



Affordable Housing Committee Meeting

Thursday, June 01, 2023 at 10:00 AM

Henry "Emmett" McCracken Jr., Town Council Chambers

AGENDA

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

I. CALL TO ORDER

II. ROLL CALL

III. ADOPTION OF THE AGENDA

IV. ADOPTION OF MINUTES

1. April 13, 2023

V. OLD BUSINESS

VI. NEW BUSINESS

1. FY23 Neighborhood Assistance Program Budget Update

VII. PUBLIC COMMENTS

VIII. DISCUSSION

IX. ADJOURNMENT

"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. 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.

**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. Public comment must not exceed three (3) minutes.*

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

Affordable Housing Committee Meeting

April 13, 2023, Minutes

I. CALL TO ORDER

Chairman Fred Hamilton called the meeting to order at 10:00 am.

II. ROLL CALL

PRESENT

Town Councilman/Chairman Fred Hamilton

Commissioner Dan Wood

Commissioner Grace Staples

Commissioner Denolis Polite

Commissioner Doug Magill

Commissioner Gwen Chambers arrived at 10:14

Commissioner Meg James arrived at 10:06

Heather Collin, Assistant Town Manager

Victoria Smalls, Workforce and Affordable Housing Manager

Charlotte Moore, Principal Planner

III. ADOPTION OF THE AGENDA

Motion for adoption made by Commissioner Magill, Seconded by Commissioner Staples

Voting Yea: Chairman Hamilton, Commissioner Wood, Commissioner Polite

IV. ADOPTION OF MINUTES

April 13, 2023

Motion made by Commissioner Polite, Seconded by Commissioner Staples.

Voting Yea: Chairman Hamilton, Commissioner Magill, Commissioner Chambers, Commissioner Staples

V. OLD BUSINESS

There was no old business.

VI. NEW BUSINESS

1. Neighborhood Assistance Program Budget Update

The adopted budget for the FY23 Neighborhood Assistance Program is \$190,000.00.

An additional \$20,000 was placed into the account on January 10, 2023, to make an amended budget of \$210,000. During the March 14, 2023, Town Council meeting, Council approved an additional \$100,000 be added to the Neighborhood Assistance Program Budget which brought the overall fund balance to a total of \$310,000.

As of April 6, 2023, a total of 46 homes have been serviced for home repairs such as roofing, wet and damaged floors and septic pump out totaling \$257,920.10. The remaining budget for the 2023 fiscal year is \$52,079.90.

To date, six residents are waiting for repair estimates and repairs have begun on six homes.

Commissioner Magill asked what time frame the current fiscal year runs. Smalls replied that each fiscal year runs from July 1 to June 30.

Commissioner Polite asked if there were more applications other than the six already processed. Smalls replied no, no other applications are pending. Applications have been given out, but none have been returned as of today's meeting.

Commissioner Wood asked about a home on Buck Island Road with a tarp, has the Town investigated helping with repairs. Smalls replied that the Town did assist with placing the tarp after the house fire and once the family moves back, the Town will be able to assist with remaining repairs.

2023 Fair Housing Month Proclamation as submitted to Town Council on April 13, 2023

2. Smalls gave an update on 1095 May River Road. Three buildings consisting of four units each for a project total of twelve units. The end units will be three-bedroom units and the interior units will be a mixture of two and three bedrooms.

Smalls mentioned that the new apartment complex, Madison New Riverside, located at 205 Forest Trace will have 10 units that will be available for workforce/affordable housing. Five units will be at 60% AMI and five units will be at 80% AMI. Smalls mentioned that the fair market rate listed on the complex website has increased within a few of days. The affordability rate on the ten units must remain for a 30-year period.

Smalls showed a diagram of the state of South Carolina income wages and rental cost and what income is needed to be able to afford rental rates. Beaufort County is identified as the second most expensive county in the state.

Meredith Watson from South State Bank made a presentation on how South State Bank can help families purchase a home making 80% of Beaufort County's AMI which is \$75,680. The applicants credit score must be at least 640. Ms. Watson gave several scenarios on how one could qualify and what would keep someone from qualifying.

Commissioners Staples and Chambers stated that there are no homes listed at the price point that was given in the presentation. Ms. Watson said that this loan could also be used to purchase manufactured homes.

Staff member Smalls stated that she is in the process of scheduling a community-wide home buyers' class that would be led by Meredith Watson.

VII. PUBLIC COMMENTS

Sharon Brown was in attendance – no public comment given.

VIII. DISCUSSION

Commissioner Chambers asked if the Affordable Housing Committee would be able to offer home buyer's assistance to residents to offset the high amount of out-of-pocket cost. Chambers stated that Community Works is working with Beaufort Memorial employees to provide down payment assistance.

Chairman Hamilton mentioned that Southern Lowcountry Regional Board has a program that has been developed to assist developers to build affordable homes, but he is not sure if this opportunity is open to individuals. Commissioner Wood said that affordable housing has been the most difficult issue since his time on Town Council. Wood also mentioned that SERG group and St. Joseph's Candler once had an employee program that provided down payment assistance as well.

IX. ADJOURNMENT

Chairman Hamilton adjourned the meeting at 10:43 am.



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: June 1, 2023

As of May 25, 2023, a total of 45 homes have been serviced for home repairs such as roofing, wet and damaged floors, septic pump outs and private road repair totaling \$306,420.25. The remaining budget for the 2023 Fiscal Year is \$3,579.75.

Each repair service is outlined in the budget that is attached. You will see that the home repair line has exceeded the initial budget for that service, but it has not exceeded the overall Neighborhood Assistance Budget.

To date 13 applications have been approved by Lowcountry Council of Governments. Of the 13 applications, five will be scheduled for home visits from myself and Building Safety to look at the requested work.

The 2023 Fiscal Year ends on Monday, June 5, and Fiscal Year 2024 will begin on July 5. No repair service will start until July 5.

ATTACHMENTS:
Attachment 1: FY23 Budget Plan Update

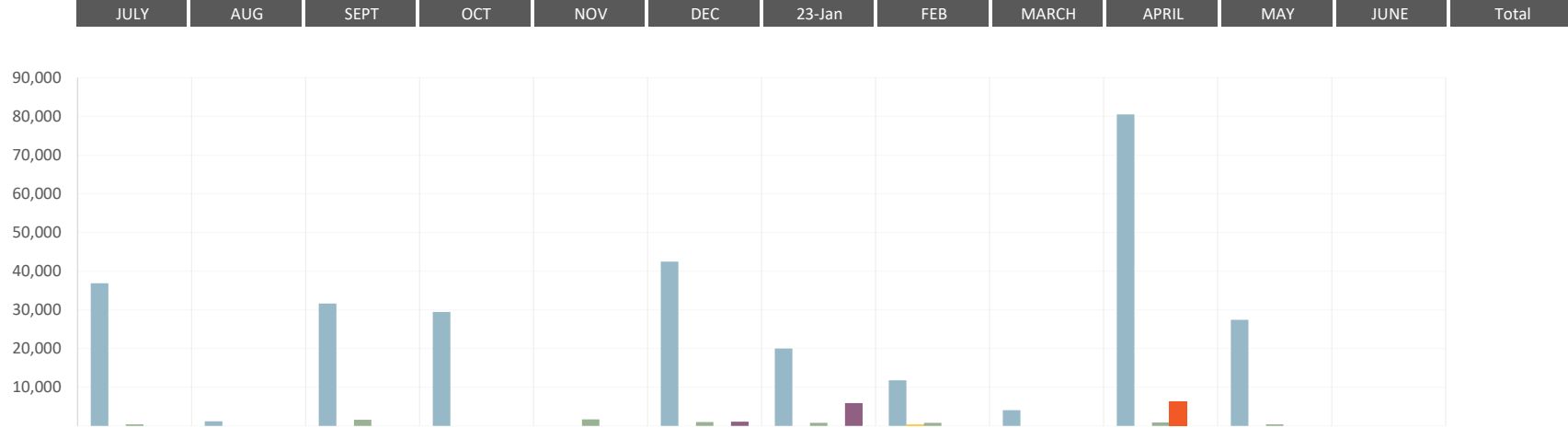
Town of Bluffton
 Growth Management Department
 Planning & Community Development Division
 Affordable Housing Committee Budget Plan
 Neighborhood Assistance Program & Approved

Task	Approved Budget	Invoices Paid	Encumbrances	Available Budget	# of Homes Assisted
Home Repair/Rehabilitation					
a. Home Repair*	\$265,000	\$285,323		-\$20,323	25
Property Maintenance					
a. Abatement/Demolition of Unsafe Structures	\$15,000	\$350		\$14,650	1
b. Property Clean Up/Septic Pumpout	\$10,000	\$7,167	\$400	\$2,433	16
c. Private Road Repair for Emergency Access	\$9,000	\$6,179.58		\$2,820	1
d. E-911 Addressing	\$1,000				
e. Tree Mitigation	\$10,000	\$7,000		\$3,000	2
Total	\$310,000.00	\$306,020	\$400	\$3,580	45

As of May 25, 2023

* The line item has been exceeded but not the overall Neighborhood Assistance Budget.

Fiscal Year 2023 Expense Trends



Expenses	JULY	AUG	SEPT	OCT	NOV	DEC	23-Jan	FEB	MARCH	APRIL	MAY	JUNE	Total	Trend
Home Repair	36,850.00	1,200.00	31,603.00	29,431.00	0.00	42,449.00	20,000.00	11,789.00	4,070.69	80,510.00	27,420.57		285,323.26	
Abatement/Demo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	350.00	0.00	0.00	0.00	0.00	350.00	
Property Cleanup &	400.00	0.00	1,600.00	0.00	1,683.00	980.00	800.00	800.00		904.41	400.00		7,567.41	
Private Road Repair	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,179.58	0.00	0.00	6,179.58	
Tree Mitigation	0.00	0.00	0.00	0.00	0.00	1,100.00	5,900.00	0.00	0.00	0.00	0.00		7,000.00	
Total	37,250.00	1,200.00	33,203.00	29,431.00	1,683.00	44,529.00	26,700.00	12,939.00	4,070.69	87,593.99	27,820.57	0.00	306,420.25	