and developer profit to maintain affordability; consider extending affordability beyond 30 years.
- **Leasing Land Model:** Suggested leasing town-owned land long-term to reduce costs for buyers (separating land from home ownership).
- **Dedicated Department:** A housing department could coordinate nonprofits, developers, banks, and community partners.
- **Existing Town Efforts:** Bluffton already incentivizes developers, contributes land, and has approved projects like 1095 May River Road and Beaufort Memorial Hospital's 120 affordable units. However, partnerships with private developers remain limited.

Challenges Identified

- Limited available land within areas governed by development agreements.
- Attracting private developers willing to accept lower profits.
- Communicating opportunities to local landowners who may not know about incentives.

VIII. ADJOURNMENT

To have adequate time to discuss the committee's ideas and thoughts a workshop was scheduled for Wednesday July 30th from 1 to 3pm.

The meeting was adjourned at 10:57am.

IX. NEXT MEETING DATE: Thursday, August 7, 2025



MEMORANDUM

TO: Affordable Housing Committee

FROM: Victoria Smalls, Workforce and Affordable Housing Manager

CC: Heather Colin, AICP, Assistant Town Manager
Kevin Icard, AICP, Director of Growth Management
Charlotte Moore, AICP, Principal Planner

RE: Neighborhood Assistance Program Budget Update

DATE: September 4, 2025

The budget for the Neighborhood Assistance Program for FY 2026 has been approved at \$450,000 by Town Council.

Thirteen homes have received home repairs at a total of \$99,552. These repairs consisted of roofing, flooring, decks and plumbing. One home has received tree services for \$761.

A total of \$100,313 has been paid to date.

Applications are being processed weekly, and contractors are responding to estimate requests promptly.

Town of Bluffton
 Growth Management Department
 Planning & Community Development Division
 Affordable Housing Committee Budget Status
 Neighborhood Assistance Program & Approved Budget

Task	Approved Budget	Invoices Paid	Encumbrances	Requisitions	Available Budget	# of Homes Assisted
Home Repair/Rehabilitation						
	\$400,000	\$99,552	\$6,178		\$294,270	13
Property Maintenance						
a. Abatement/Demolition of Unsafe Structures	\$10,000					
b. Property Clean Up	\$10,000					
c. Septic Pumpout	\$10,000					
d. Private Road Repair for Emergency Access	\$3,000					
e. E-911 Addressing	\$2,000					
f. Tree Mitigation	\$15,000	\$761			\$14,239	1
Total	\$450,000.00	\$100,313	\$6,178		\$343,509	14

As of August 28, 2025