



Affordable Housing Committee Meeting

Thursday, October 02, 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.](#) September 4, 2025

IV. PUBLIC COMMENT

V. OLD BUSINESS

VI. NEW BUSINESS

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

VII. DISCUSSION

VIII. ADJOURNMENT

NEXT MEETING DATE: Thursday, November 6, 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

September 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

II. ROLL CALL

PRESENT

Chair Fred Hamilton
Commissioner Gwen Chambers
Commissioner Denolis Polite
Commissioner Doug Magill
Commissioner Veronica Navarro

ABSENT

Council Member Emily Burden
Commissioner Meg James

III. ADOPTION OF MINUTES

1. July 10, 2025

A motion was made by Commissioner Magill, Seconded by Commissioner Chambers.
Voting Yea: Chair Hamilton, Commissioner Polite, Commissioner Navarro

IV. PUBLIC COMMENT

Rebecca Y. Hinson, CEO/Owner of Skyline Construction

Skyline Construction is licensed in South Carolina and North Carolina. They build custom homes as well as commercial buildings.

Nathan Riley, Financial Sales Manager, First Citizens Bank.

First Citizens is looking to do more community partnerships and strengthen their first time homebuyers’ program.

Joey Ryan, Coastal States Bank

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.

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.

VII. DISCUSSION

1. Joey Ryan, Coastal States Bank, Mortgage Loan Officer

Mr. Ryan will be the resource lender to ensure potential buyers for homes at “The May” have a knowledgeable point of contact familiar with program requirements.

Mr. Ryan’s role begins once the housing project nears completion—he’ll handle mortgage qualification, counseling, and helping clients through the purchase process.

His primary focus is ensuring first-time buyers fully understand the mortgage process, monthly costs, escrow, tax deductions, debt-to-income (DTI), and down payment requirements.

Buyers will be qualified within three income levels: Under 60% AMI, 60–80% AMI and up to 100% AMI. Home purchase prices will be aligned with these income levels. Income is measured at the household level, not just the applicant.

Mr. Ryan is interested in hosting a first-time homebuyer workshop in collaboration with local realtors and stakeholders to boost attendance.

2. Debra S. Stewart, Pinnacle Financial Partners, Community Engagement Advisor

Danny Gerald, Pinnacle Financial Partners, Community Mortgage Advisor

Pinnacle Partners’ mission is to expand homeownership for low- to moderate-income borrowers, provide small business owners with access to capital, partner with nonprofits, municipalities, schools, churches, and developers to support affordable housing initiatives.

Some of the key-holder products that Pinnacle Financial Partners provides are conventional fixed rate loans, down payment and private mortgage insurance. Other services included in their portfolio are credit repair, construction loans and Individual Taxpayer Identification Number loans.

VIII. ADJOURNMENT

IX. NEXT MEETING DATE: Thursday, October 2, 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: October 2, 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 \$106,270. These repairs consist of roofing, flooring, decks and plumbing. One home has received tree services for \$761. A total of \$107,031 has been paid to date.

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

Four homes are waiting on estimates to be submitted for repairs to begin.

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	\$106,270			\$293,730	13
Property Maintenance						
a. Abatement/Demolition of Unsafe Structures	\$10,000				\$10,000	
b. Property Clean Up	\$10,000				\$10,000	
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	\$761			\$14,239	1
Total	\$450,000.00	\$107,031			\$342,969	14

As of September 25, 2025