



Affordable Housing Committee Meeting

Thursday, February 05, 2026 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 417 or on Spectrum Channel 1304.

I. CALL TO ORDER

II. ROLL CALL

III. ADOPTION OF MINUTES

1. December 4, 2025

IV. PUBLIC COMMENT

V. FINANCIAL REPORT

VI. OLD BUSINESS

VII. NEW BUSINESS

1. FY26 Neighborhood Assistance Budget Update

2. Neighborhood Assistance Program Policy Update

VIII. DISCUSSION

1. Meredith Watson, Mortgage Banker - South State Bank

IX. ADJOURNMENT

NEXT MEETING DATE: Thursday, March 5, 2026

"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

December 04, 2025

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

I. CALL TO ORDER

The Thursday, December 4, 2025, Affordable Housing Meeting was called to order at 10:02am by Chairman Hamilton.

II. ROLL CALL

PRESENT

Chairman Fred Hamilton

Councilwoman/Committee Member Emily Burden

Committee Member Gwen Chambers

Committee Member Meg James

Committee Member Veronica Navarro

ABSENT

Committee Member Denolis Polite

Committee Member Doug Magill

III. ADOPTION OF MINUTES

1. October 2, 2025

Motion made by Committee Member Chambers, Seconded by Committee Member Burden.

Voting Yea: Chair Hamilton, Committee Member Navarro

IV. PUBLIC COMMENT

Amanda Denmark, Pearce Scott Architects

Summer Nichols, Bristol at New Riverside

Jocelyn Steiger, Government Affairs Director, Hilton Head Area Realtors & Beaufort-Jasper County Realtors

Lucy Souls, The Elle Apartments

Michael Fries, Representing the Chamber of Commerce Leadership 2026 Class

V. OLD BUSINESS

VI. NEW BUSINESS

1. FY26 Neighborhood Assistance Budget Update

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

22 homes have received repairs this fiscal year and \$170,097 has been spent to date.

Common repair services are roofing, flooring, decks, plumbing and tree service.

Staff reviews new applications weekly and coordinates visits with Building Safety.

Repair estimates are increasing, but staff remains focused on providing safe, decent, suitable living environments.

Four homes are waiting on estimates; two homes are pending income verification, and three new applications to be reviewed.

The available budget is just under \$280,000. Staff anticipates 7–8 additional homes scheduled for repair by February–March.

Many applicants are first-time participants, residents are learning of the program through word-of-mouth, churches, food pantries, and community members.

Beaufort - Jasper Housing Trust Fund has reopened funding to past recipients, and the Town has submitted a new application. Award notifications are expected between January–February.

The Town recently completed its fifth project with Save the Shutters. Save the Shutters provides materials through donations, and The Town funds the labor, creating a low-cost partnership. Save the Shutters is supported through the Community Foundation of the Lowcountry (501c3).

Save The Shutters receives offers of donated materials (vanities, countertops, toilets, etc.) but lacks a warehouse or storage area. The community occasionally lends garages, but a permanent solution is needed. Committee members suggested circulating the need for storage space.

Save the Shutters can handle some weatherization tasks the Town is not equipped for (window sealing, energy-loss issues). They can also do HVAC repairs or full replacements (Town currently cannot, but policy update is underway). Applicants must go through the Town first for income qualification.

Save The Shutters can fill gaps for repairs outside of the Town's scope and funding limits. Homeowners are not required to contribute financially.

Save The Shutters allows optional homeowner or community volunteer participation for tasks like painting, but for safety-sensitive work, licensed professionals are used.

2. Adoption of Affordable Housing Committee 2026 Meeting Dates

Motion made by Committee Member Navarro, Seconded by Committee Member Chambers. Voting Yea: Chair Hamilton, Council Member Burden, Committee Member James

VII. DISCUSSION

1. Update on The May Housing Development

As of December 2:

Roadbeds are in.

Water and sewer are complete.

Waiting on Dominion Energy to run power cables; no confirmed date.

Sparklight will install telecom once Dominion is finished on site.

State of Mind LLC is finalizing property transfer details so the project can move to apply for building permits.

There is no confirmed timeline yet for when vertical construction (foundations/structures) will begin.

Committee members expressed frustration with delays but acknowledged visible progress on-site.

Homebuyer applications were intended to open closer to construction, but delays will affect the timing for mortgage readiness.

2. Workforce Housing Rental Units Update

The Elle Apartments have added units voluntarily at workforce pricing based on AMI.

Town staff's goal is to encourage more developments to establish workforce priced units.

Each unit will help local workers, hospitality staff, single individuals and families.

Concerns from Summer Nichols – Community Manager at Bristol at New Riverside:

Market-rate complexes offer concessions (e.g., 2 months free), bringing effective rent below workforce rates.

Example: Market unit \$1650 → w/ concessions become ~\$1375/month.

A workforce one-bedroom, \$1,472 making it more expensive than discounted market units.

Bristol initially underpriced their own workforce units due to outdated pricing (based on 2021 numbers).

The current concern is that workforce unit rates need to be reevaluated because some residents won't choose workforce units if equivalent market units are cheaper after concessions.

VIII. ADJOURNMENT

IX. NEXT MEETING DATE: Thursday, January 8, 2026



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: February 5, 2026

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

A total of 30 homes have received repairs at a total of \$226,702. These repairs consist of roofing, flooring, decks, plumbing, tree service and property cleanup.

Applications are being processed weekly, and staff continue to work diligently to ensure residents are living in their homes safe and dry.

Staff is proud to announce that the Neighborhood Assistance Program has been awarded our second grant from Beaufort Jasper Housing Trust Fund in the amount of \$50,000.

To date, three homes are being repaired, two are waiting for estimates to be submitted, and one application is waiting for income verification.

**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	\$226,702		\$32,035	\$141,263	25
BJHT Home Repair Grant Award	\$50,000					
Property Maintenance						
a. Abatement/Demolition of Unsafe Structures	\$10,000				\$10,000	
b. Property Clean Up	\$10,000	\$1,242			\$8,758	3
c. Septic Pumpout	\$10,000				\$10,000	
d. Private Road Repair for Emergency Access	\$3,000				\$3,000	
e. E-911 Addressing	\$2,000				\$2,000	
f. Tree Mitigation	\$15,000	\$1,196			\$13,804	2
Total	\$500,000.00	\$229,140		\$32,035	\$238,825	30

As of January 29, 2026

EXHIBIT 1

Town of Bluffton Department of Growth Management Neighborhood Assistance Program

Policy Statement

The Town of Bluffton has established the Neighborhood Assistance Program to assist low-to-moderate income residents of Bluffton with property repairs and improvements that will help to increase the quality of life for all residents while creating a safer, more vibrant community that retains its character and provides for quality affordable housing.

Program Elements

The Neighborhood Assistance Program (NAP) is designed to assist low-to-moderate income families that live in the municipal boundaries of the Town of Bluffton while ensuring that they have safe, decent and suitable living environments.

Limits on Applications / Qualifications

Qualified applicants may receive assistance for one of the following home and/or community improvements once per calendar year unless an emergency situation exists as determined by the Town Manager.

Some requested services may require additional Town reviews and/or approvals. Town Staff will assist the applicant in obtaining the necessary reviews. Fees for building permits and any other Town of Bluffton applications will be waived.

1. **Home Repair** – Assist residents with repairs to the inside and outside of their homes that result in a drier and safer home. In order to qualify, applicants must have an annual household income that does not exceed sixty percent (60%) of the Area Median Income for Beaufort County.

Expenditures on an individual property may not exceed \$15,000 per fiscal year with \$10,000 roof repairs and \$5,000 safe and dry repairs with the following exceptions:

1. The expenditure limit shall not apply to the cost of abatement or demolition of structures declared to be unsafe by the Building Official.
2. An additional \$5,000 for safe and dry repairs can be spent on an individual property after being presented to the Affordable Housing Committee to verify that the request meets the guidelines of the program.

2. **Septic System Repair/Sewer Connection** – Provide maintenance, repair or replacement of failing septic systems. Septic System Maintenance/Repair does not require income qualification.
3. **Property Clean-Up** – Facilitate the removal of debris and other objects, such as abandoned cars and boats, white goods (air conditioners, dishwashers, clothes dryers, freezers, refrigerators, kitchen stoves, water heaters, washing machines, trash compactors, and microwave ovens) from the property.
 1. Contractors will not remove yard debris.
 2. No debris can be removed from property considered heirs' property.
 3. Applicants must have an annual household income that does not exceed sixty percent (60%) of the Area Median Income for Beaufort County.
4. **Private Road Repair** – Program for private roads that are unsuitable for emergency vehicle access as determined by the Town of Bluffton Police Department, Bluffton Township Fire District, and Beaufort County EMS. Fifty-one percent (51%) of all residential units on improved properties on a private road that need repairs for emergency access must have an annual household income that does not exceed eighty (80%) of the Area Median Income for Beaufort County.
5. **Abatement/Demolition of Unsafe Structures** – Assist with the abatement or demolition of unsafe structures on residential property in accordance with the procedures outlined in Chapter 5, Article 9 of the Municipal Code of the Town of Bluffton. The Town may assume the cost of abatement or demolition for qualified residents who do not exceed 80% of the AMI for Beaufort County if funds are available.
6. **Heirs Property Title Assistance** – Work with the Center for Heirs Property Preservation to provide services for property owners wanting to clear title to their land.
7. **E-911 Address Posting** – Confirm correct addressing and provide address markers and posting to ensure that properties are correctly marked for 911 Emergency Services (Police, Fire, and EMS). E-911 address posting does not require income qualification.
8. **Bluffton Home Series** – The Town of Bluffton offers assistance to income-qualified residents interested in purchasing a home through this program. The Workforce Homeownership Program seeks to increase homeownership opportunities to low and moderate income families. More information about this program can be found at www.blufftonhomeseries.com

9. **Wharf Street Redevelopment Project Homes** – Assist with the resale, maintenance, and monitoring of these six homes. The Town of Bluffton will perform annual monitoring on all homes that are part of this program.
10. **Tree Mitigation** – Assist with the removal of any tree that is dead, clearly diseased or in any condition that would constitute an imminent danger to public health, safety, welfare or property as determined by the Town or any person or firm contracted by the Town. Tree mitigation may include tree trimming and tree stump removal at the discretion of the Town.

In order to qualify, applicants must have an annual household income that does not exceed eighty percent (80%) of the Area Median Income for Beaufort County.

11. **Americans with Disabilities Act (ADA) Accommodations** – This program provides structural modifications to enhance safety and independence for residents with disabilities, as determined by the Town Building Safety Code.

Eligible Improvements: Modifications must be directly related to the applicant's disability and may include but are not limited to installing ramps or step-free entries, widening doorways (min. 32–36"), installing bathroom grab bars/accessible fixtures, and installing lever-style hardware or sensory-based emergency alarms.

Qualification: Applicants must have an annual household income not exceeding 60% of the Area Median Income (AMI) for Beaufort County and provide verification of disability (e.g., SSDI award letter or physician's statement).

Maintenance: All modifications become the property of the homeowner; the Town assumes no liability for future maintenance or removal of installed items.

Lowcountry Council of Governments (LCOG) Income Verification

Eligibility for the program is based on the total income of all adults (18 years and older) living in the household and the number of household members. Income Verification and Qualification is determined through an agreement with the Low Country Council of Governments. In order to verify income, any (*not all*) of the following types of documentation must be submitted by the applicant and each adult living in the household.

- Three (3) consecutive payroll stubs *or*,
- A completed verification of employment form *or*,
- Social Security annual statement, Retirement statement or stub *or*,
- Bank statements-Deposit Snapshot from bank for social security income or income from other sources *or*,
- Current year income tax return.

Required Applicant Forms and Documentation

The applicant is required to submit the following forms and documentation when requesting any of the services offered under this Program:

1. A Complete Application;
2. Adequate proof of an ownership interest in the property, whether by recorded title, court order, affidavit or otherwise;
3. A Total Monthly Income Information form(s) that includes the gross income of each adult member of the household;
4. Income documentation for each adult member of the household; and
5. A Temporary Access Easement Agreement which allows Town Staff and Town contractors' access to the property for the purpose of evaluating and performing work as described on the work specifications sheet. Other waiver(s) may be required depending on the request type.

Program Administration

The Program is administered through the Department of Growth Management Planning and Community Development. Due to the Program scope, several Town Departments are involved and oversee specific responsibilities associated with the Program, as further defined in the Standard Operating Procedures.

The Program is promoted through community outreach to individual property owners, neighborhood groups, service organizations, community stakeholders, public meetings, Town of Bluffton website, Town of Bluffton Customer Service Center, and the media.

Contact Information

Growth Management Planning and Community Development
 Town of Bluffton
 20 Bridge Street
 Bluffton, SC 29910

Victoria Smalls, Workforce & Affordable Housing Manager
Email: vsmalls@townofbluffton.com
Phone: (843)706-7826

**Town of Bluffton
Growth Management Department
Planning & Community Development Division
Affordable Housing Committee Budget Status**

Task	Proposed Budget	Invoices Paid	Encumbrances	Requisitions	Available Budget	# of Homes Assisted
Home Repair/Rehabilitation						
	\$400,000					
Property Maintenance						
a. Abatement/Demolition of Unsafe Structures	\$10,000					
b. ADA Compliance	\$5,000					
c. Property Clean Up	\$10,000					
d. Septic Pumpout	\$5,000					
e. Private Road Repair for Emergency Access	\$3,000					
f. E-911 Addressing	\$2,000					
g. Tree Mitigation	\$15,000					
Total	\$450,000.00					

EXAMPLE OF PROPOSED LINE ITEM ADDITION

Proposed Motion

Consideration of an Amendment to the Town of Bluffton Neighborhood Assistance Program Policy, Language Changes to Include Americans with Disabilities Accommodations – Victoria Small, Workforce & Affordable Housing Manager

"I move to approve the repair addition to the Town of Bluffton Neighborhood Assistance Program Policy, Language Changes to Include Americans with Disabilities Accommodations."

EXHIBIT 1

Town of Bluffton Department of Growth Management Neighborhood Assistance Program

Policy Statement

The Town of Bluffton has established the Neighborhood Assistance Program to assist low-to-moderate income residents of Bluffton with property repairs and improvements that will help to increase the quality of life for all residents while creating a safer, more vibrant community that retains its character and provides for quality affordable housing.

Program Elements

The Neighborhood Assistance Program (NAP) is designed to assist low-to-moderate income families that live in the municipal boundaries of the Town of Bluffton while ensuring that they have safe, decent and suitable living environments.

Limits on Applications / Qualifications

Qualified applicants may receive assistance for one of the following home and/or community improvements once per calendar year unless an emergency situation exists as determined by the Town Manager.

Some requested services may require additional Town reviews and/or approvals. Town Staff will assist the applicant in obtaining the necessary reviews. Fees for building permits and any other Town of Bluffton applications will be waived.

1. **Home Repair** – Assist residents with repairs to the inside and outside of their homes that result in a drier and safer home. In order to qualify, applicants must have an annual household income that does not exceed sixty percent (60%) of the Area Median Income for Beaufort County.

Expenditures on an individual property may not exceed **\$15,000** (\$25,000) per fiscal year with **\$10,000** (\$15,000) roof repairs and **\$5,000** (\$10,000) safe and dry repairs with the following exceptions:

1. The expenditure limit shall not apply to the cost of abatement or demolition of structures declared to be unsafe by the Building Official.
2. An additional \$5,000 for safe and dry repairs can be spent on an individual property after being presented to the **Affordable Housing Committee** (Town Manager) to verify that the request meets the guidelines of the program.

2. **Septic System Repair/Sewer Connection** – Provide maintenance, repair or replacement of failing septic systems. Septic System Maintenance/Repair does not require income qualification.
3. **Property Clean-Up** – Facilitate the removal of debris and other objects, such as abandoned cars and boats, white goods (air conditioners, dishwashers, clothes dryers, freezers, refrigerators, kitchen stoves, water heaters, washing machines, trash compactors, and microwave ovens) from the property.
 1. Contractors will not remove yard debris.
 2. No debris can be removed from property considered heirs' property.
 3. Applicants must have an annual household income that does not exceed sixty percent (60%) of the Area Median Income for Beaufort County.
4. **Private Road Repair** – Program for private roads that are unsuitable for emergency vehicle access as determined by the Town of Bluffton Police Department, Bluffton Township Fire District, and Beaufort County EMS. Fifty-one percent (51%) of all residential units on improved properties on a private road that need repairs for emergency access must have an annual household income that does not exceed eighty (80%) of the Area Median Income for Beaufort County.
5. **Abatement/Demolition of Unsafe Structures** – Assist with the abatement or demolition of unsafe structures on residential property in accordance with the procedures outlined in Chapter 5, Article 9 of the Municipal Code of the Town of Bluffton. The Town may assume the cost of abatement or demolition for qualified residents who do not exceed 80% of the AMI for Beaufort County if funds are available.
6. **Heirs Property Title Assistance** – Work with the Center for Heirs Property Preservation to provide services for property owners wanting to clear title to their land.
7. **E-911 Address Posting** – Confirm correct addressing and provide address markers and posting to ensure that properties are correctly marked for 911 Emergency Services (Police, Fire, and EMS). E-911 address posting does not require income qualification.
8. **Bluffton Home Series** – The Town of Bluffton offers assistance to income-qualified residents interested in purchasing a home through this program. The Workforce Homeownership Program seeks to increase homeownership opportunities to low and moderate income families. More information about this program can be found at www.blufftonhomeseries.com

9. **Wharf Street Redevelopment Project Homes** – Assist with the resale, maintenance, and monitoring of these six homes. The Town of Bluffton will perform annual monitoring on all homes that are part of this program.
10. **Tree Mitigation** – Assist with the removal of any tree that is dead, clearly diseased or in any condition that would constitute an imminent danger to public health, safety, welfare or property as determined by the Town or any person or firm contracted by the Town. Tree mitigation may include tree trimming and tree stump removal at the discretion of the Town.

In order to qualify, applicants must have an annual household income that does not exceed eighty percent (80%) of the Area Median Income for Beaufort County.

11. **Americans with Disabilities Act (ADA) Accommodations** – This program provides structural modifications to enhance safety and independence for residents with disabilities, as determined by the Town Building Safety Code.

Eligible Improvements: Modifications must be directly related to the applicant's disability and may include but are not limited to installing ramps or step-free entries, widening doorways (min. 32–36"), installing bathroom grab bars/accessible fixtures, and installing lever-style hardware or sensory-based emergency alarms.

Qualification: Applicants must have an annual household income not exceeding 60% of the Area Median Income (AMI) for Beaufort County and provide verification of disability (e.g., SSDI award letter or physician's statement).

Maintenance: All modifications become the property of the homeowner; the Town assumes no liability for future maintenance or removal of installed items.

Lowcountry Council of Governments (LCOG) Income Verification

Eligibility for the program is based on the total income of all adults (18 years and older) living in the household and the number of household members. Income Verification and Qualification is determined through an agreement with the Low Country Council of Governments. In order to verify income, any (*not all*) of the following types of documentation must be submitted by the applicant and each adult living in the household.

- Three (3) consecutive payroll stubs *or*,
- A completed verification of employment form *or*,
- Social Security annual statement, Retirement statement or stub *or*,
- Bank statements-Deposit Snapshot from bank for social security income or income from other sources *or*,
- Current year income tax return.

Required Applicant Forms and Documentation

The applicant is required to submit the following forms and documentation when requesting any of the services offered under this Program:

1. A Complete Application;
2. Adequate proof of an ownership interest in the property, whether by recorded title, court order, affidavit or otherwise;
3. A Total Monthly Income Information form(s) that includes the gross income of each adult member of the household;
4. Income documentation for each adult member of the household; and
5. A Temporary Access Easement Agreement which allows Town Staff and Town contractors' access to the property for the purpose of evaluating and performing work as described on the work specifications sheet. Other waiver(s) may be required depending on the request type.

Program Administration

The Program is administered through the Department of Growth Management Planning and Community Development. Due to the Program scope, several Town Departments are involved and oversee specific responsibilities associated with the Program, as further defined in the Standard Operating Procedures.

The Program is promoted through community outreach to individual property owners, neighborhood groups, service organizations, community stakeholders, public meetings, Town of Bluffton website, Town of Bluffton Customer Service Center, and the media.

Contact Information

Growth Management Planning and Community Development
Town of Bluffton
20 Bridge Street
Bluffton, SC 29910

Victoria Smalls, Workforce & Affordable Housing Manager
Email: vsmalls@townofbluffton.com
Phone: (843)706-7826

Proposed Motion

Consideration of a Resolution Amending the Town of Bluffton Neighborhood Assistance Program Policy, Expenditures on an individual property may not exceed \$25,000 per fiscal year with \$15,000 roof repairs and \$10,000 safe and dry repairs.

- Victoria Smalls, Workforce & Affordable Housing Manager

"I move to approve a Resolution Amending the Town of Bluffton Neighborhood Assistance Program Policy, to increase the yearly per home repair expenditure."