JOHN J. TECKLENBURG
MAYOR

City of Charleston

South Carolina

Clerk of Council Department

VANESSA TURNER-MAYBANK
CLERK OF COUNCIL

COMMUNITY DEVELOPMENT COMMITTEE AGENDA

A meeting of the Community Development Committee will be held at **4:00** p.m., **May 17, 2016** at 80 Broad Street, 2nd Floor City Hall Council Chamber. The agenda will be as follows:

- Invocation

a. Public Participation

b. Approval of Minutes

1. April 14, 2016

c. New Business:

1. Review of the Analysis of Impediments to Fair Housing Choice –Geona Shaw Johnson

d. Old Business

1. An ordinance to amend provisions of Chapter 54 of the Code of the City of Charleston (Zoning Ordinance) by amending Part 12 – Gathering Place to change district name and specific details within, by amending Article 2, Part 3, Table of Permitted Uses to change district name, by amending Sec. 54-301, Table 3.1: Height, Area and Setback Regulations adding a new row, by amending Sec. 54-201, Base Zoning Districts to change district name, by amending Article 2, Part 11, Sec. 54-268 Designation of Design Review District, Review Authority, Scope of Authority and Exemptions to Change District Name, by amending Article 3, Part 8, Sec. 54-347 Landscape Buffer Requirements to Change District Name, to wit:

Any other business to come before the Committee
Adjourn

If you have a conflict with this meeting, and will not be present, please call the Clerk's Office at 724-3726. Thank you for your cooperation in this matter.

VANESSA TURNER MAYBANK
CLERK OF COUNCIL

cc: Councilmember Robert Mitchell., Chairman

Councilmember James Lewis, Jr, Vice-Chair
Councilmember William D. Gregorie
Councilmember Gary White
Councilmember Michael Seekings
Councilmember Perry K. Waring
Mayor John J. Tecklenburg
Adelaide Andrews, Legal Department
Geona Johnson, Housing and Community Development
Reverend David Riley

Charleston County, the City of Charleston and the City of North Charleston

Analysis of Impediments to Fair Housing Choice

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EXECUTIVE SUMMARY

The following Analysis of Impediments to Fair Housing Choice (AI) serves as a comprehensive look at fair housing issues in Charleston County, the City of Charleston and the City of North Charleston (also referred to as the Region throughout this report) – ranging from an analysis of various demographic, economic, and housing indicators to a review of public and private sector policies that affect fair housing, as well as a review of the region's efforts to 'affirmatively further fair housing (AFFH)' per federal law. Based on this analysis and review, a list of impediments to fair housing choice was identified, along with suggested actions that could be taken to address these impediments.

Charleston County, along with the Cities of Charleston and North Charleston, is located in southeastern coastal South Carolina. The three municipal entities coordinate a collaborative community development strategy within the study area. Comprising a total area of 1,358 square miles (land and water), the County contained a population of 358,736 in 2013, a growth of 15.7% since 2000. Driving this growth are the two largest cities in the County, with the City of Charleston experiencing 27.5% growth and the City of North Charleston experiencing 25.6% growth in the same period. The City of Charleston and North Charleston had respective populations of 123,267 and 100,018 in 2013, comprising over 60% of the region's total population. (Source: 2013 5-year American Community Survey)

The County was created in 1901 by an act of the South Carolina State Legislature, and in the 1940's the County adopted a council-manager type form of government to handle its needs as it began to grow rapidly. The City of Charleston is the oldest city in the state, and is the second largest city behind the capital. North Charleston is the third largest city in the state and one of the state's major industrial centers. The Cities are both ran by a mayor-council type government with the elected mayor acting as the chief administrator and executive officer of the City.

The County has a diverse racial and ethnic makeup represented by Whites (66.3%), Blacks or African Americans (29.4%), and Asians (1.3%) - with individuals identifying as Hispanic at 5.2%. The City of Charleston offers a similar racial and ethnic breakdown that is represented by Whites (70.4%), Blacks or African Americans (25.9%), and Asians (1.4%) - with individuals identifying as Hispanic at 2.7%. In comparison, the City of North Charleston has a racial and ethnic makeup that is represented by Whites (45.3%), Blacks or African Americans (46.9%), and Asians (2.1%) - with individuals identifying as Hispanic at 10.5%. Within the racial groups in the region, disparity exists in various forms. An examination into the demographic and economic profile of the region explores these variables such as race and ethnicity, age, disability status, income, employment, and poverty.

According to the 2013 American Community Survey, there were 171,628 housing units in Charleston County as a whole. The median home value in the County was $236,100 in 2013, and median contract rent was $950 per month. These figures represent countywide increases of 81.3% for home values and 57% for median rents since 2000. In 2013, the median home value in the City of Charleston was $253,800 and the median rent was $968, representing an increase of 81.7% for home values and a 57.7% increase for median rents. By comparison, in North Charleston, the median home value was $138,300 and the median contract rent was $855 - an increase of 83.9% for home values and 65.4% for median rents since 2000.

Rising housing costs put heavy pressure on residents of the region to find affordable housing – with affordability being defined generally as spending no more than 30 percent of monthly income on housing costs. This is particularly true for low-income households, an income cohort into which a disproportionate number of minorities fall. For homeowners with a mortgage in 2013, 40.3% of owners were cost burdened in the County, 36.3% in the City of Charleston and 36.5% in the City of North Charleston. (HUD defines cost

burdened as having housing costs of 30% or more, the inverse of affordable.) On the rental side, 57.1% of the County's renters were cost burdened, compared to 56.8% in the City of Charleston and 57.6% in the City of North Charleston – and in each case just under half the renters in the region were extremely cost burdened. (HUD defines extremely cost burdened as having housing costs of 35% or more.)

With the continued pressure to create affordable housing, the Charleston region faces barriers and impediments to fair housing choice, such as high concentrations of poverty amongst Black and Hispanic populations and a lack of affordable housing options. To ensure that all residents in the region are protected under state and local law, and to adhere with HUD regulations on fair housing, the County and the two Cities have taken steps to educate the community on fair housing rights, identify barriers to fair housing, and come up with a viable strategy for the community to overcome the barriers identified.

This report also provides an analysis of the most recent data available from the Home Mortgage Disclosure Act (HMDA) database. HMDA data provides insight into the mortgage lending practices and trends throughout the region. In 2013, there were roughly 18,500 single family home mortgage, refinance or home improvement applications submitted in the study area, with nearly 9,900 of those applications resulting in a loan origination – a 53% approval rate. While applicants in the region as a whole experienced a 47% denial rate, Black or African American applicants consistently had a higher denial rate than White applicants. For example, over the last 7 years from 2007 to 2014 roughly 50% of Black or African Americans experienced being denied for conventional single-family home purchases, whereas just around 20% of White applicants were denied for the same loan in the same period. The leading cause of loan application denial was overwhelmingly a lack of Credit History followed closely by high Debt-to-Income ratios.

The current impediments for fair housing choice are:

Impediment 1: Lack of Fair Housing Awareness

Impediment 2: Lack of Transportation Options

Impediment 3: Affordability

Impediment 4: Elderly and Handicap Accessible Housing Units – Special Needs Housing

Impediment 5: Not In My Backyard (NIMBY)

Impediment 6: Poverty Rates – Extremely Low Income

Impediment 7: Low Home Ownership Rates/High Loan Denial Rates Amongst Minorities

To further the actions of ending the impediments listed above, Charleston County, the City of Charleston, and the City of North Charleston will take three steps to address each impediment:

1. Charleston County, the City of Charleston, and the City of North Charleston will provide an assessment of the impediments outlined in the current AI developed through data analysis and consultation of private and public organizational partners and the community.

2. Charleston County, the City of Charleston, and the City of North Charleston will strategize best actions to improve on the assessment of each impediment and work with local government agencies, private and public partners and the community to recommend and implement a work plan for each strategy.

3. Charleston County, the City of Charleston, and the City of North Charleston will measure the work completed on each strategy through data collection and recording information relevant to improving and evaluating the strategy to eliminate the impediment.

INTRODUCTION

Charleston County, the City of Charleston and the City of North Charleston are some of the fastest growing areas in South Carolina. According to the most recent American Community Survey, the 2013 population in Charleston County was 358,736. This represents a 15.7% population growth since the year 2000. Driving this countywide increase is marked growth in the City of Charleston (27.5%) and North Charleston (25.6). A growing population can have many economic and social impacts; among them is strong growth in the housing market and an accompanying inability for low-income households to find affordable, adequate housing. While the Region's population and economy continues to grow, that growth is not without challenges. Housing cost burden has been steadily increasing with growth, while poverty, unemployment, and racial disparities persist.

PURPOSE OF FAIR HOUSING

Fair housing has long been an important issue in American urban policy – a problem born in discrimination and fueled by growing civil unrest that reached a boiling point in the Civil Rights Movement. The passing of the Fair Housing Act in 1968 was a critical step towards addressing this complex problem – but it was far from a solution. Since the passing of the Act community groups, private business, concerned citizens, and government agencies at all levels have worked earnestly at battling housing discrimination. The Fair Housing Act mandates that the Department of Housing and Urban Development (HUD) 'affirmatively further fair housing' through its programs. Towards this end HUD requires funding recipients to undertake fair housing planning (FHP) in order to proactively take steps that will lead to less discriminatory housing markets and better living conditions for minority groups and vulnerable populations.

As part of the HUD-mandated Consolidated Planning process, Charleston County, the City of Charleston and the City of North Charleston each adopted Five Year Consolidated Plans. The Five Year Consolidated Plan represents an assessment of the economic and social state of the County and each of the Cities, as well as local government policies and programs to improve the living environment of its low and moderate-income residents. The Strategic Plan includes a vision for the region that encompasses the national objectives of the Community Development Block Grant (CDBG) program and is accompanied by a first year Action Plan that outlines short-term activities to address identified community needs. As part of the planning process, the Charleston Region must also affirmatively further fair housing and undertake fair housing planning. This process includes the preparation of an Analysis of Impediments to Fair Housing Choice.

This 2016 Analysis of Impediments to Fair Housing Choice represents an in-depth examination of potential barriers, opportunities and challenges to housing choice for the Charleston Region. Impediments to Fair Housing are defined as any actions, omissions, or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice. Fair Housing Choice is the ability of persons of similar income levels – regardless of race, color, religion, national origin, disability, gender, or familial status – to have the same housing choices.

This Analysis of Impediments is an extension of the Consolidated Plans adopted by the County and the Cities. The Analysis of Impediments is an integral component of the fair housing planning process and consists of a review of both public and private barriers to housing choice and involves a comprehensive inventory and assessment of the conditions, practices, laws and policies that impact housing choice within a jurisdiction. It provides documentation of existing, perceived and potential fair housing concerns and

specific action strategies designed to mitigate or eliminate obstacles to housing choice for the region's residents. The Analysis is intended to serve as a strategic planning and policy development resource for local decision-makers, staff, service providers, the private sector, and community leaders in the Region. As such, this Analysis of Impediments will ultimately serve as the foundation for fair housing planning in the Region.

The long-term objective of this Analysis of Impediments to Fair Housing Choice is to make housing choice a reality for all of the Region's residents through the prevention of discriminatory housing practices and the active elimination of barriers. One goal of the study is to analyze the fair housing situation in the Region and assess the degree to which fair housing choice is available for area residents. A second goal is to suggest ways to improve the level of choice through continued elimination of discriminatory practices if any are found to exist. The sections that follow provide a brief overview of the legal and conceptual aspects of fair housing planning and policy.

FAIR HOUSING CONCEPTS

Housing choice plays a critical role in influencing both individual and family realization and attainment of personal, educational, employment and income potential. The fundamental goal of HUD fair housing policy, and that of the State of South Carolina, Charleston County, the City of Charleston and the City of North Charleston policies, is to make housing choice a reality through sound planning and implementation. Through its on-going focus on Fair Housing Planning, HUD along with the Region's municipalities, are "committed to eliminating racial and ethnic discrimination, illegal physical and other barriers to persons with disabilities, and other discriminatory practices in housing." Among the recurring key concepts inherent in fair housing planning are:

- *Affirmatively Further Fair Housing (AFFH)* – Under its community development programs, HUD requires its grantees to affirmatively further fair housing through three broad activities: 1) conduct an *Analysis of Impediments to Fair Housing Choice*; 2) act to overcome identified impediments; and 3) track measurable progress in effecting impediments and the realization of fair housing choice.

- *Affordable Housing* – Decent, safe, quality housing that costs no more than 30% of a household's gross monthly income for utility and rent or mortgage payments.

- *Fair Housing Choice* – The ability of persons, regardless of race, color, religion, national origin, disability, gender, or familial status, of similar income levels to have the same housing choices.

- *Fair Housing Planning (FHP)* – Fair Housing Planning consists of three components: the *Analysis of Impediments*, a detailed *Action Plan* to address identified impediments, and a monitoring process to assess progress in meeting community objectives. FHP consists of a close examination of factors that can potentially restrict or inhibit housing choice and serves as a catalyst for actions to mitigate identified problem areas.

- *Impediments to Fair Housing* – Any actions, omissions, or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing

choice or the availability of housing choice.

- *Low and Moderate Income* – Defined as 80% of the median household income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. *Very low-income* is defined as 50% of the median household income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. Poverty level income is defined as 30% or below median household income.

- *Private Sector* – Private sector involvement in the housing market includes banking and lending institutions, insurance providers, real estate and property management agencies, property owners, and developers.

- *Public Sector* – The public sector for the purpose of this analysis includes local and state governments, regional agencies, public housing authorities, public transportation, community development organizations, workforce training providers, and community and social services.

METHODOLOGY

The Analysis consists of a comprehensive review of trends, laws, regulations, policies and practices affecting housing affordability, accessibility, availability and choice within the region. The assessment specifically includes an evaluation of:

- Existing socio-economic conditions and trends in the region, with a particular focus on those that affect housing as it relates to minority groups and special needs populations;

- Public and private organizations that impact housing issues in the region and their practices, policies, regulations and insights relative to fair housing choice;

- The range of impediments to fair housing choice that exist within both the urban center communities and other areas of the region;

- Specific recommendations and activities for the region to address any real or perceived impediments that exist; and

- Effective measurement tools and reporting mechanisms to assess progress in meeting fair housing goals and eliminating barriers to fair housing choice in the region.

The planning process was launched with a comprehensive review of existing studies for information and data relevant to housing need and related issues. These documents included local comprehensive plans and ordinances, the Housing and Community Development Consolidated Plan for Charleston County, which also includes the City of North Charleston, the Consolidated Plan for the City of Charleston, the Analysis of Impediments to Fair Housing Choice and other policy documents. Additional service provider data and

observations were incorporated to include qualitative and quantitative information on special needs populations.

Primary and secondary data was obtained from sources including Census reports, American Community Survey data, the Division of Research and Statistics of the SC Budget and Control Board, the US Department of Housing and Urban Development (HUD), the National Low Income Housing Coalition (NLIHC), the SC Housing Finance and Development Authority, the Federal Financial Institutions Examinations Council (FFIEC), the SC Employment Security Commission (SCESC), the Charleston County Housing & Redevelopment Authority (CCHRA), the Housing Authority of the City of Charleston (CHA), the North Charleston Housing Authority (NCHA) and the SC Department of Health and Environmental Control (SCDHEC). Interviews and focused research requests were conducted regional public and private sector representatives from area banking, lending, insurance, real estate, property management, educational, health, community service, and neighborhood organizations.

IMPACT

Safe, decent and sanitary housing is a consensus goal for Charleston County, the City of Charleston and the City of North Charleston. It is the intent of this Analysis of Impediments to:

- Assess current public and private strategies to meet Charleston County, the City of Charleston and the City of North Charleston's housing, infrastructure, and community development needs, and identify new strategies and approaches to enhance fair housing choice among the Region's residents.

- Raise awareness of housing, infrastructure, and community development needs among local and regional officials, service providers, enforcement staff, as well as the private sector.

- Identify and cultivate areas for potential governmental, nonprofit and private sector partnerships within the region.

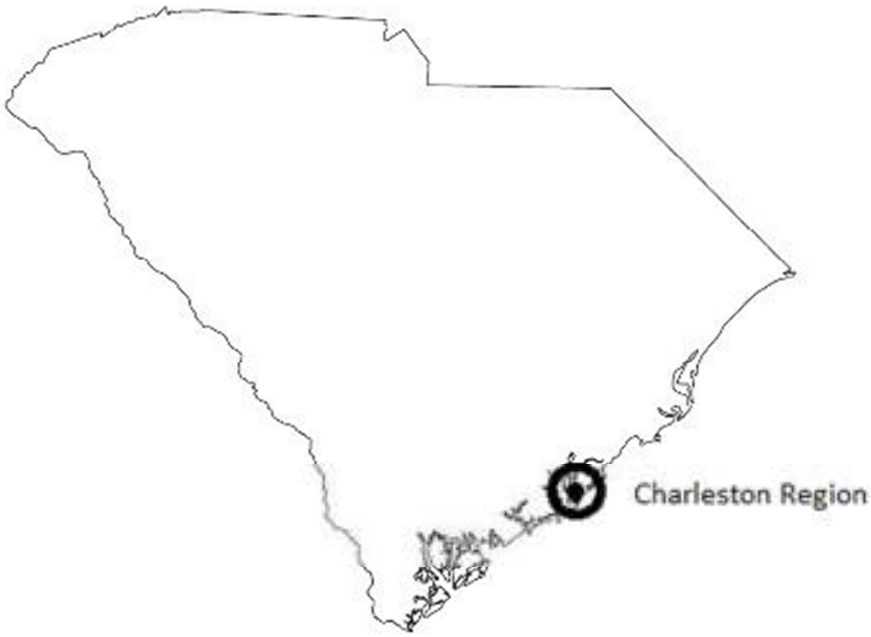
- Foster coordination among service providers and Charleston County, the City of Charleston and the City of North Charleston throughout the region to maximize the use of limited fiscal resources to improve housing choice.

- Broaden housing opportunities for low-to-moderate income residents and strengthen neighborhoods by stimulating community development and investment.

- Provide direction to the County and Cities to foster an ongoing commitment to ensuring fair housing choice for all regional residents.

I. COMMUNITY PROFILE

In this section we examine the community profile for the region, which will include data for the City of Charleston, the City of North Charleston, and Charleston County. Charleston is the oldest and the second largest city in South Carolina, as well as the county seat for Charleston County. North Charleston is the third largest city in South Carolina.



The goal of the community profile and the housing profile is to paint a picture of the current demographic, economic, and housing framework of the Charleston Region in order to aid decision makers in affirmatively furthering fair housing. The Community Profile is broken into two key sections: the Demographic and Economic Profile. The demographic and economic profile looks at the region from the perspective of its people – exploring variables such as race and ethnicity, age, disability status, income, employment, and poverty. In the next section, the Housing Profile looks at the region's housing stock from various angles such as home values, rents, housing cost burden, vacancy, and substandard housing to provide a snapshot of the physical environment in which the people live. Together these pieces provide a data-driven snapshot of the Region that will empirically ground fair housing planning efforts.

DEMOGRAPHIC AND ECONOMIC PROFILE

POPULATION

Charleston and North Charleston are the second and third most populous cities in South Carolina, respectively. Their close proximity makes the region relatively densely populated compared to the rest of the state. According to the 2009-2013 American Community Survey, the population of Charleston County was 358,736; the population of the City of Charleston was 123,267; and the population of the City of North Charleston was 100,018. The chart below details the population growth in the region between 2000 and 2013. The population growth in Charleston County was similar to the state of South Carolina, but both the City of Charleston and the City of North Charleston saw significantly higher growth than the county, the state, or the nation as a whole.

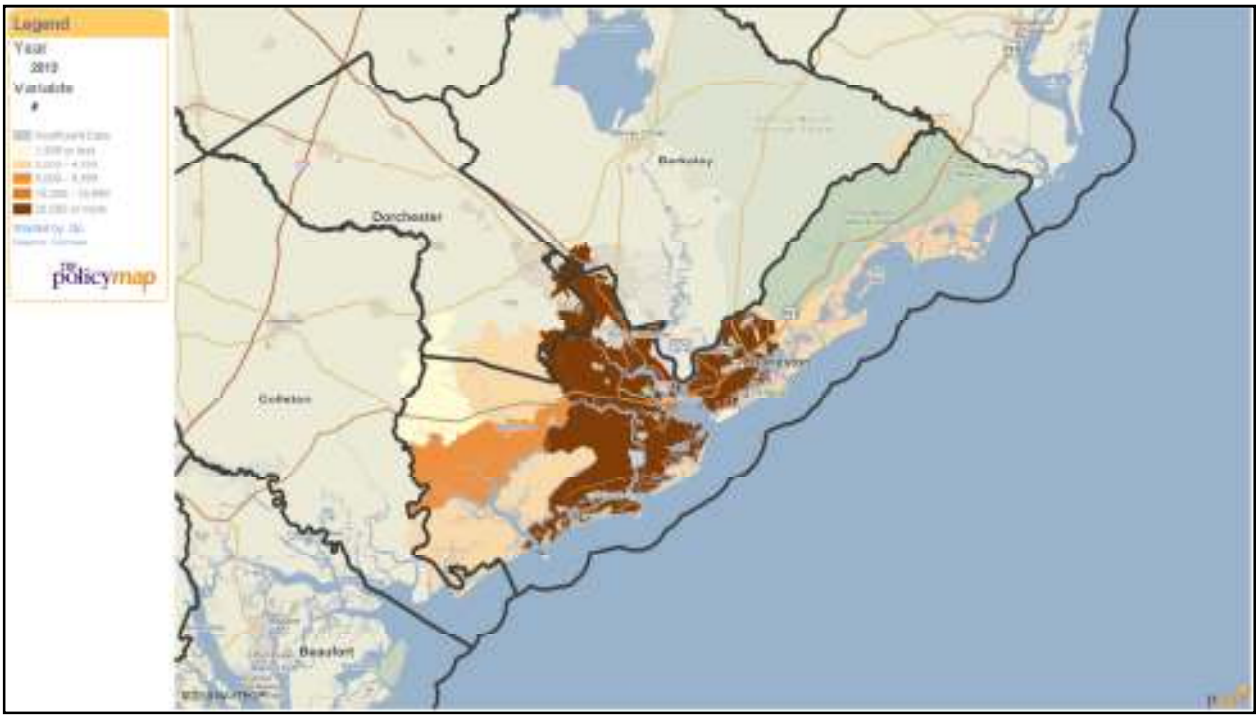
TABLE: Population - 2000 to 2013

	2000	2013	% Change 2000-2013
City of Charleston	96,650	123,267	27.5%
City of North Charleston	79,641	100,018	25.6%
Charleston County	309,969	358,736	15.7%
South Carolina	4,012,012	4,679,602	16.6%
United States	281,421,906	311,536,594	10.7%

Source: 2000 Census, 2009-2013 ACS

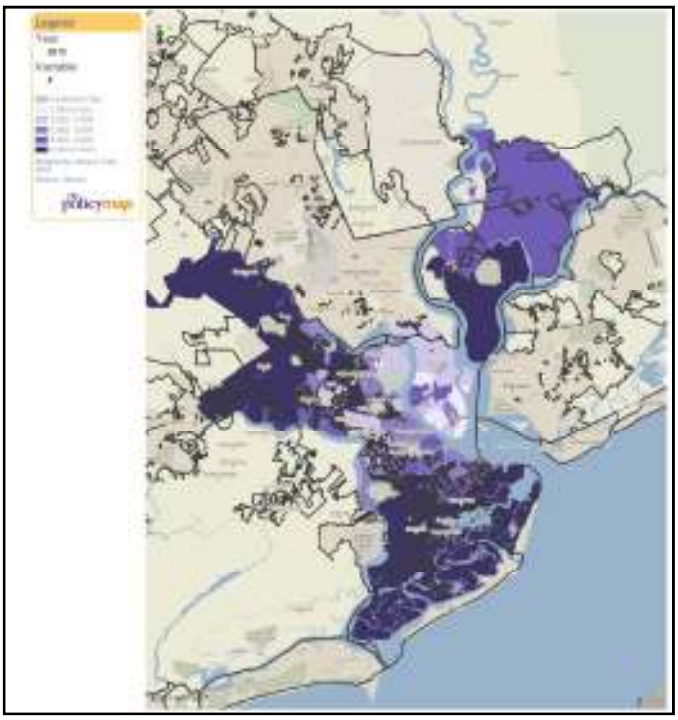
The following maps geographically display the distribution of the population throughout the Region. Lighter colored shades represent areas with lower populations and darker shades represent areas with higher populations. Within Charleston County the greatest population is centered around the City of Charleston urban center with lower populations in the rural regions along the coast to the north and south. Census tracts on the Charleston peninsula are less densely populated than the areas in North Charleston or the suburban neighborhoods, such as West Ashley and Folly Beach.

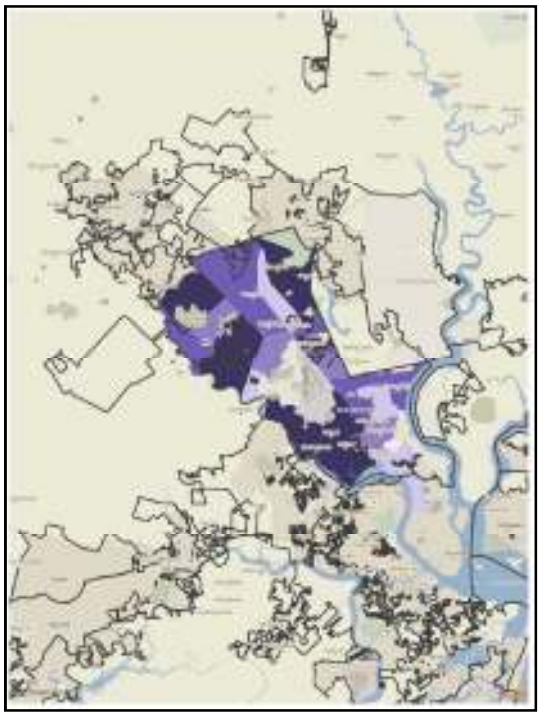
MAP: Population (Charleston County)



A heavier concentration of population centered on the urban areas of the County, which included the City of Charleston and the City of North Charleston than the rest of the County. The lightest orange shaded areas represent where the concentration of the population is 1,999 persons or less, and light orange shaded areas represent where the concentration is between 2,000 and 4,999 persons. The medium orange shaded areas represent where the concentration of the population is between 5,000 and 9,999 persons. The darker orange shaded areas represent where the concentration of the population is between 10,000 and 19,999 persons and the darkest orange shaded areas represent where the concentration is 20,000 or more. The concentrations were shaded by ZIP code. Marion National Forest, which makes up a large portion of the northern areas of the County is not included in the data reported.

MAPS: Population (City of Charleston and City of North Charleston)





The lightest purple shaded areas represent where the concentration of population in the City of Charleston and the City of North Charleston is 1,999 persons or less, and light purple shaded areas represent where the concentration is between 2,000 and 2,999 persons. The medium purple shaded areas represent where the concentration is between 3,000 and 3,999. The darker purple shaded areas represent where the concentration is between 4,000 and 4,999 persons and the darkest purple shaded areas represent where the concentration is over 5,000 persons. The surrounding areas of the peninsula are more densely concentrated than the peninsula itself and up into bordering areas of North Charleston.

AGE

While the state as a whole is experiencing a demographic shift towards an older population, the Charleston region has not seen such a dramatic median age increase. According to the 2009-2013 American Community Survey, the median age in the City of Charleston was 32.8 years old - compared to the City of North Charleston at 30.8 years old and Charleston County at 36.0 years old. This represents a moderate increase in median age in North Charleston and Charleston County as a whole since 2000, while median age in the City of Charleston has actually decreased. Over the same period median age in the state as a whole increased 7.6 percent, increasing from 35.4 to 38.1 years. This relatively low median age is likely affected by the presence of major institutions of higher education in the region. As shown in a 2014 USA Today article, Charleston has one of the highest populations of 20-29 year olds in part due to the urban feel, availability of jobs, and pedestrian friendly nature of the city. Many alumni choose to live in the region after graduation. [1]

(Source: 2009-2013 American Community Survey 5-Year Estimates)

TABLE: Median Age

	2000	2013	Change in Median Age
City of Charleston	33.2	32.8	-1.2%
City of North Charleston	29.9	30.8	3.0%
Charleston County	34.5	36.0	4.3%
South Carolina	35.4	38.1	7.6%

Source: 2000 Census, 2009-2013 ACS

[1] USA Today, *'Post-college towns' brim with youth, jobs*

Retrieved From: http://www.usatoday.com/story/news/nation/2014/04/27/charleston-millennials-college-graduates-engineers/7969963/)

TABLE: Age Distribution						
	City of Charleston		City of North Charleston		Charleston County	
Age Cohort	Number of People in Age Group	Percent of People in Age Group	Number of People in Age Group	Percent of People in Age Group	Number of People in Age Group	Percent of People in Age Group
Under 5 years	7,396	6.0%	9,402	9.4%	22,959	6.4%
5 to 9 years	6,780	5.5%	6,701	6.7%	21,883	6.1%
10 to 14 years	5,794	4.7%	5,601	5.6%	17,936	5.0%
15 to 19 years	8,505	6.9%	6,101	6.1%	21,883	6.1%
20 to 24 years	13,929	11.3%	10,002	10.0%	30,851	8.6%
25 to 34 years	23,297	18.9%	18,903	18.9%	58,474	16.3%
35 to 44 years	14,915	12.1%	12,002	12.0%	44,125	12.3%
45 to 54 years	14,176	11.5%	13,102	13.1%	48,429	13.5%
55 to 59 years	6,780	5.5%	5,401	5.4%	23,318	6.5%
60 to 64 years	6,410	5.2%	4,401	4.4%	21,524	6.0%
65 to 74 years	8,629	7.0%	5,101	5.1%	27,623	7.7%
75 to 84 years	4,561	3.7%	2,400	2.4%	14,349	4.0%
85 years and over	2,096	1.7%	1,000	1.0%	5,739	1.6%
Source: 2009-2013 ACS						

The largest cohort in the region is 25 to 34 years old with 18.9% in the City of Charleston, 18.9% in the City of North Charleston, and 16.3% in Charleston County.

ELDERLY

Persons aged 65 and over comprise a lower percentage of the region's population than that of the state as a whole. Just 12.4 percent of the City of Charleston's population was over the age of 65. The City of North Charleston had an even smaller elderly population with 8.5%, while Charleston County was higher with 13.3%. All regions are lower than the state as a whole at 14.2%. However, 1.7% of the City of Charleston's population was aged 85 years and over, compared to 1.5% the state as a whole. One percent (1%) of the City of North Charleston's population and 1.6% of the County of Charleston's population fell into this category. Though the region is slightly younger than the population of the state as a whole, there are still unique challenges that must be addressed to provide for the elderly population.

As people age there evolves a unique set of needs in terms of social services, healthcare, and housing – and as communities across the nation grow proportionately older, the needs of the elderly become an increasingly important aspect of both public and private decision making. Integral amongst these evolving needs is that of housing – housing that is decent, safe, and affordable, as well as housing that is accessible and located in proximity to services and transportation. Housing serves as a linchpin amongst the needs of the elderly because the affordability, location, and accessibility of where one lives directly impacts the ability to access health and social services – both in terms of financial cost and physical practicality. As a 2014 study from Harvard's Joint Center for Housing Studies further explains:

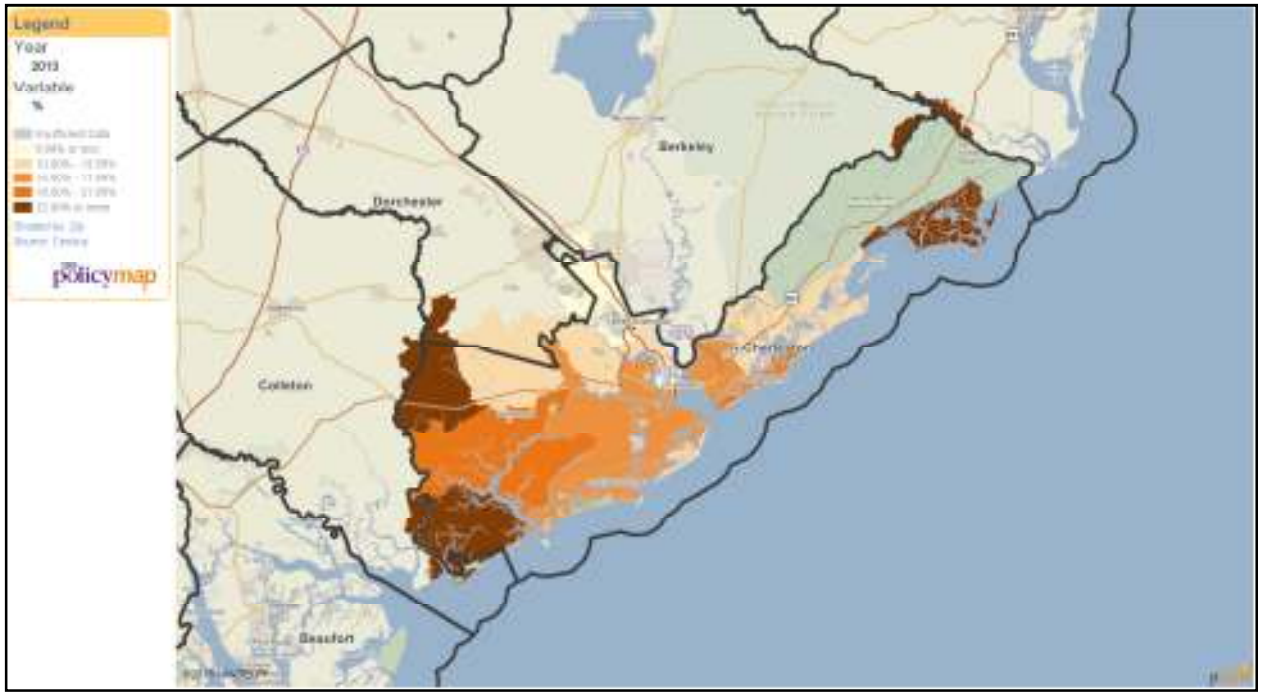
> *"Accessibility is essential to older adults' health and safety as physical and cognitive limitations increase. Proximity of housing to stores, services, and transportation enables older adults to remain active and productive members of their communities, meet their own basic needs, and maintain social connections. And for those with chronic conditions and disabilities, the availability of housing with supports and services determines the quality and cost of long-term care—particularly the portion paid with public funds.*
>
> *But the existing housing stock is unprepared to meet the escalating need for affordability, accessibility, social connectivity, and supportive services.*
>
> *• High housing costs force millions of low-income older adults to sacrifice spending on other necessities including food, undermining their health and well-being.*
>
> *• Much of the nation's housing inventory lacks basic accessibility features, preventing older adults with disabilities from living safely and comfortably in their homes.*
>
> *• The nation's transportation and pedestrian infrastructure is generally ill-suited to those who cannot or choose not to drive, isolating older adults from friends and family.*
>
> *• Disconnects between housing programs and the health care system put many older adults with disabilities or long-term care needs at risk of premature institutionalization."*[2]

[2] Joint Center for Housing Studies of Harvard University, *Housing America's Older Adults*

Retrieved from: http://www.jchs.harvard.edu/research/housing_americas_older_adults

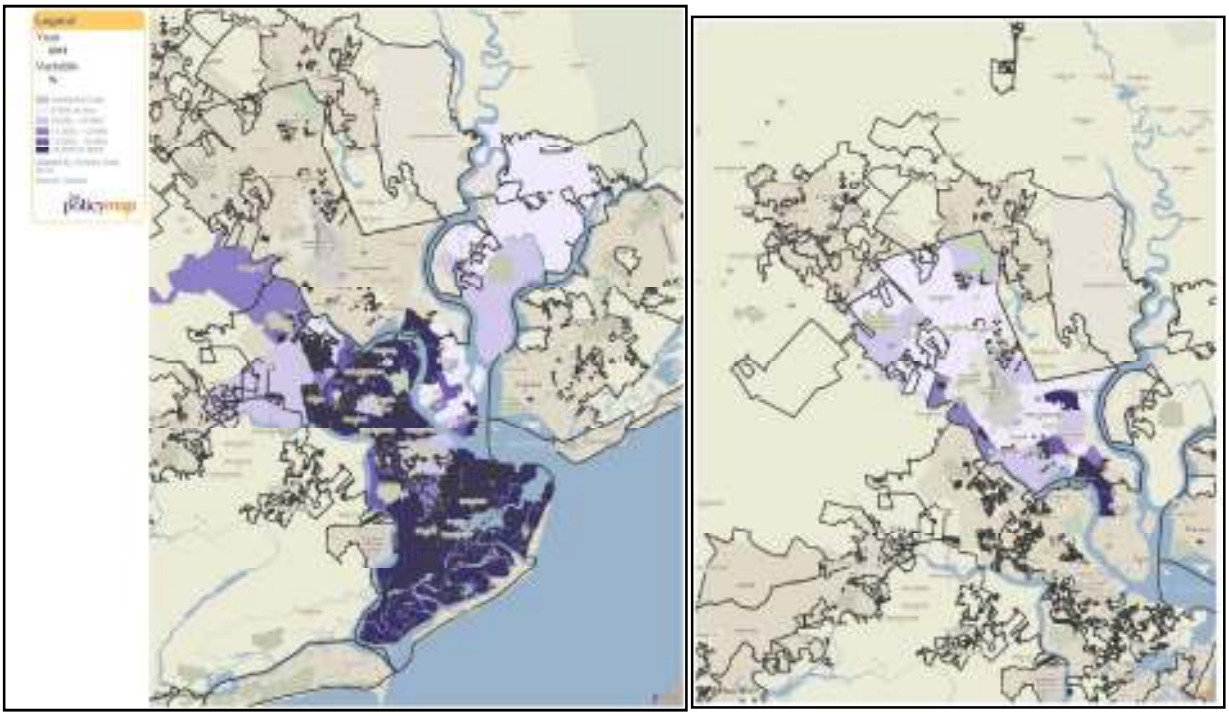
The following maps display the geographic distribution of the elderly population throughout the region. The first set of maps details the distribution of those aged 65 and older whereas the second set of maps details the distribution of those aged 85 and older. In Charleston County as a whole the regions with the higher populations of elderly are ZIP Codes in rural areas away from the Charleston urban center. A similar pattern is seen in the City of Charleston and North Charleston; the elderly population is greater in the suburban neighborhoods away from the city centers.

MAP: Elderly 65 years and older (Charleston County)



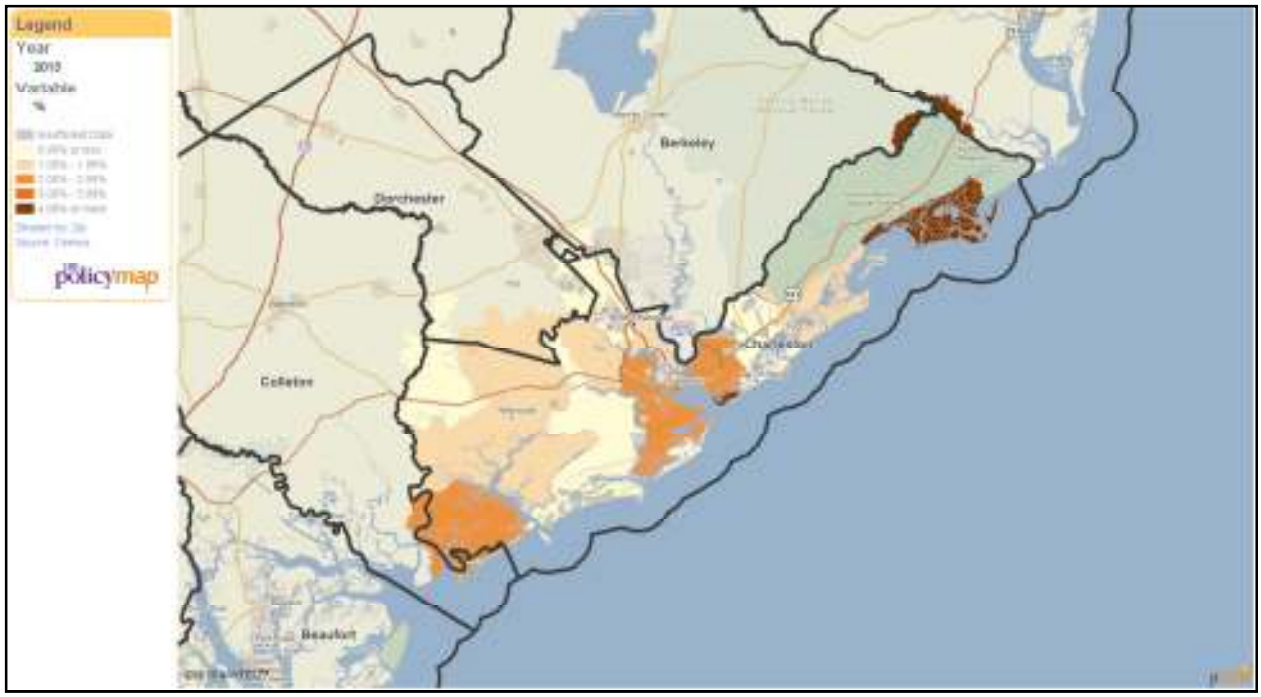
Elderly 65 years and older represent less of the population near the urban areas of the City of Charleston and North Charleston, however they represent more of the population further away from urban areas within the County. These less urban areas are experiencing as much as 20% or more of the population being elderly. The lightest orange shaded areas represent where the concentration of elderly 65 years and older are less than 9.99% of the population or less, and light orange shaded areas represent where the concentration is between 10% and 13.99%. The medium orange shaded areas represent where the concentration is between 14% and 17.99%. The darker orange shaded areas represent where the concentration of elderly 65 years and older is between 18% and 21.99% and the darkest orange shaded areas represent where the concentration is 22% or more of the population.

MAP: Elderly 65 years and older (City of Charleston and City of North Charleston)



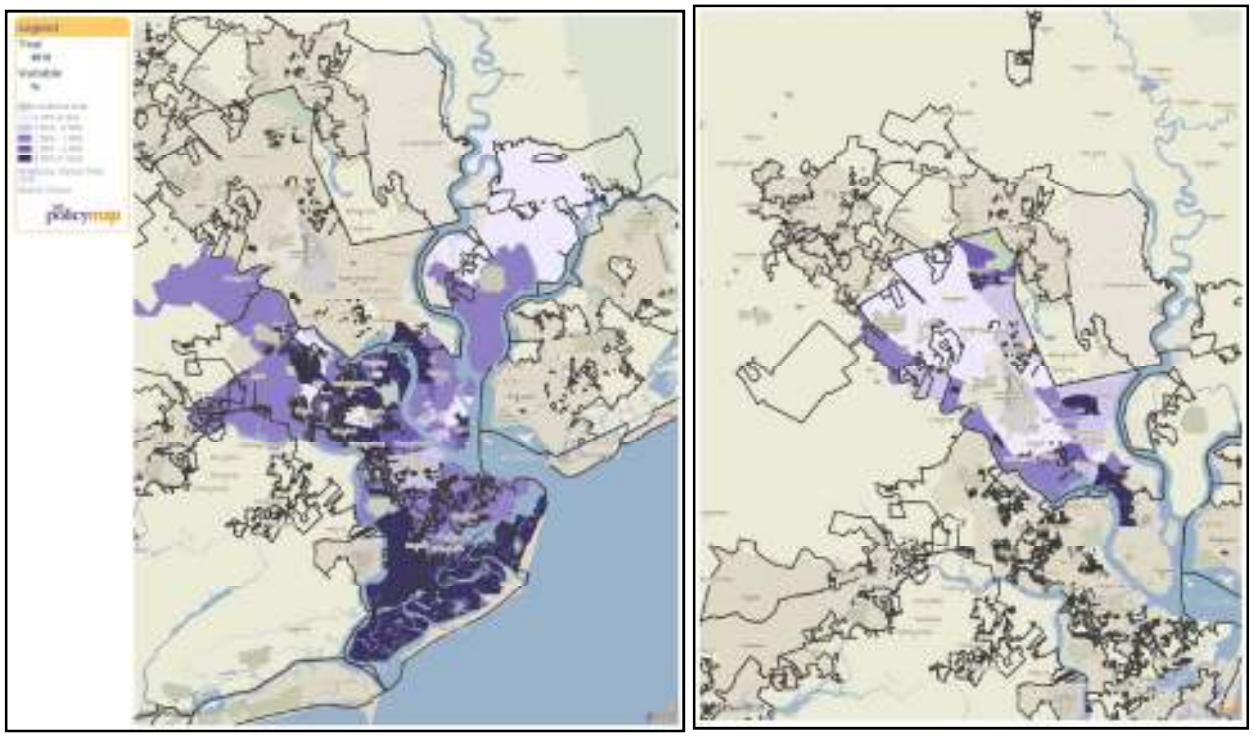
While elderly 65 years and older are less prominent in the urban areas of the City of Charleston and North Charleston compared to the rest of the County, there are still areas in the Cities with a sizable group of elderly. The southwestern areas of the City of Charleston and down towards the coast are represented with more elderly than the northern areas of the two combined Cities, with North Charleston having significantly less elderly concentrated than the rest of the area. The lightest purple shaded areas represent where the concentration of elderly 65 years and older are less than 8.99% of the population, and light purple shaded areas represent where the concentration is between 9% and 10.99%. The medium purple shaded areas represent where the concentration is between 11% and 12.99%. The darker purple shaded areas represent where the concentration of elderly 65 years of age and older is between 13% and 14.99% and the darkest purple shaded areas represent where the concentration is 15% or more of the population.

MAP: Elderly 85 years and older (Charleston County)



While the population of elderly 85 years and older represents a small percentage of the County population, there are still areas where they can be found more prominently such as the northeast areas and a small area along the coast just south of the Isle of Palms – suggesting a concentration of retirement centers. The lightest orange shaded areas represent where the concentration of elderly 85 years and older are less than 0.99% of the population, and light orange shaded areas represent where the concentration is between 1% and 1.99%. The medium orange shaded areas represent where the concentration is between 2% and 2.99%. The darker orange shaded areas represent where the concentration of elderly 85 years and older is between 3% and 3.99% and the darkest orange shaded areas represent where the concentration is 4% or more of the population.

MAP: Elderly 85 years and older (City of Charleston and City of North Charleston)



Not surprisingly, the concentration of elderly 85 years and older in the area mirror other elderly maps with more elderly concentrated southwest of the City of Charleston down towards the coastline. The lightest purple shaded areas represent where the concentration of elderly 85 years and older are less than 0.49% of the population, and light purple shaded areas represent where the concentration is between .50% and 0.99%. The medium purple shaded areas represent where the concentration is between 1% and 1.99%. The darker purple shaded areas represent where the concentration of elderly 85 years and older is between 2% and 2.99% and the darkest purple shaded areas represent where the concentration is 3% or more of the population.

AGE DEPENDENCY RATIOS

Age dependency ratios relate the number of working aged persons to the number of dependent aged persons (children and the elderly). These indicators provide insight into the social and economic impacts of shifts in the age structure of a population. Higher ratios of children and the elderly require higher levels of services to meet the specific needs of those populations. Furthermore, a higher degree of burden is placed on an economy when those who mainly consume goods and services become disproportionate to those who produce. It is important to note that these measures are not entirely precise – not everyone under the age of 18 and over 65 is economically dependent, and not all working age individuals are economically productive. With these caveats in mind, dependency ratios are still helpful indicators in gauging the directional impacts of shifting age structures.

An area's dependency ratio is comprised of two smaller ratios – the child dependency ratio and the old-age dependency ratio. The table below shows the dependency ratio's in the Region and how they compare to the state as a whole. Overall, the Region has a lower dependency ratio than the state. These ratios reflect the younger feel of the Charleston region and the relatively high number of college age and young adults, particularly in City of Charleston and North Charleston.

TABLE: Dependency Ratios

	Child Dependency Ratio		Old-Age Dependency Ratio		Age Dependency Ratio	
	2005	**2013**	**2005**	**2013**	**2005**	**2013**
City of Charleston	41.6	28.1	19.3	21.6	61	49.7
City of North Charleston	35.9	32.4	13.8	12.9	49.8	45.3
Charleston County	37.9	31	18.4	21.3	56.3	52.3
South Carolina	39.5	36.3	19.5	24.4	59.1	60.7

Source: 2005 ACS 1-Year Estimates, 2013 ACS 1-Year Estimates

Since 2005, the dependency ratio in the state of South Carolina has remained fairly stagnant overall, but there is a shift from Child Dependency to Old Age Dependency. Rising age dependencies can be expected to continue in the state as the nation as a whole continues down the same demographic path. However, it is unknown whether the Charleston region will shift towards greater Old Age Dependency or whether it will continue to greater numbers of attracting younger, working age adults as it has in the last decade. Since 2005 the City of Charleston saw a significant drop in the overall dependency ratio. This reduction came primarily from the Child Dependency Ratio. With only a slight increase of Old Age Dependency, in comparison to the increase that most areas in the country are seeing it is very telling of a unique situation in the region.

It is very possible that the trend of lower dependency ratio will not last long in the region. A 2010 US Census report on aging trends in the United States provides insight into the extent of the coming shift in the United States: "By 2030, all of the baby boomers will have moved into the ranks of the older population. This will result in a shift in the age structure, from 13 percent of the population aged 65 and older in 2010 to 19 percent in 2030." As this shift occurs the working age population will simultaneously be shrinking. Sixty percent of the nation's population was aged 20-64 in 2010. The Census estimates that by "2030, as the baby boomers age, the proportion in these working ages will drop to 55 percent."[3]

Paying attention to changes in old-age dependency ratios is especially pertinent for communities with declining populations. A shrinking working age population means fewer workers producing goods and services, and consequently generating less tax revenue. All the while the aging population increases demand for social services, healthcare, and housing for the elderly. The intersection of these two trends presents a unique challenge for communities in the coming years.

RACE AND ETHNICITY

When comparing Charleston County to the State of South Carolina the racial distribution is incredibly similar. However, a different picture is painted when you further analyze the data for the individual localities within the County. The City of North Charleston contains a higher percentage of all minority groups, except Native Hawaiian and Other Pacific Islanders. At 70.4% of the population, Whites were the largest racial group in the City of Charleston. Comparatively, Whites were the second largest population in North Charleston at 45.3% of the City's population. Whites comprised 66.3% of the County-wide population, and accounted for 67.2% of the population of the state as a whole.

The second largest racial group in the City of Charleston was Black or African American at 25.9 percent of the population. Blacks or African Americans made up a much larger proportion of the North Charleston population at 46.9 percent. All other races in the City of Charleston made up less than 4%, but in the City of North Charleston all other races made up almost 8%. Finally, just fewer than 3% of the population in the City of Charleston identify as ethnically Hispanic, but over 10% of the population of the City of North Charleston identify as Hispanic. [Persons can identify as both ethnically Hispanic and racially as another group.] Whenever two high population cities like Charleston and North Charleston are so geographically close but have significantly different Racial and Ethnic compositions it warrants further analysis. The table and maps below provide a complete racial and ethnic breakdown of the Region.

[3] US Census Bureau, *The Next Four Decades: The Older Population in the United States: 2010 to 2050.* Retrieved from: https://www.census.gov/prod/2010pubs/p25-1138.pdf

The table below provides a detailed breakdown of the racial and ethnic composition compared to that of the state as a whole.

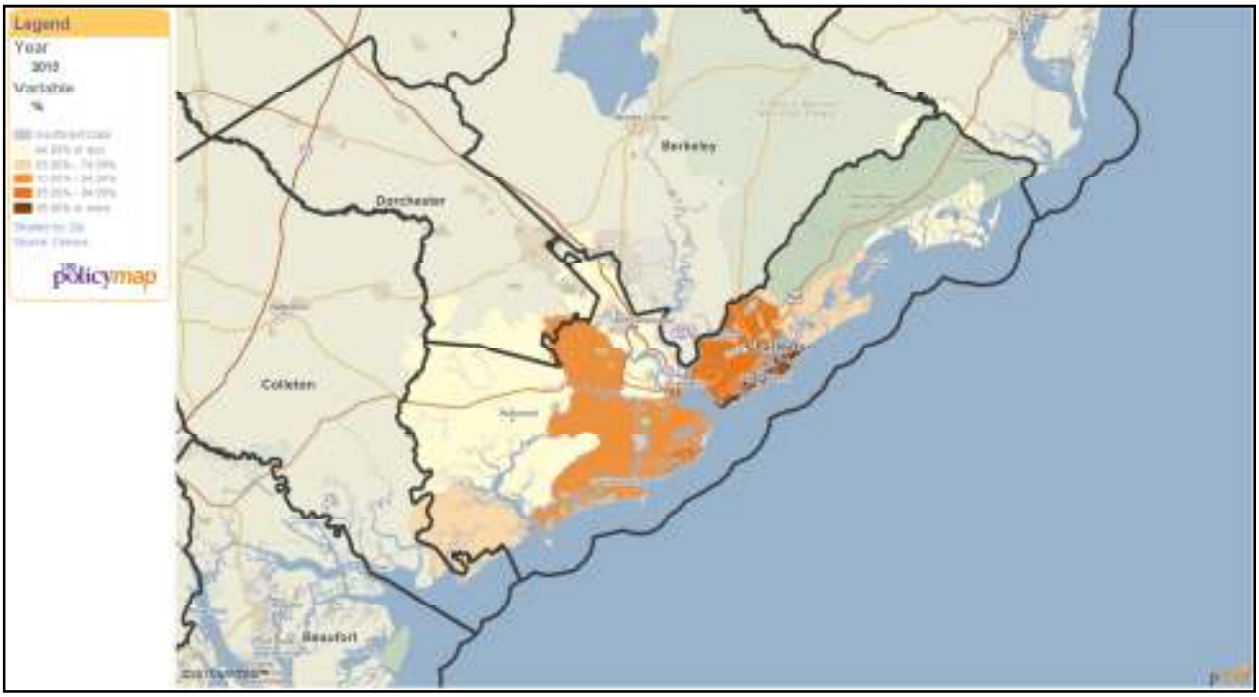
TABLE: Racial and Ethnic Composition

Race	City of Charleston	%	City of North Charleston	%	Charleston County	%	South Carolina	%
White	86,821	70.4%	45,298	45.3%	237,818	66.3%	3,144,146	67.2%
Black or African American	31,915	25.9%	46,877	46.9%	105,338	29.4%	1,298,534	27.7%
American Indian and Alaska Native	155	0.1%	270	0.3%	874	0.2%	14,732	0.3%
Asian	1,751	1.4%	2,070	2.1%	4,587	1.3%	61,097	1.3%
Native Hawaiian and Other Pacific Islander	173	0.1%	30	0.0%	219	0.1%	2,128	0.0%
Some other race	601	0.5%	2,891	2.9%	3,848	1.1%	74,130	1.6%
Two or more races	1,851	1.5%	2,582	2.6%	6,052	1.7%	84,835	1.8%
Hispanic or Latino (of any race)	3,303	2.7%	10,507	10.5%	18,755	5.2%	241,448	5.2%

Source: 2009-2013 ACS

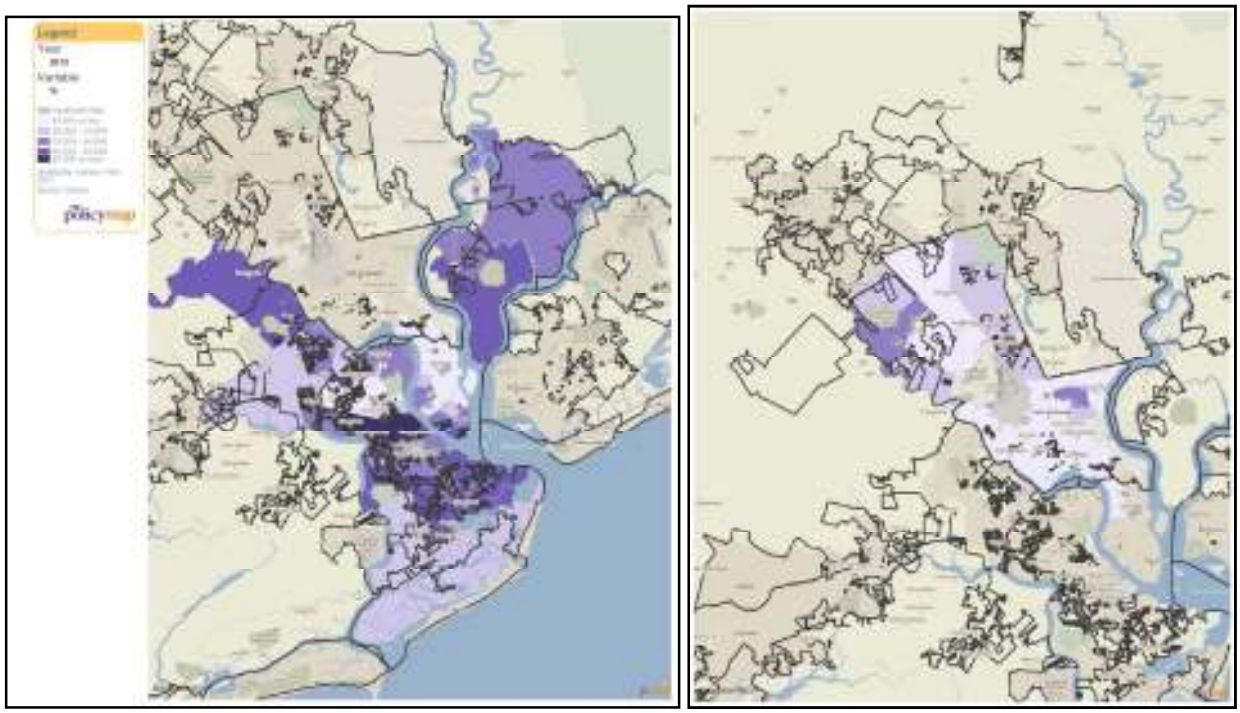
The following series of maps displays the geographic distribution of various racial and ethnic groups throughout the region. Lighter colored shades represent areas with lower populations and darker shades represent areas with higher populations. Charleston County as a whole shows some significant segregation based on race. The area from Sullivan's Island to Isle of Palms is over 90% White and some rural areas of the County are over 50% Black or African-American. There are similar patterns in the Census Tracts within the cities of Charleston and North Charleston where some areas have a population of over 95% or over 50% Black or African-American.

MAP: White Population (Charleston County)



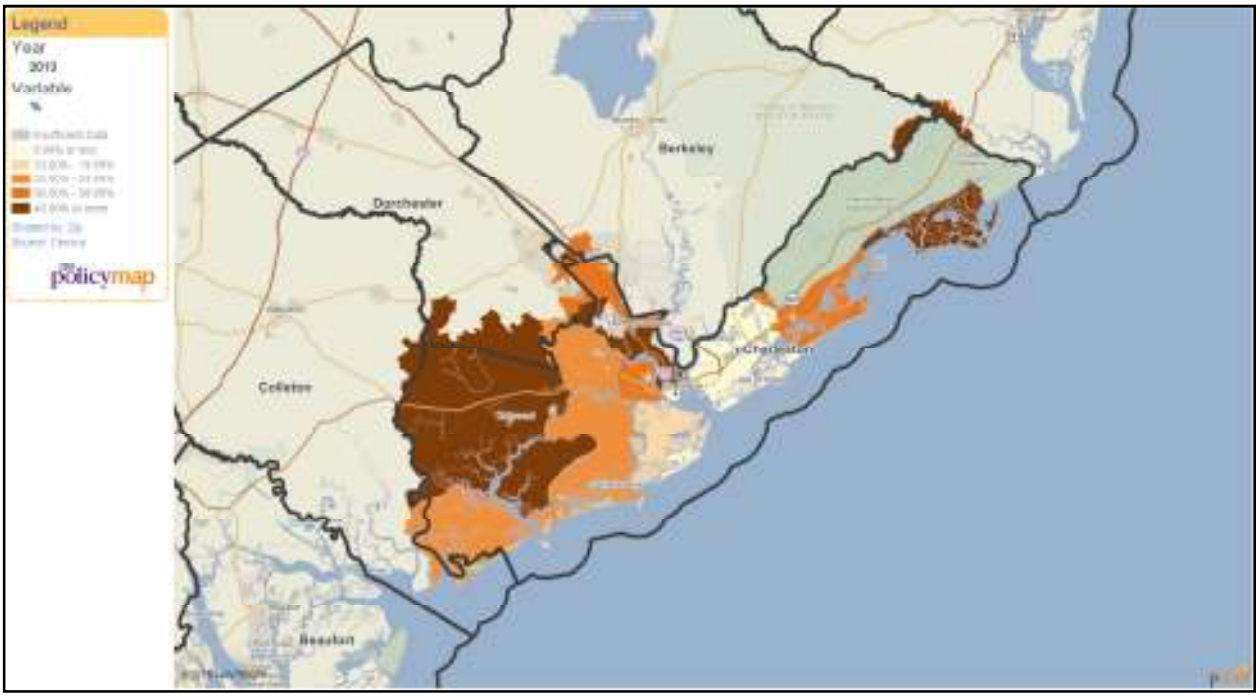
There is a higher concentration of White population along the north coastal areas of the Cities than the rest of the County. In contrast, there is a lower concentration of White population in the more rural parts of the County. The lightest orange shaded areas represent where the concentration of Whites is less than 64.99% of the population, and light orange shaded areas represent where the concentration is between 65% and 74.99%. The medium orange shaded areas represent where the concentration is between 75% and 84.99%. The darker orange areas represent where the concentration of Whites is between 85% and 94.99% and the darkest orange shaded areas represent where the concentration is 95% or more of the population.

MAP: White Population (City of Charleston and City of North Charleston)



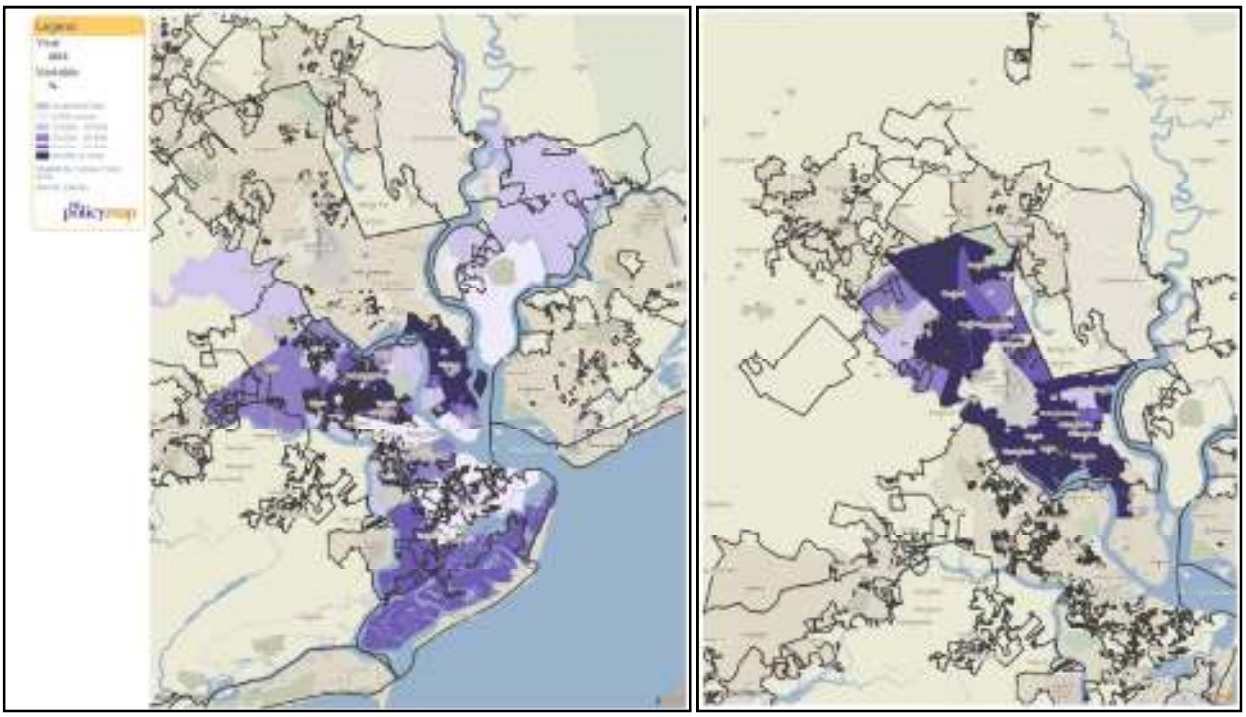
The concentration of Whites is higher in the surrounding suburban areas of the City of Charleston than the rest of the areas of the City. There is a lower concentration of Whites in the City of North Charleston than the rest of the areas represented in this map. The lightest purple shaded areas represent where the concentration of Whites is less than 49.99% of the population, and light purple shaded areas represent where the concentration is between 50% and 74.99%. The medium purple shaded areas represent where the concentration is between 75% and 84.99%. The darker purple areas represent where the concentration of Whites is between 85% and 94.99% and the darkest purple shaded areas represent where the concentration is 95% or more of the population.

MAP: Black or African American (Charleston County)



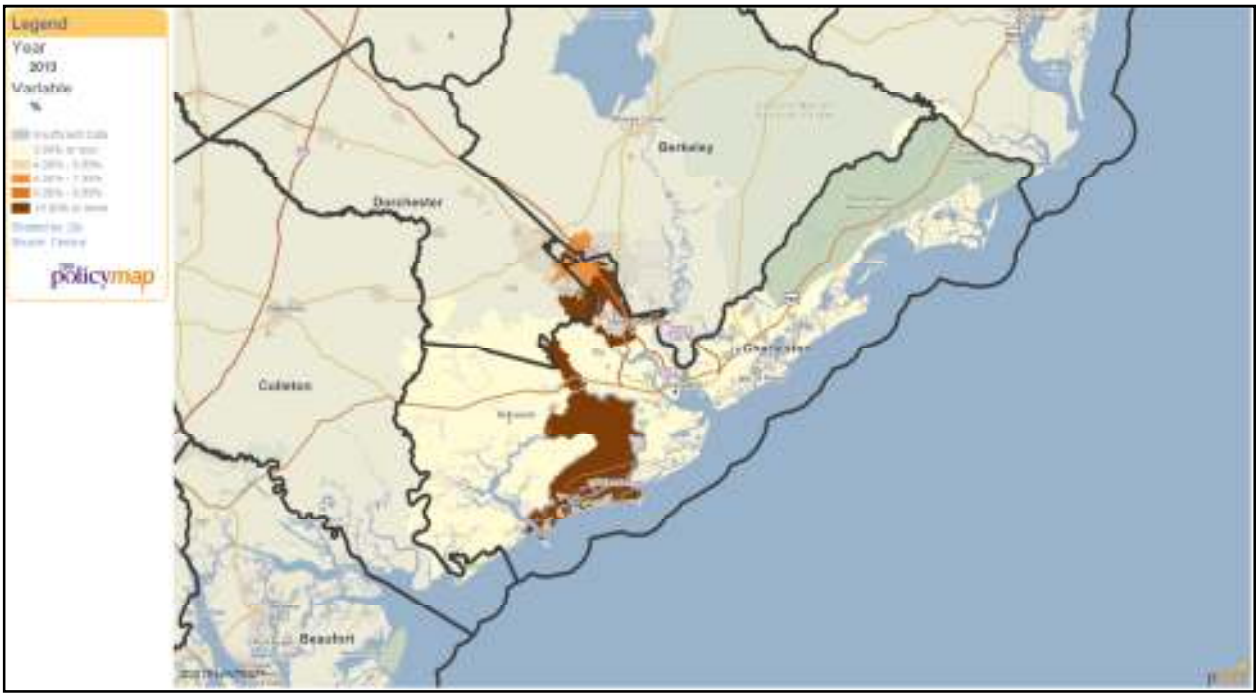
Large concentrations of Black or African Americans can be found throughout the County, especially the western and northeast coast of the County as well as the City of North Charleston. The lightest orange shaded areas represent where the concentration of Black or African Americans is less than 9.99% of the population, and light orange shaded areas represent where the concentration is between 10% and 19.99%. The medium orange shaded areas represent where the concentration is between 20% and 29.99%. The darker orange areas represent where the concentration of Black or African Americans is between 30% and 39.99% and the darkest orange shaded areas represent where the concentration is 40% or more of the population.

MAP: Black or African-American Population (City of Charleston and City of North Charleston)



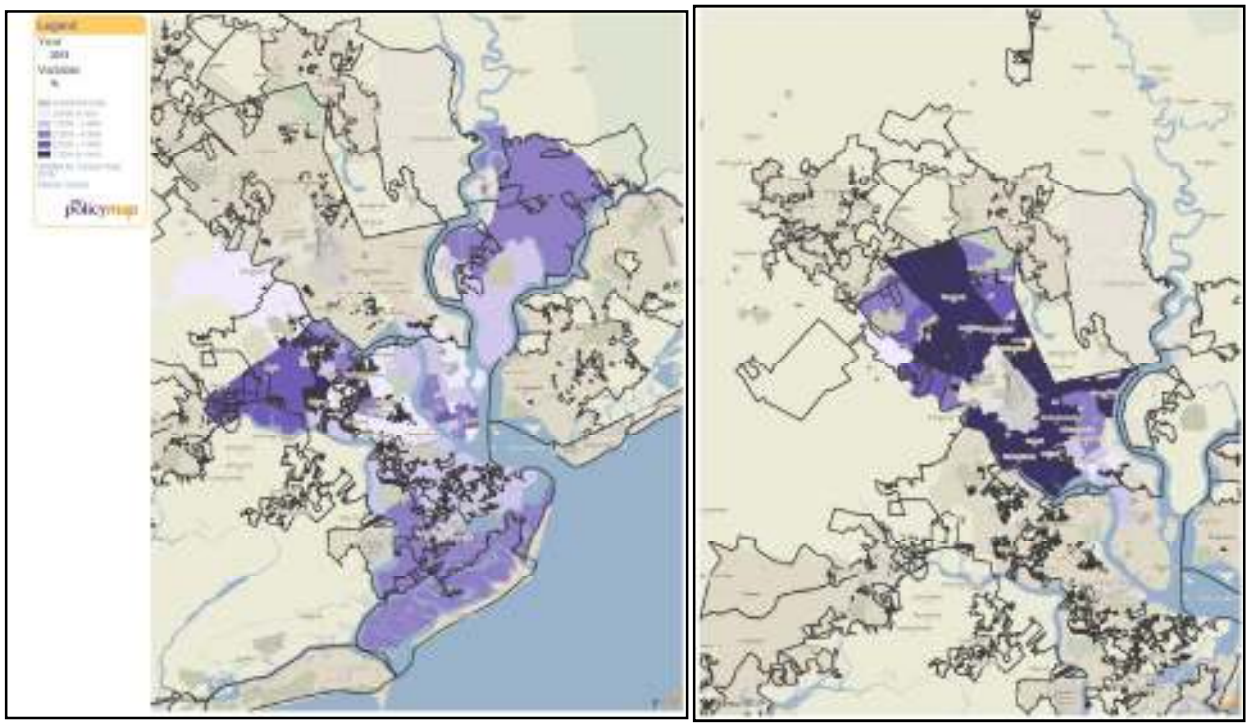
Compared to other areas of the City of Charleston, Black and African Americans have a prominent concentration in the center of the City of Charleston and through most of North Charleston. The lightest purple shaded areas represent where the concentration of Black or African Americans is less than 9.99% of the population, and light purple shaded areas represent where the concentration is between 10% and 19.99%. The medium purple shaded areas represent where the concentration is between 20% and 29.99%. The darker purple areas represent where the concentration of Black or African Americans is between 30% and 39.99% and the darkest purple shaded areas represent where the concentration is 40% or more of the population.

MAP: Hispanic or Latino (Charleston County)



Hispanic or Latino persons experienced areas where they were at least 10% of the total population in the County. These areas were located just north of the City of North Charleston and west of the City of Charleston. The lightest orange shaded areas represent where the concentration of Hispanic or Latino persons is less than 3.99% of the population, and light orange shaded areas represent where the concentration is between 4% and 5.99%. The medium orange shaded areas represent where the concentration is between 6% and 7.99%. The darker orange areas represent where the concentration of Hispanic or Latino persons is between 8% and 9.99% and the darkest orange shaded areas represent where the concentration is 10% or more of the population.

MAP: Hispanic or Latino (City of Charleston and City of North Charleston)



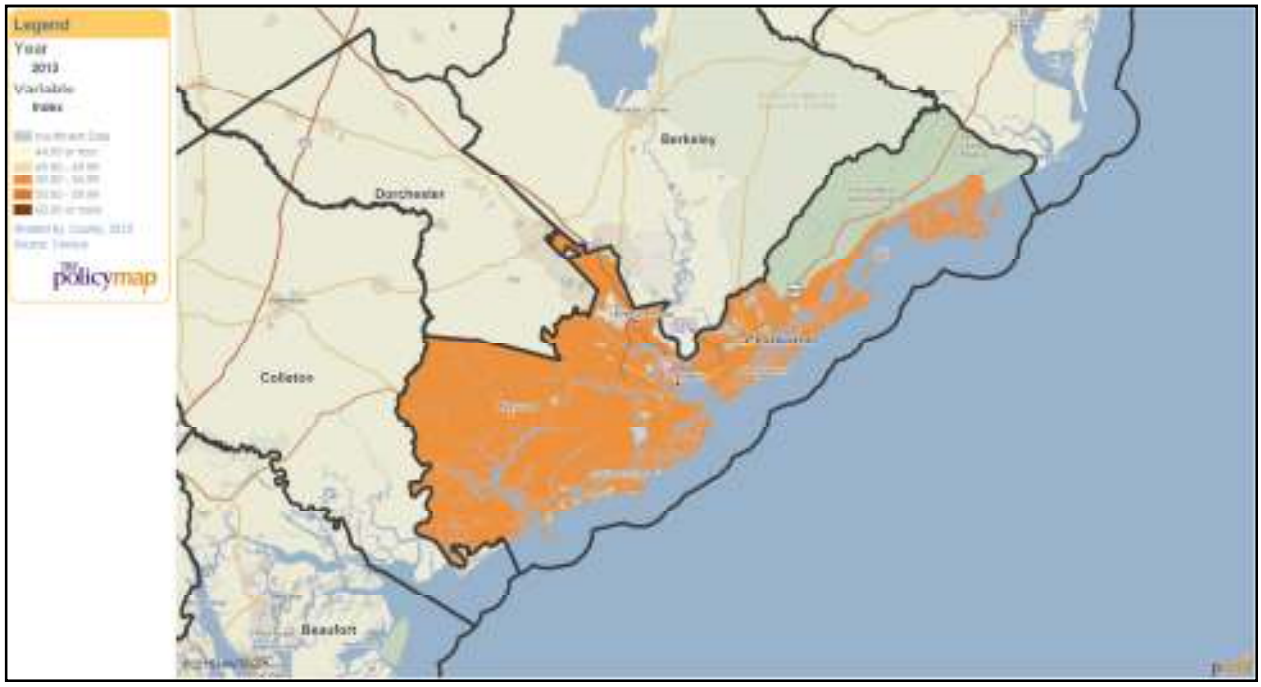
North Charleston experienced a higher concentration of Hispanic or Latino persons than the City of Charleston. The lightest purple shaded areas represent where the concentration of Hispanic or Latino persons is less than 0.99% of the population, and light purple shaded areas represent where the concentration is between 1% and 2.49%. The medium purple shaded areas represent where the concentration is between 2.5% and 4.99%. The darker purple areas represent where the concentration of Hispanic or Latino persons is between 5% and 7.49% and the darkest purple shaded areas represent where the concentration is 7.5% or more of the population.

DIVERSITY

The following map displays the Diversity Index ranking for region, based on data from Policy Map. As Policy Map explains: "The diversity index is an index ranging from 0 to 87.5 that represents the probability that two individuals, chosen at random in the given geography, would be of different races or ethnicities between 2008 and 2012. Lower index values between 0 and 20 suggest more homogeneity and higher index values above 50 suggest more heterogeneity. Racial and ethnic diversity can be indicative of economic and behavioral patterns. For example, racially and ethnically homogenous areas are sometimes representative of concentrated poverty or concentrated wealth. They could also be indicative of discriminatory housing policies or other related barriers."

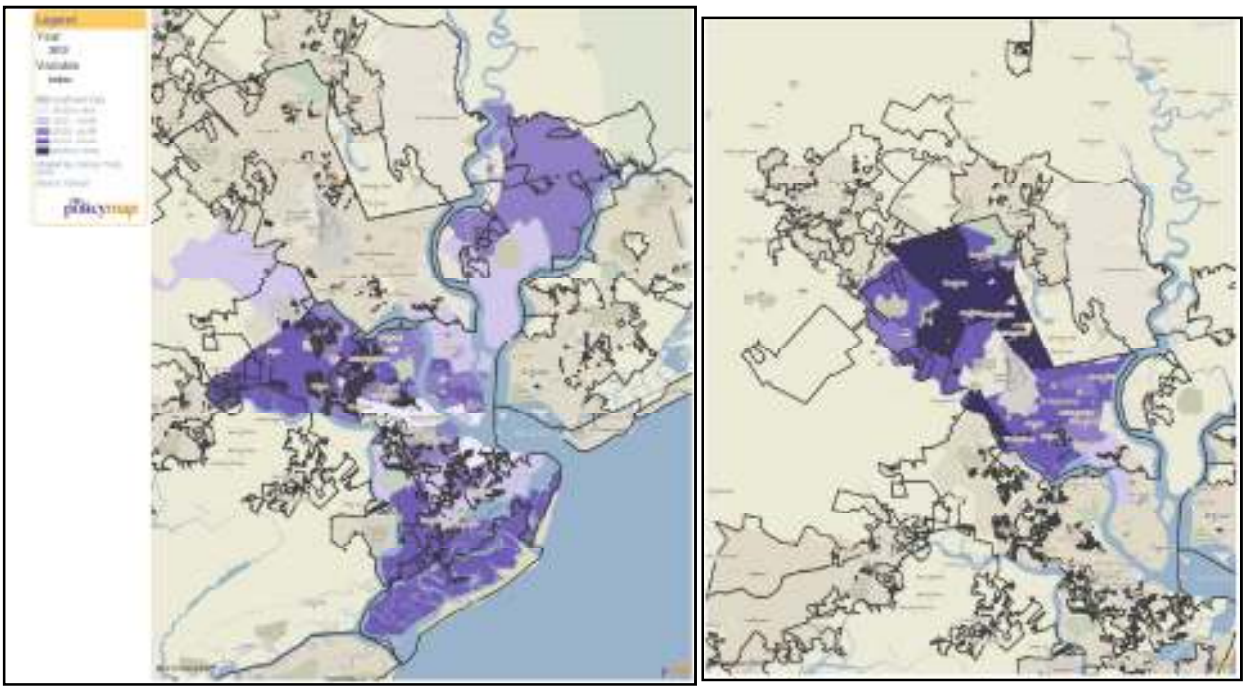
Lighter shaded areas carry lower Diversity Index scores (meaning less diverse), and darker shaded areas carry higher scores (meaning more diverse). When you view Charleston County as a whole it appears to be fairly heterogeneous, but when broken down by Census Tract the region appears much more homogeneous. North Charleston has significantly greater diversity with many regions scoring a 60 or above on the Diversity Index. The City of Charleston tends to be more homogenous, particularly on the peninsula where many areas scored less than 15 on the Diversity Index.

MAP: Diversity (Charleston County)



When accounting for the County as a whole, the Diversity Index averaged between 50 and 54.99. A defined above, a higher index indicates more diversity.

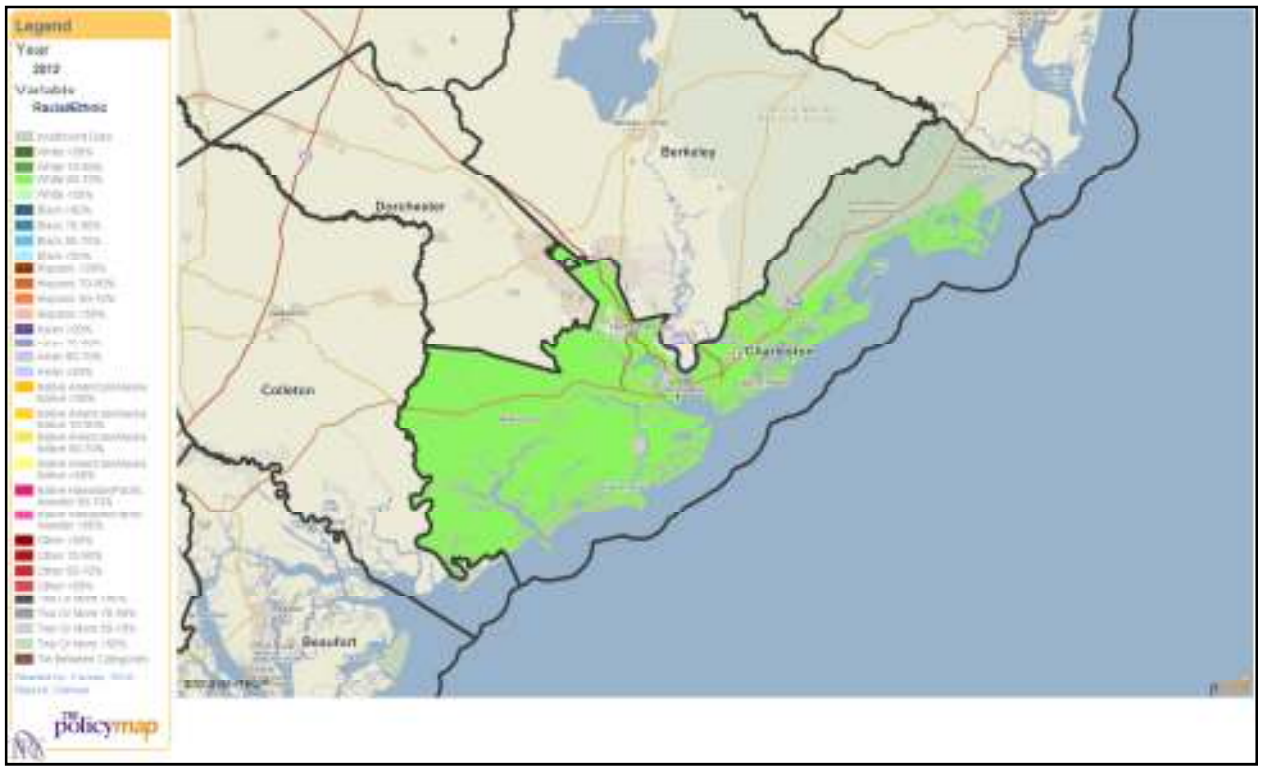
MAP: Diversity (City of Charleston and City of North Charleston)



The City of North Charleston experiences a higher diversity index than the City of Charleston. The lightest purple shaded areas represent where the diversity index in the City of Charleston and the City of North Charleston is 15 or less, and light purple shaded areas represent where the diversity index is between 15.01 and 19.99. The medium purple shaded areas represent where the diversity index is between 20 and 44.99. The darker purple shaded areas represent where the diversity index is between 45 and 59.99 and the darkest purple shaded areas represent where the diversity index is over 60. A higher index indicates more diversity.

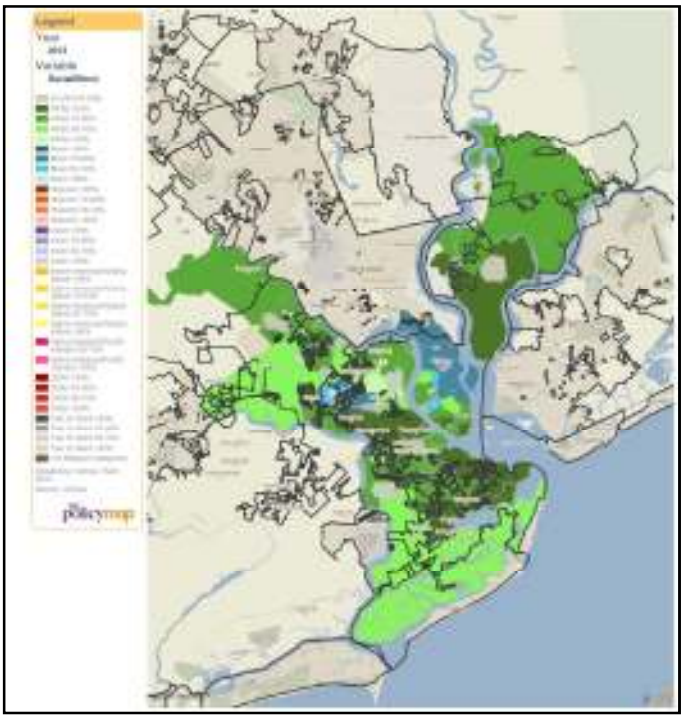
The predominant race in Charleston County is White, but the community is much more diverse when analyzed at the more granular levels of cities, towns, and Census Tracts. Whites are the predominant race in the City of Charleston, with some areas being greater than 90% White. The one exception in the City of Charleston is the upper-peninsula near the border with North Charleston where there is a large Black or African-American population. The City of North Charleston is predominantly Black or African-American with only a few areas with a White majority. North Charleston also has one area with a slight Hispanic majority.

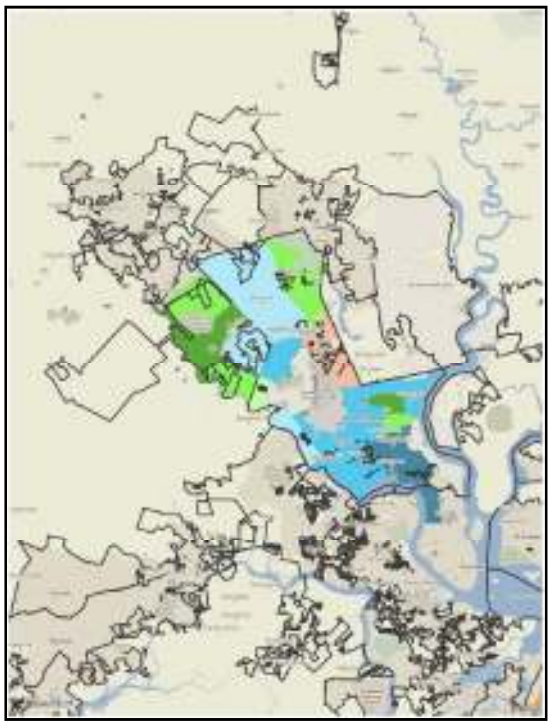
MAP: Diversity Predominant Race (Charleston County)



The County as a whole averages predominantly White <50%.

MAP: Diversity Predominant Race (City of Charleston and City of North Charleston)





Green shaded areas represent where Whites are more predominant and blue shaded areas represent where Black or African Americans are more predominant. There is a small area in North Charleston where Hispanics or Latinos is more predominant. The darker the color shade, the more predominant.

DISABILITY

This section looks at the Region's disabled population across a number of variables. According to 2009-2013 ACS 5-Year estimates, 38,019 Charleston County residents had a disability of some sort – 10.8 percent of the total population. Both the City of Charleston and the City of North Charleston had slightly lower disability rates than the County with 9.6% and 10.5%, respectively. The County's disability rate of 12.6% was lower than the state rate of 13.9 %.

As the tables below shows, a significant number of residents in the region face a disability of some sort. The disabled population in the region is relatively smaller than the state as a whole, but the community still faces significant challenges.

TABLE: Disabled Population

	Number	Percentage
City of Charleston	11,776	9.6
City of North Charleston	9,941	10.5
Charleston County	38,019	10.8
South Carolina	657,041	13.9

Source: 2009-2013 ACS 5-Year Estimates

In addition to barriers such as housing discrimination and the difficulty finding accessible units, persons with disabilities face financial hardships at a much higher rate than the average person. Despite having a disability, nearly half of disabled individuals in the region are in the workforce, though they do face higher levels of unemployment than the non-disabled. The table below details employment data for the disabled population in the Region.

TABLE: Disabled Population in the Workforce

	Percentage in Labor Force	Percentage Unemployed
City of Charleston	41.6	16.5
City of North Charleston	43.6	16.3
Charleston County	40.5	19.5
South Carolina	36.0	20.3

Source: 2009-2013 ACS 5-Year Estimates

When disabled persons are employed they earn significantly less than the non-disabled. Disabled individuals also have higher poverty rates than those without a disability. The City of North Charleston experiences the largest difference in poverty rates between disabled and non-disabled persons with 65.9%. Charleston County has a difference between median incomes of disabled and non-disabled individuals with 45.3% - higher than the state as a whole.

TABLE: Comparison of Economic Characteristics

	Median Earnings (Disabled)	Median Earnings (Non-Disabled)	Median Earnings Percent Difference	Poverty Rate (Disabled)	Poverty Rate (Non-Disabled)	Poverty Rate Percent Difference
City of Charleston	$21,875	$30,154	37.8%	23.9%	17.3%	38.2%
City of North Charleston	$17,875	$23,985	34.2%	29.7%	17.9%	65.9%
Charleston County	$20,032	$29,106	45.3%	22.6%	15.0%	50.1%
South Carolina	$19,097	$27,449	43.7%	22.9%	14.4%	59.0%

Source: 2009-2013 ACS 5-Year Estimates

The table below provides data on the extent of disabilities amongst differing age cohorts for the region. Over 16,000 elderly people in Charleston County have a disability, almost 35% of the population. There are similar numbers of elderly disabled in the cities of Charleston and North Charleston. Nearly 40% of elderly persons in North Charleston are disabled, and in Charleston 33.5% of the elderly population are disabled.

TABLE: Disability and Age of Population

Disability/Age	City of Charleston (number)	City of Charleston (%)	City of North Charleston (number)	City of North Charleston (%)	Charleston County (number)	Charleston County (%)
Persons with a disability	11,776	9.6%	9,941	10.5%	38,019	10.8%
Population under 5 years old	28	0.4%	33	0.4%	142	0.6%
Population 5 to 17 years old	718	4.5%	635	4.1%	2,153	4.2%
Population 18 to 64 years old	5,956	7.1%	6,048	9.8%	19,674	8.5%
Population 65 years old and over	5,074	33.5%	3,225	39.6%	16,050	34.5%

Source: 2009-2013 ACS

The following table provides data on the extent of disabilities amongst different racial and ethnic groups in the region. In the City of Charleston, 8.3 percent of Whites are living with a disability, while Blacks or African Americans experience a 13.4 percent disability rate. In North Charleston, 11.4 percent of Whites are living with a disability, compared to 10.6 percent of Black or African Americans. In the City of Charleston, American Indian and Alaska Natives experience the highest rate of disability at 16.1%. In the City of North Charleston Whites have the highest rate of disability at 11.4 percent. Countywide, Native Hawaiian and Other Pacific Islanders have the highest rate of disability at 24.2 percent.

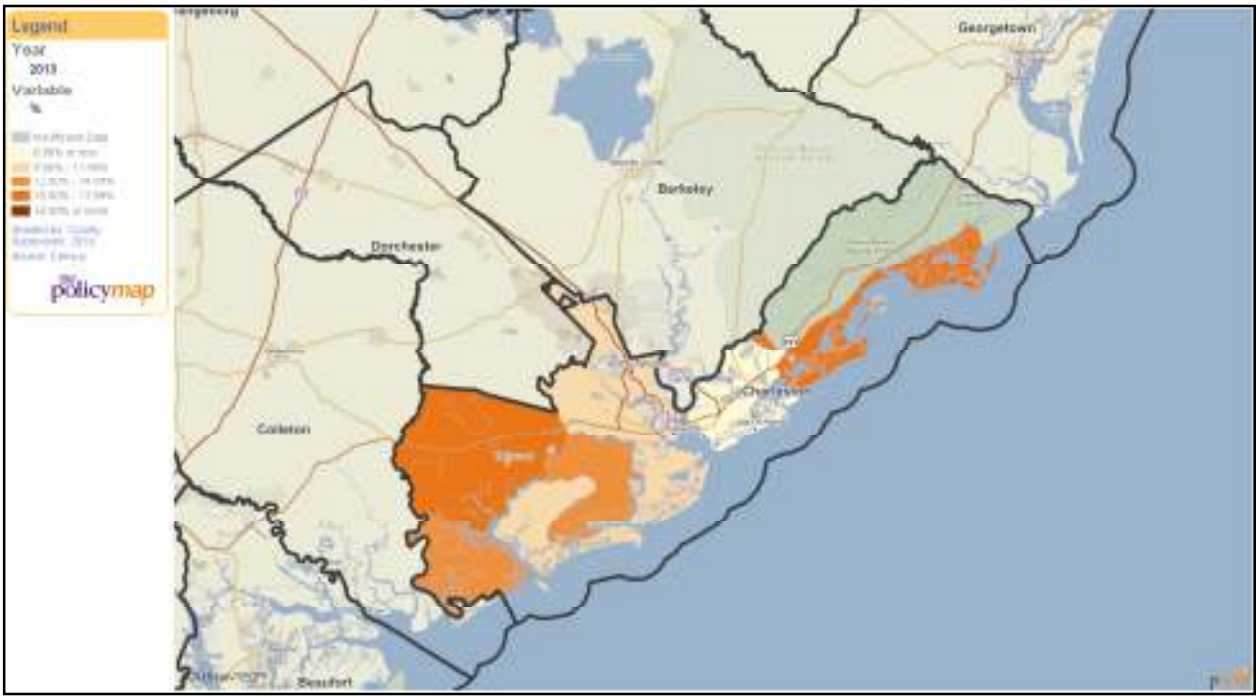
TABLE: Disability and Race

	City of Charleston (number)	City of Charleston (%)	City of North Charleston (number)	City of North Charleston (%)	Charleston County (number)	Charleston County (%)
White	7,123	8.3%	4,884	11.4%	23,486	10.0%
Black or African American	4,263	13.4%	4,658	10.6%	13,423	13.1%
American Indian and Alaska Native	25	16.1%	28	11.1%	166	19.4%
Asian	111	6.4%	146	7.2%	229	5.1%
Native Hawaiian and Other Pacific Islander	18	10.4%	0	0.0%	53	24.2%
Some other race	19	3.2%	8	0.3%	42	1.1%
Two or more races	217	11.9%	217	9.2%	620	10.4%
Hispanic or Latino (of any race)	155	4.7%	336	3.4%	659	3.6%

Source: 2009-2013 ACS

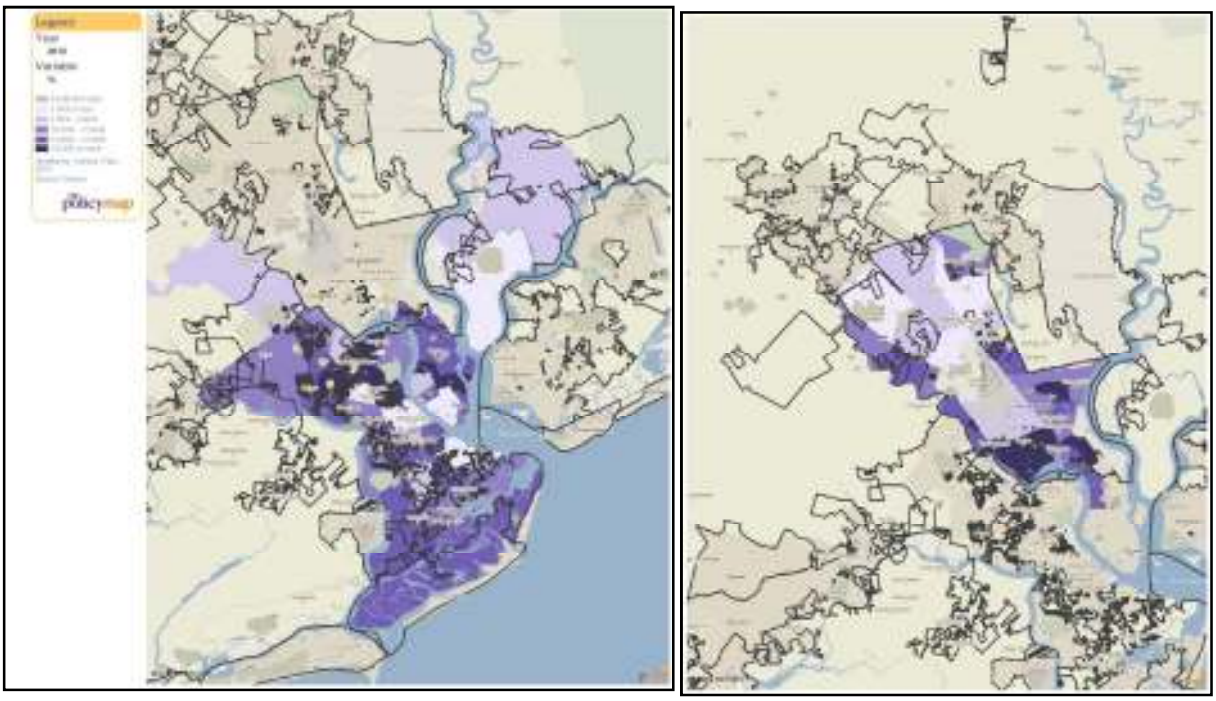
The following series of maps highlights the geographical distribution of the disabled population across differing variables. Lighter colored shades represent areas with lower populations and darker shades represent areas with higher populations. County sub-divisions that are more rural tend to have a higher disabled population.

MAP: Disability (Charleston County)



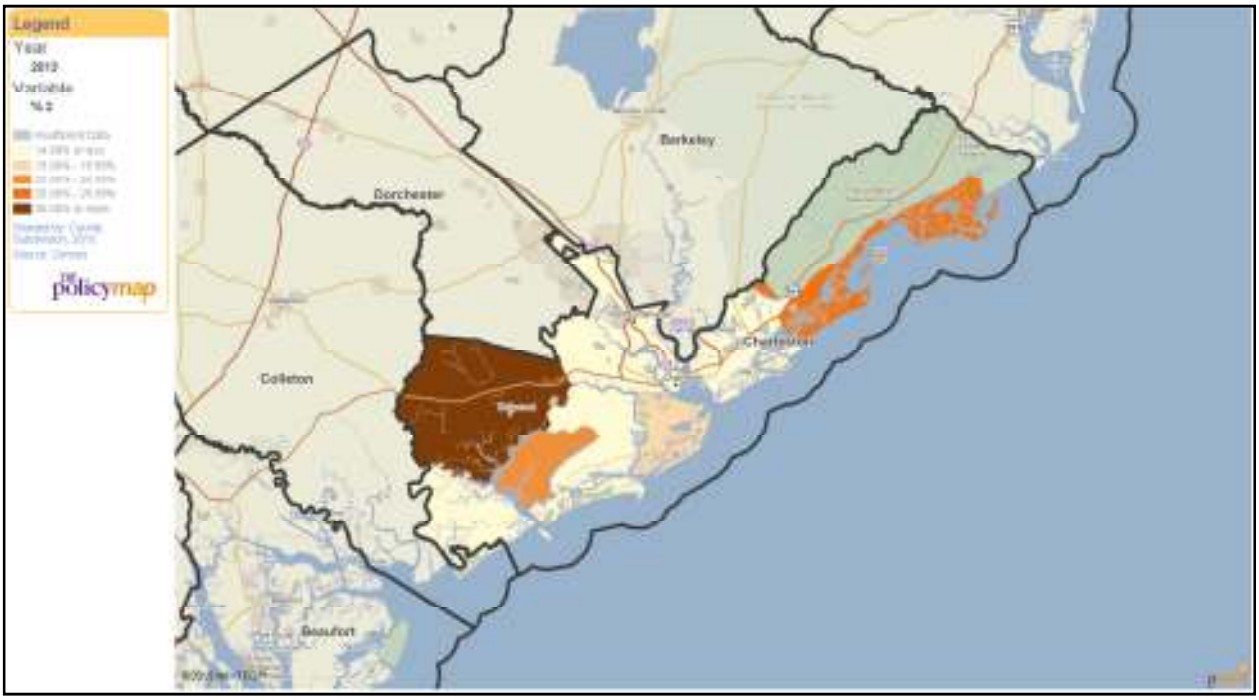
The concentration of disabled persons starts to increase when moving away from the more urban areas of the County. The lightest orange shaded areas represent where the concentration of disabled persons is 8.99% or less, and light orange shaded areas represent where the concentration is between 9% and 11.99%. The medium orange shaded areas represent where the concentration of the disabled is between 12% and 14.99%. The darker orange shaded areas represent where the concentration of the disabled is between 15% and 17.99% and the darkest orange shaded areas represent where the concentration is 18% or more.

MAP: Disability (City of Charleston and City of North Charleston)



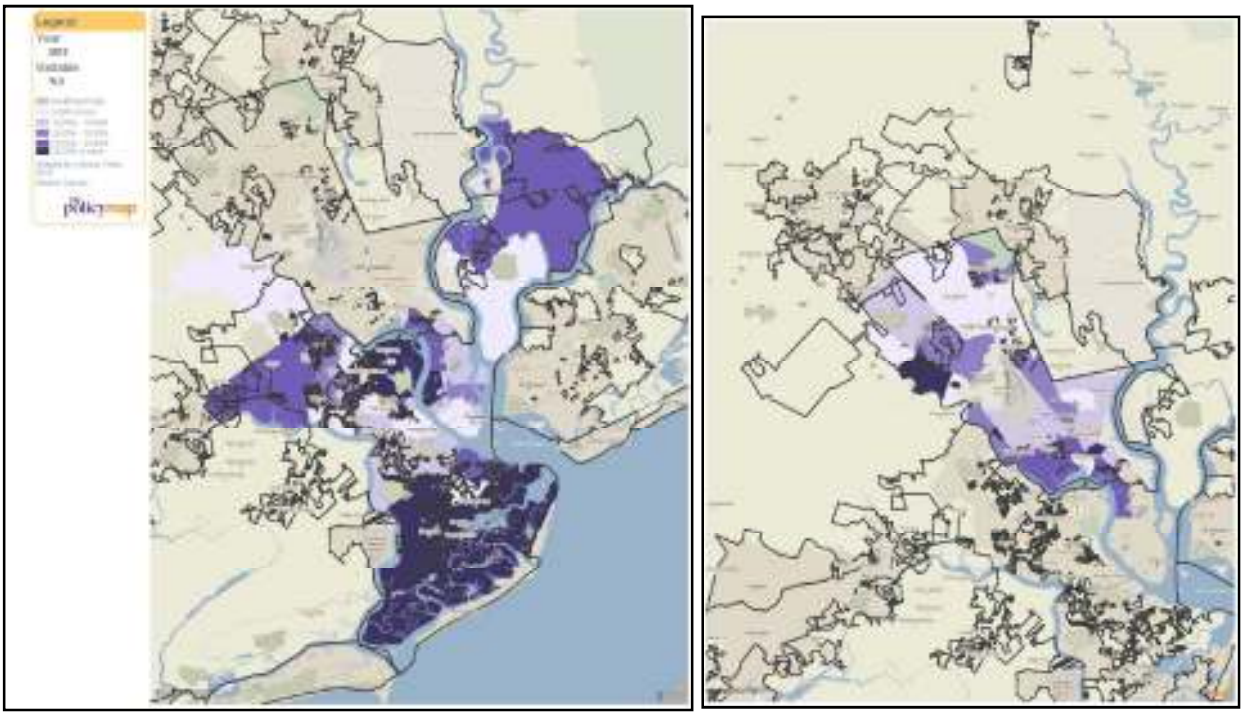
While the average disability rate was 9.6% in the City of Charleston and 10.5% in North Charleston, the rate varied across the map. The lightest purple shaded areas represent where the concentration of disabled persons is 7.49% or less, and light purple shaded areas represent where the concentration is between 7.5% and 9.99%. The medium purple shaded areas represent where the concentration of the disabled is between 10% and 12.49%. The darker purple shaded areas represent where the concentration of the disabled is between 12.5% and 14.99% and the darkest purple shaded areas represent where the concentration is 15% or more.

MAP: Disabled in Poverty (Charleston County)



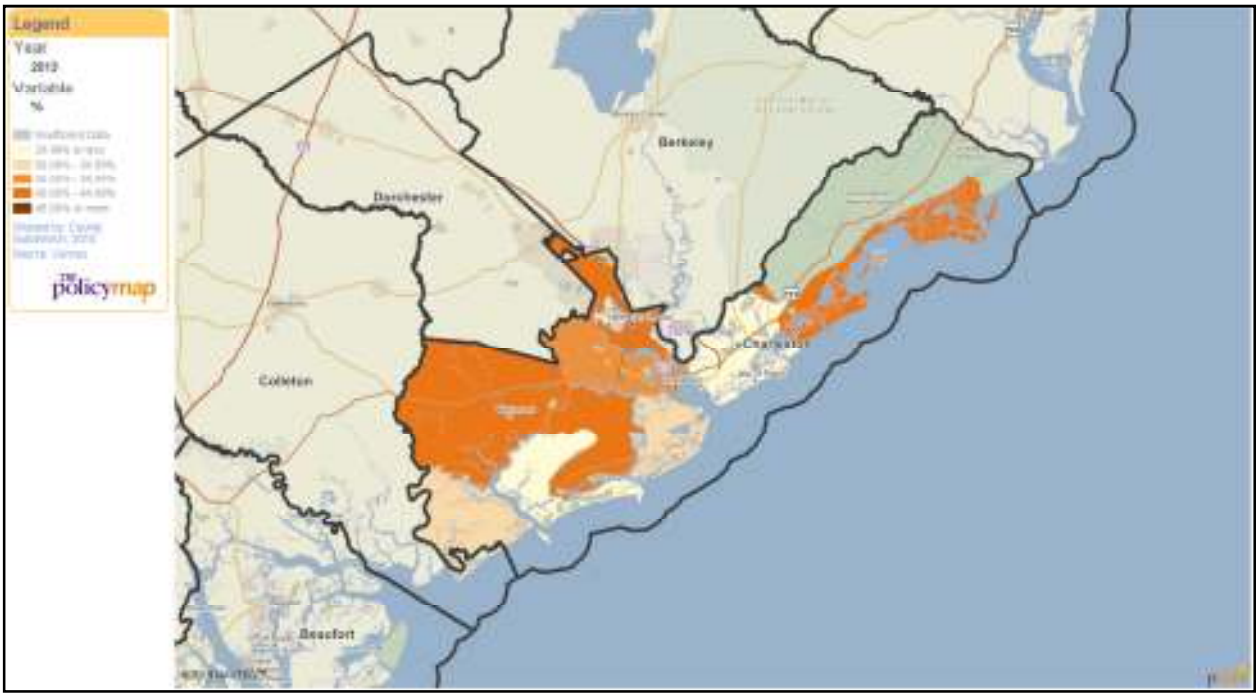
Within Charleston County the areas with a higher population of disabled people in poverty are the rural regions, in particular the coastal areas north of Charleston and northwestern corner of the county. The latter region has a disabled in poverty rate of over 30%. The lightest orange shaded areas represent where the concentration of disabled persons in poverty is 14.99% or less, and light orange shaded areas represent where the concentration is between 15% and 19.99%. The medium orange shaded areas represent where the concentration of the disabled persons in poverty is between 20% and 24.99%. The darker orange shaded areas represent where the concentration of disabled persons in poverty is between 25% and 29.99% and the darkest orange shaded areas represent where the concentration is 30% or more.

MAP: Disabled in Poverty (City of Charleston and City of North Charleston)



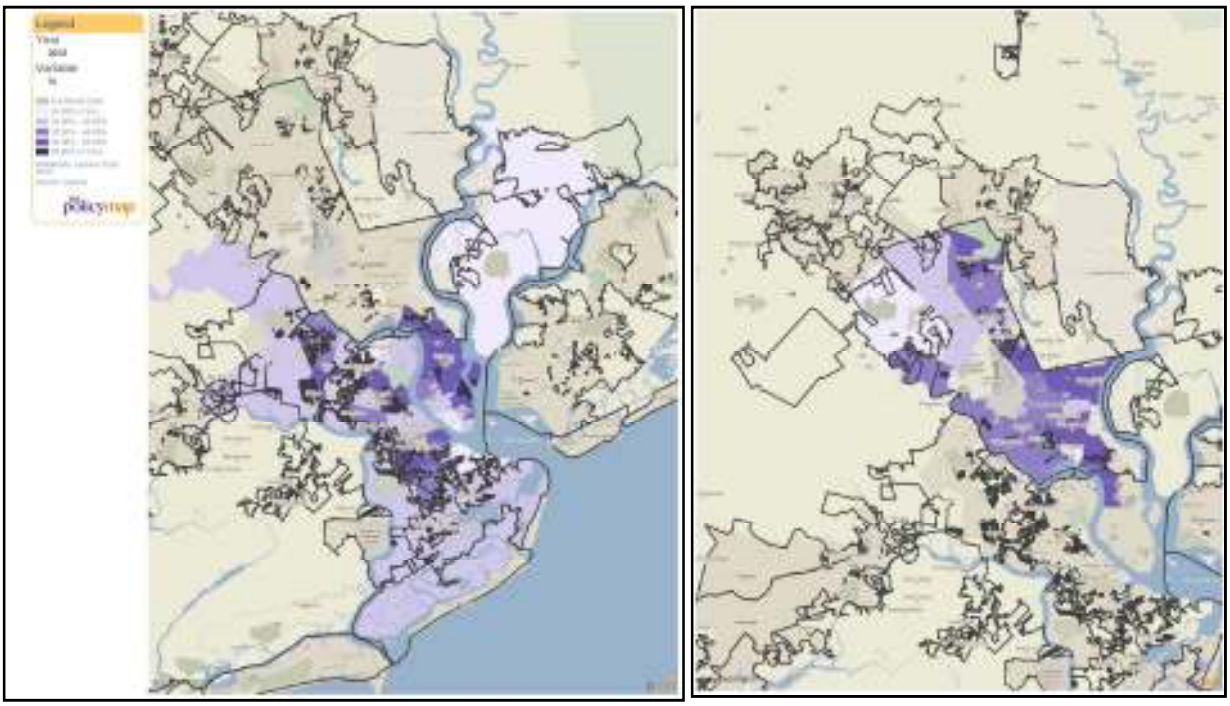
The City of Charleston shows the highest rates of disabled persons living in poverty, particularly along the coast to the south of the Charleston peninsula, while there is a very low rate of disabled in poverty on the peninsula. The City of North Charleston sees a more even distribution of disabled persons living in poverty, though there are some pockets throughout the City. The lightest purple shaded areas represent where the concentration of disabled persons living in poverty is 9.99% or less, and light purple shaded areas represent where the concentration is between 10% and 14.99%. The medium purple shaded areas represent where the concentration of disabled living in poverty is between 15% and 19.99%. The darker purple shaded areas represent where the concentration of the disabled living in poverty is between 20% and 24.99% and the darkest purple shaded areas represent where the concentration is 25% or more.

MAP: Disabled Elderly 65 years and older (Charleston County)



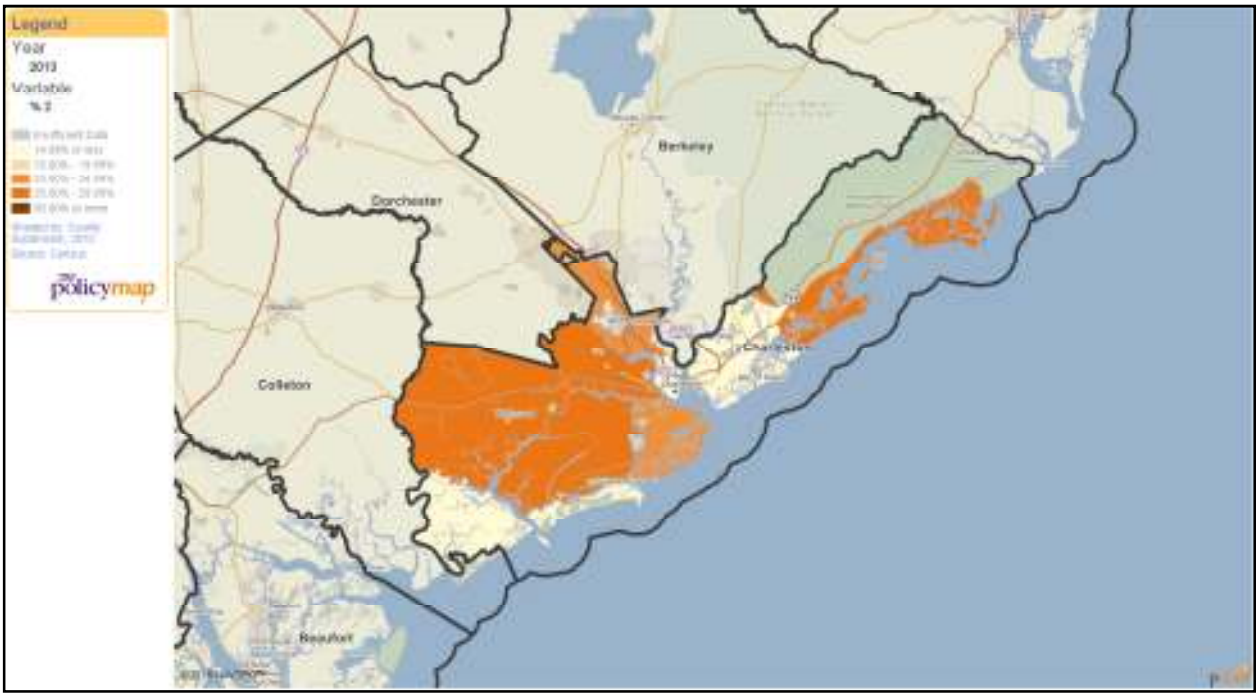
In Charleston County there is a significant population of Elderly (65 years and older) and disabled throughout the region. There are several regions with over 40% of population that is elderly and disabled. A similar pattern exists in the City of Charleston and City of North Charleston, there are high rates of disabled and elderly spread throughout the cities, with some areas seeing over 55% of the disabled population who are elderly. The lightest orange shaded areas represent where the concentration of disabled elderly persons is 29.99% or less, and light orange shaded areas represent where the concentration is between 30% and 34.99%. The medium orange shaded areas represent where the concentration of the disabled elderly persons is between 35% and 39.99%. The darker orange shaded areas represent where the concentration of disabled elderly is between 40% and 44.99% and the darkest orange shaded areas represent where the concentration is 45% or more.

MAP: Disabled Elderly 65 years and older (City of Charleston and City of North Charleston)



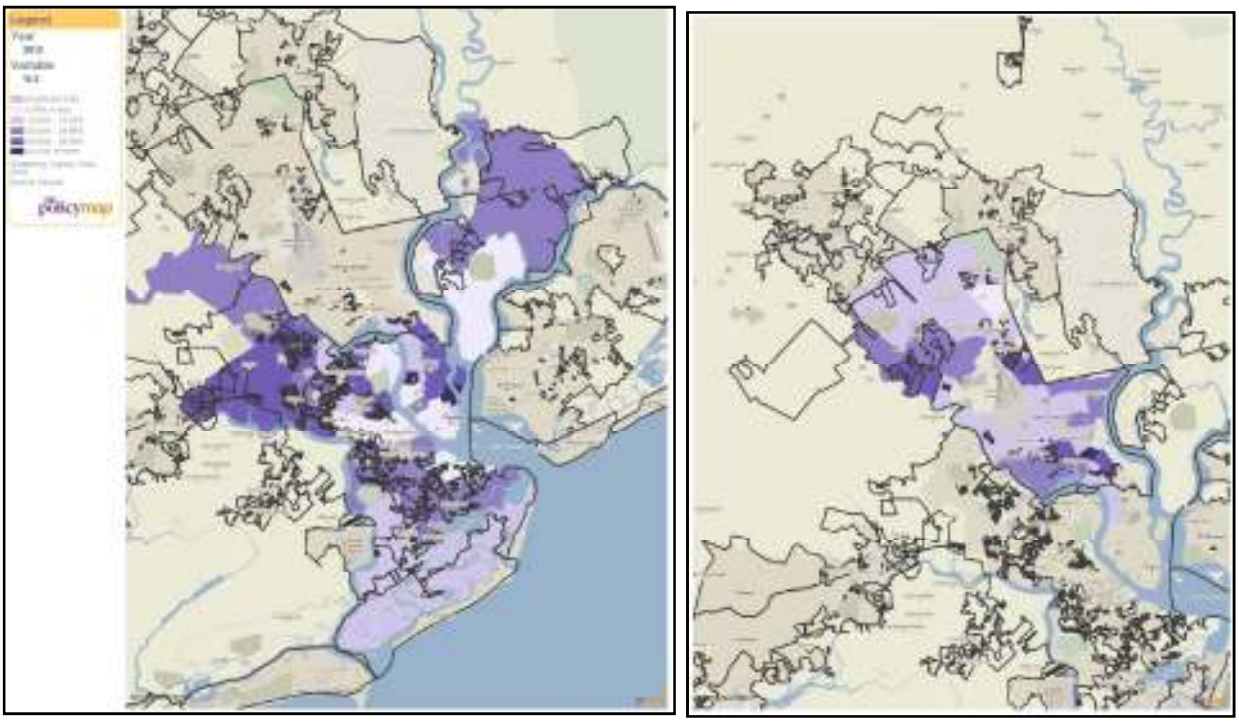
In the City of Charleston and City of North Charleston, there are high rates of disabled and elderly spread throughout the cities, with some areas seeing over 55% of the disabled population who are elderly. The lightest purple shaded areas represent where the concentration of disabled elderly persons is 24.99% or less, and light purple shaded areas represent where the concentration is between 25% and 34.99%. The medium purple shaded areas represent where the concentration of disabled elderly is between 35% and 44.99%. The darker purple shaded areas represent where the concentration of the disabled elderly is between 45% and 54.99% and the darkest purple shaded areas represent where the concentration is 55% or more.

MAP: Disabled and Unemployed (Charleston County)



As can be expected, it is difficult for disabled individuals to find employment. The County has many subdivisions where the Disabled and Unemployed rate is over 25%. The lightest orange shaded areas represent where the concentration of disabled who are unemployed is 14.99% or less, and light orange shaded areas represent where the concentration is between 15% and 19.99%. The medium orange shaded areas represent where the concentration is between 20% and 24.99. The darker orange shaded areas represent where the concentration of disabled who are unemployed is between 25% and 29.99% persons and the darkest orange shaded areas represent where the concentration is 30% or more.

MAP: Disabled and Unemployed (City of Charleston and City of North Charleston)



The City of Charleston and City of North Charleston also have significant portions of the disabled population who are unemployed with some Census Tracts experiencing rates over 40%. The lightest purple shaded areas represent where the concentration of disabled who are unemployed is 9.99% or less, and light purple shaded areas represent where the concentration is between 10% and 19.99%. The medium purple shaded areas represent where the concentration is between 20% and 29.99. The darker purple shaded areas represent where the concentration of disabled who are unemployed is between 30% and 39.99% persons and the darkest purple shaded areas represent where the concentration is 40% or more.

INCOME

According to 2009-2013 American Community Survey figures, the median household income (MHI) in Charleston County was $44,779, a 34.3 percent increase from 2000. This is stronger growth than the state as a whole. North Charleston saw approximately the same growth rate as the County but the City's median household income was still more than $10,000 less than Charleston County, and lagged behind the state by $5,000. The City of Charleston showed significantly higher incomes with a MHI of $51,737, nearly 32% higher than North Charleston. The City of Charleston MHI also grew at a much faster rate than the rest of the region, showing a 46.5% increase since 2000. While the overall income growth should be celebrated, it is important to take inflation into account. $29,307 in the year 2000 (the MHI of North Charleston for that year) had the same purchasing power as $39,647 in 2013 – highlighting the fact that the prices of goods and services have also increased as incomes have risen. Only the City of Charleston had income growth that surpassed inflation over the study period.[4]

TABLE: Median Household Income

	2000	2013	% Change 2000-2013
City of Charleston	$35,295	$51,737	46.5%
City of North Charleston	$29,307	$39,322	34.2%
Charleston County	$37,810	$50,792	34.3%
South Carolina	$ 37,082	$ 44,779	20.7%

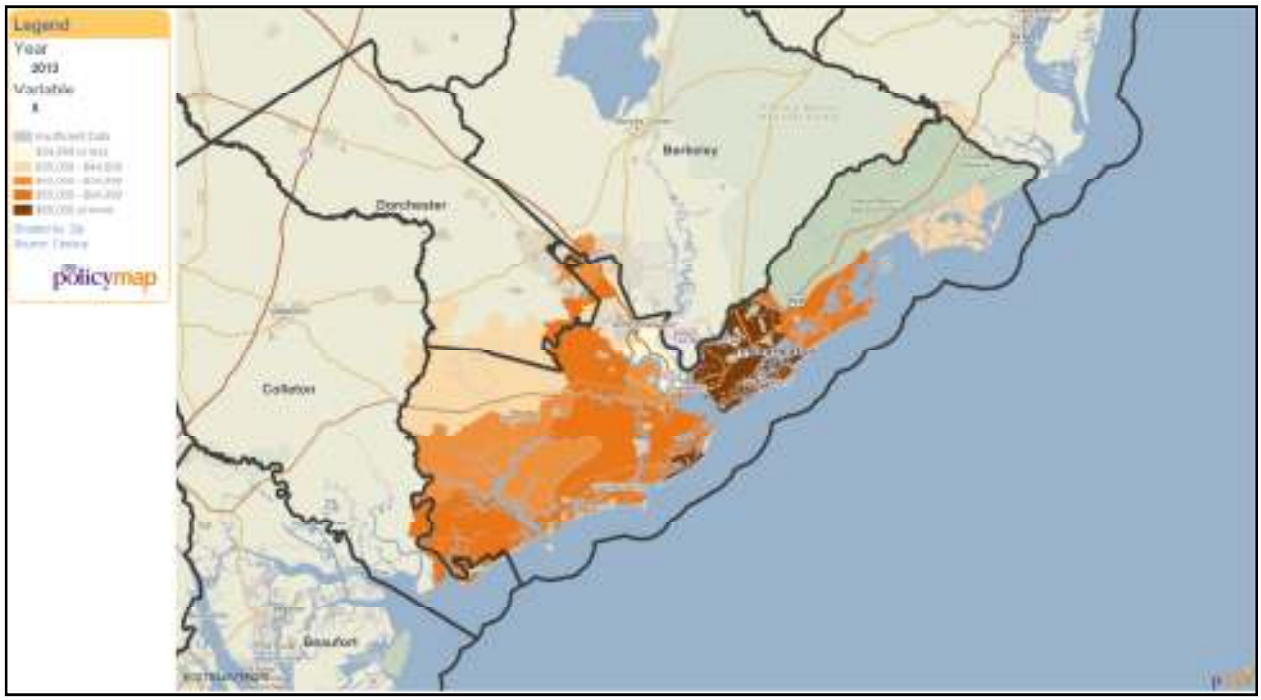
Source: 2009-2013 ACS

The table above details income growth in the Region from 2000 to 2013, comparing Charleston County, Charleston, and North Charleston to South Carolina as a whole.

[4] (Calculated with the US Bureau of Labor Statistic CPI Inflation Calculator: http://data.bls.gov/cgi-bin/cpicalc.pl)

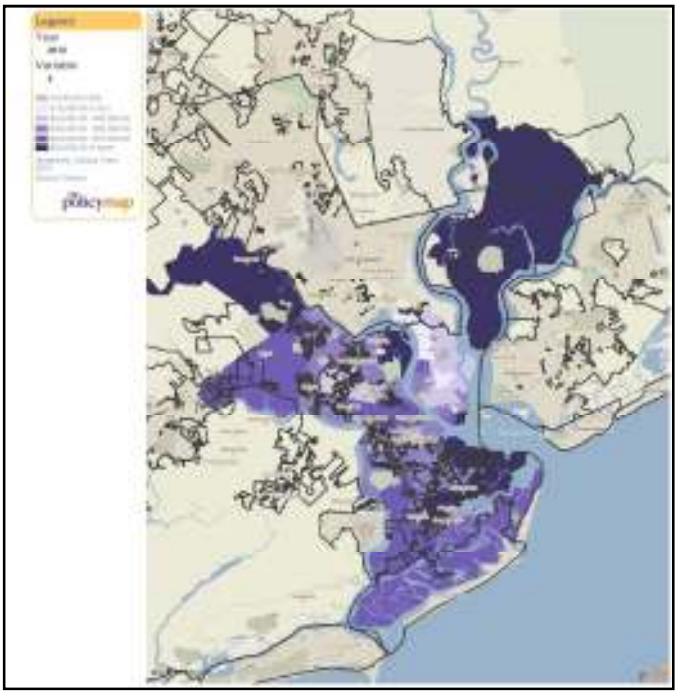
The maps below display the distribution of median household income in the region. The lightest shaded areas represent areas where the MHI was lower. MHI increases as the shades turn darker.

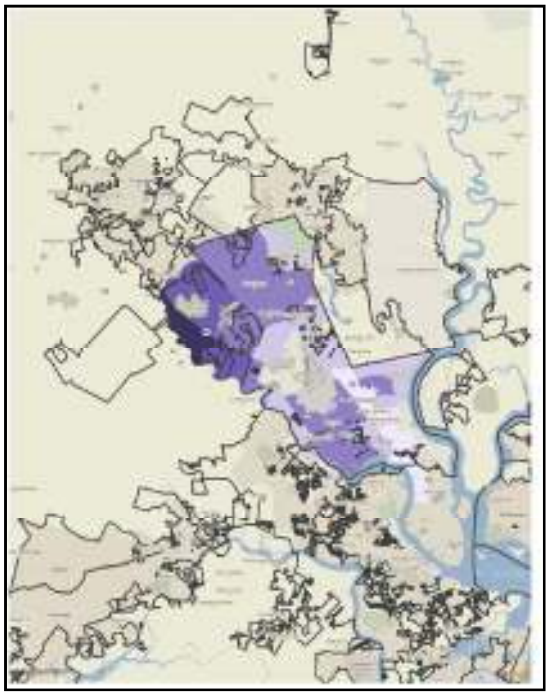
MAP: Median Household Income (Charleston County)



In Charleston County the highest incomes were in the Mt. Pleasant area with an MHI over $65,000, compared to North Charleston with MHI less than $35,000. The lightest orange shaded areas represent where the MHI is $34,999 or less, and light orange shaded areas represent where the MHI is between $35,000 and $44,999. The medium orange shaded areas represent where the MHI is between $45,000 and $54,999. The darker orange shaded areas represent where the MHI is between $55,000 and $64,999 and the darkest orange shaded areas represent where the MHI is $65,000 or more.

MAP: Median Household Income (City of Charleston and City of North Charleston)





Analysis of the Census Tracts in the City of Charleston and the City of North Charleston show a more complex picture. There is greater economic diversity throughout the region with both cities containing both high MHI and low MHI areas, but there appears to be considerably more high MHI tracts in the City of Charleston and low MHI tracts in the City of North Charleston. The lightest purple shaded areas represent where the MHI is $19,999 or less, and light purple shaded areas represent where the MHI is between $20,000 and $39,999. The medium purple shaded areas represent where the MHI is between $40,000 and $59,999. The darker purple shaded areas represent where the MHI is between $60,000 and $79,999 and the darkest purple shaded areas represent where the MHI is $80,000 or more.

INCOME AND RACE

This section looks at the intersection of income and race throughout the Region. Whites, the largest racial group in Charleston County, had the highest Median Household Income (MHI) of $62,648, with Asians a close second at $60,625. These are the only two races who earned above the countywide MHI, whereas Black or African American households earned only $27,662 - just 54.5 percent of the county median. Households that fell into Some Other Race category earned less than the county MHI at $38,462. All other races and ethnicities earned significantly less than the countywide MHI, with American Indian and Alaskan Natives earning $36,583. Hispanics had a slightly higher MHI at $40,945, but still below the countywide MHI. (Persons can identify as both ethnically Hispanic and racially as another group.)

The economic inequality in the region along racial lines is most prominent when comparing those who identify as Asian and those who identify as American Indian and Alaska Natives in the City of Charleston. Asians have an MHI of $64,375 and American Indian and Alaska Natives have an MHI of $17,500. The former is nearly 4-times the MHI of the latter, with the latter being $7,000 less than the poverty level for a family of four.

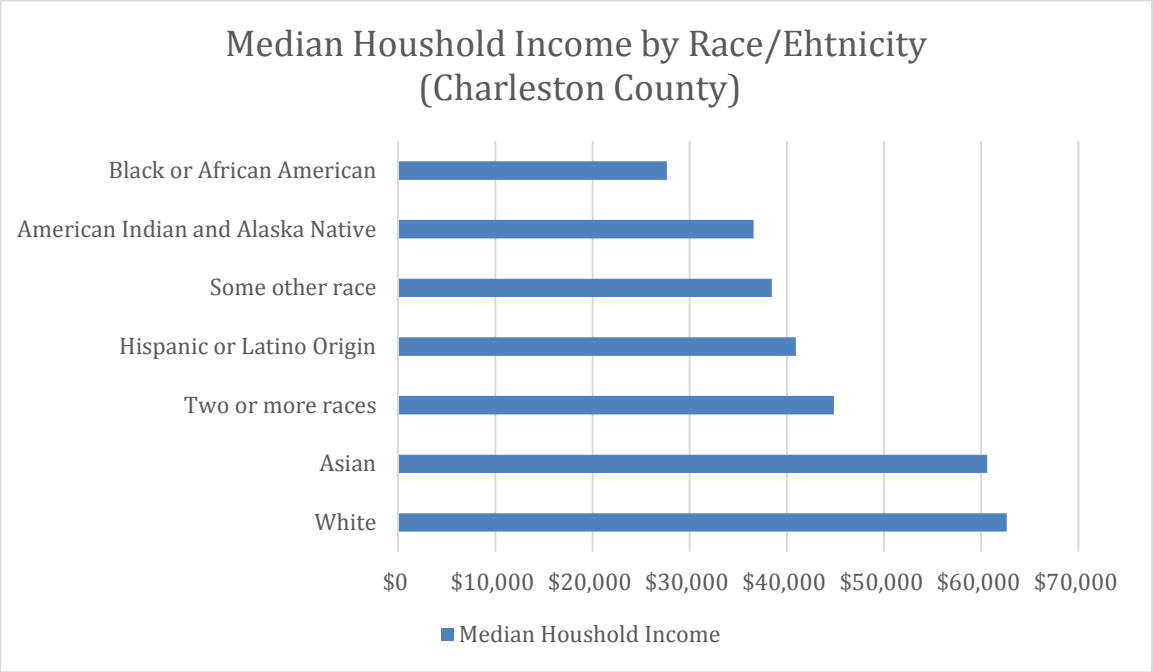
The following table visually shows the 2013 median income earned by households of differing racial and ethnic groups in each part of the region.

TABLE: Median Household Income by Race

	Charleston County	City of North Charleston	City of Charleston
White	$62,648	$51,218	$63,587
Black or African American	$27,662	$27,825	$25,225
Asian	$60,625	$50,266	$64,375
American Indian and Alaska Native	$36,583	$41,500	$17,500
Hispanic or Latino Origin	$40,945	$36,434	$35,045
Some other race	$38,462	$36,719	$44,844
Two or more races	$44,844	$59,125	$39,688

Source: 2009-2013 ACS 5-Year Estimate, S1903

The following chart illustrates the difference in Median Household Income by race in Charleston County. As you can see, the MHI for White and Asian Households is significantly higher than other groups, particularly Black or African American households.

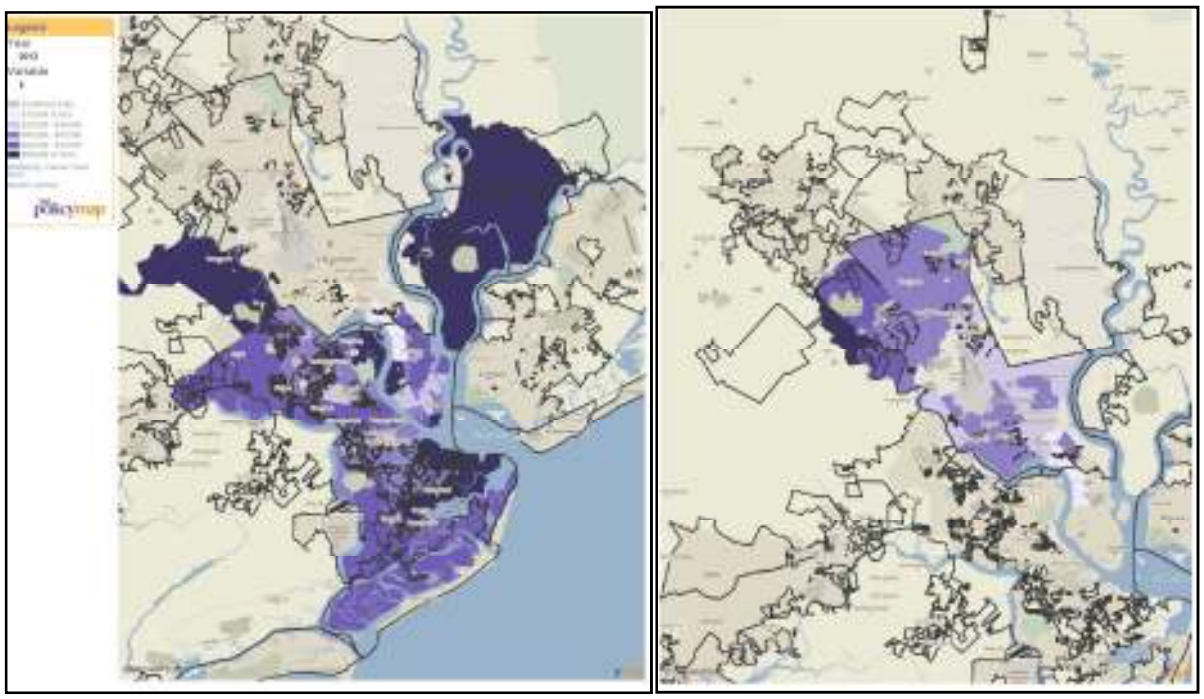


The following series of maps display the distribution of race group households based on median household income. Lighter shaded areas represent areas where the particular groups have lower MHIs and darker shaded areas represent areas where the groups have higher MHIs.

MAP: Median Household Income – White (Charleston County)

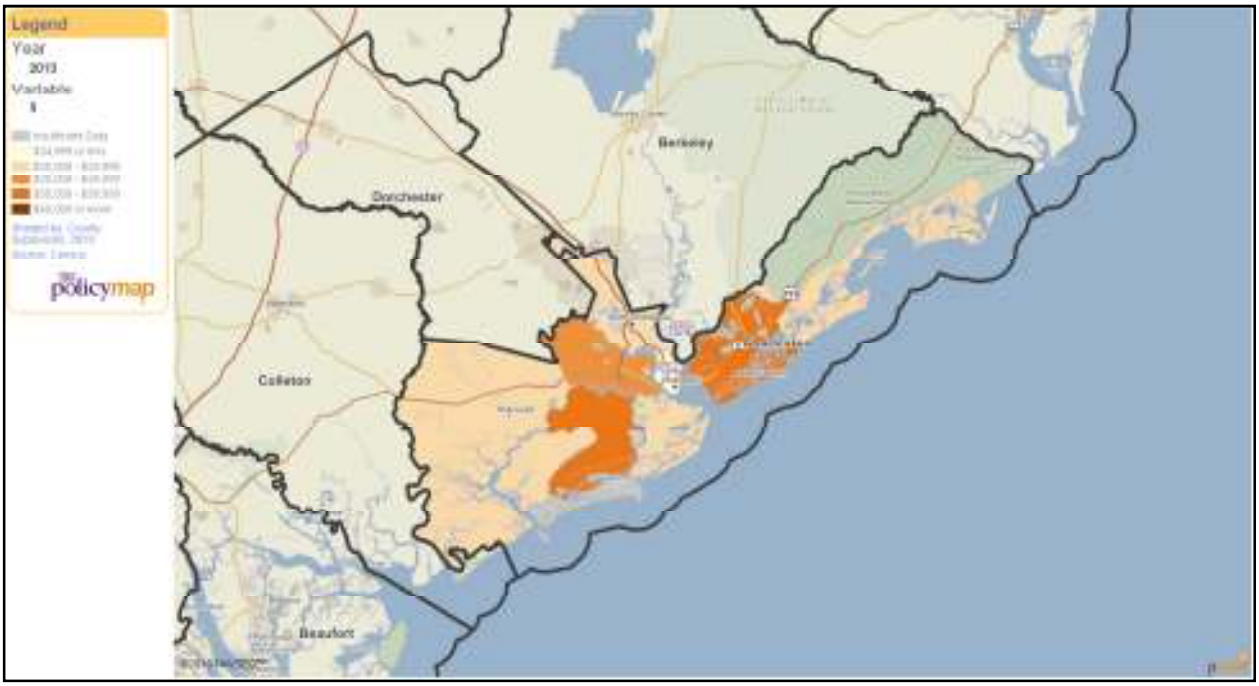
In Charleston County the MHI among White households varies considerably in different subdivisions. The lightest orange shaded areas represent where the MHI is $49,999 or less, and light orange shaded areas represent where the MHI is between $50,000 and $59,999. The medium orange shaded areas represent where the MHI is between $60,000 and $69,999. The darker orange shaded areas represent where the MHI is between $70,000 and $79,999 and the darkest orange shaded areas represent where the MHI is $80,000 or more.

MAP: Median Household Income – White (City of Charleston and City of North Charleston



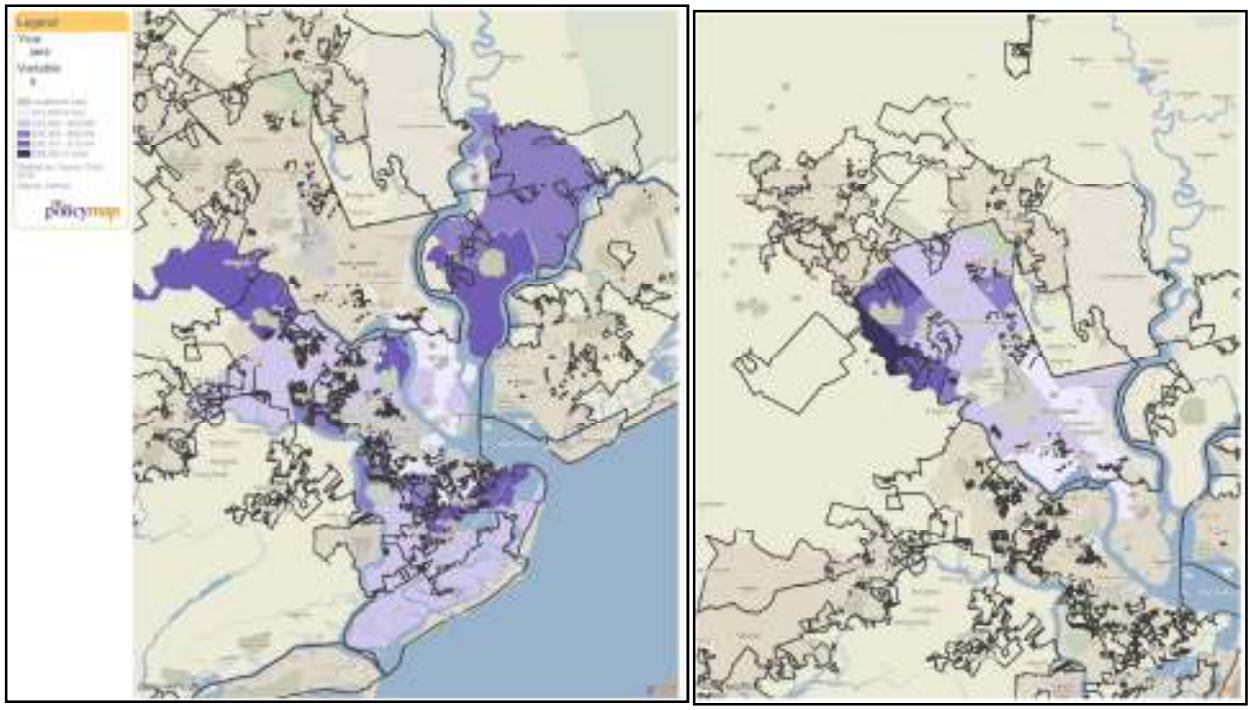
The North Charleston area has a White MHI of less than $50,000 while the Kiawah and Seabrook Island area has a white MHI of over $80,000. Within the City of Charleston there is a higher MHI near The Battery on the peninsula, James Island, and Daniel Island, while the neighborhoods near the City of North Charleston have a lower MHI. The City of North Charleston had only one high MHI (over $80,000) Census Tract in the northwest area of the city. The lightest purple shaded areas represent where the MHI is $19,999 or less, and light purple shaded areas represent where the MHI is between $20,000 and $39,999. The medium purple shaded areas represent where the MHI is between $40,000 and $59,999. The darker purple shaded areas represent where the MHI is between $60,000 and $79,999 and the darkest purple shaded areas represent where the MHI is $80,000 or more.

MAP: Median Household Income – Black or African-American (Charleston County)



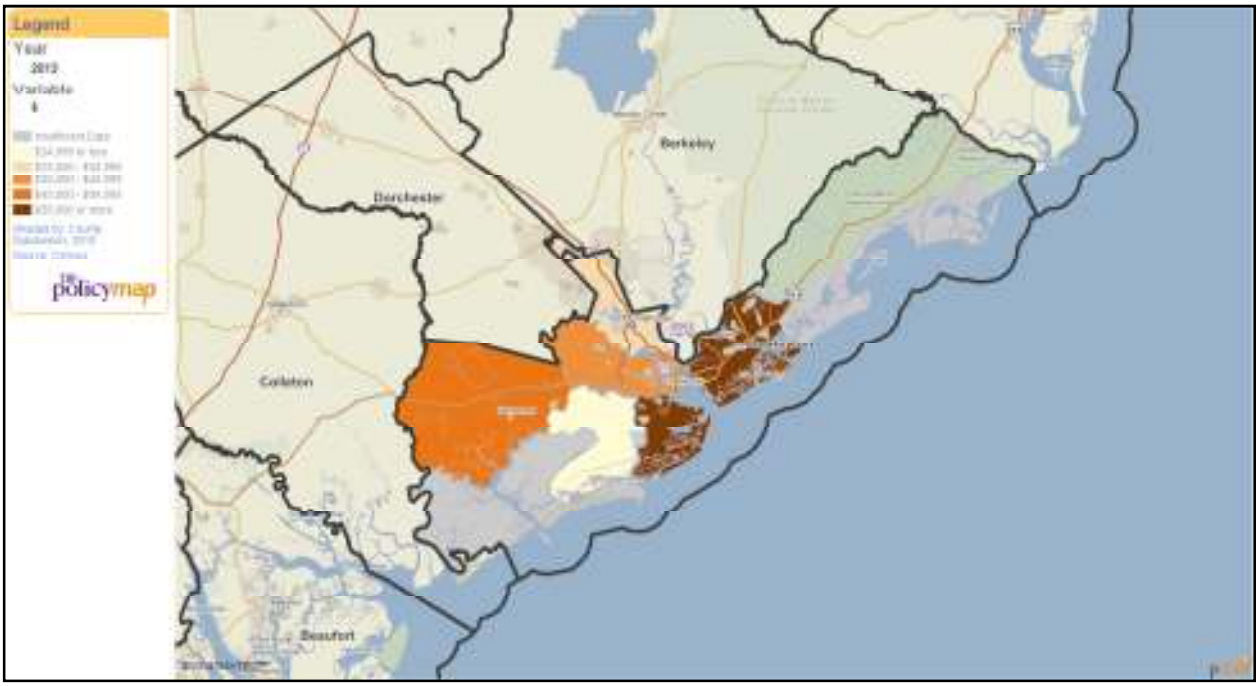
The MHI for Black or African-American households in Charleston County is largely different than for White households in the county. The lowest subdivision for White households was under $50,000 and the highest subdivision was over $80,000. Among the Black or African-American households the lowest subdivision is under $35,000 and the highest had an MHI over $40,000, meaning even the poorest White households are in the same economic situation as some of the wealthiest Black or African-American households, from an aggregate viewpoint. The MHI for Black or African-American households is more evenly distributed across the region. The lightest orange shaded areas represent where the MHI is $24,999 or less, and light orange shaded areas represent where the MHI is between $25,000 and $29,999. The medium orange shaded areas represent where the MHI is between $30,000 and $34,999. The darker orange shaded areas represent where the MHI is between $35,000 and $39,999 and the darkest orange shaded areas represent where the MHI is $40,000 or more.

MAP: Median Household Income – Black or African-American (City of Charleston and City of North Charleston)



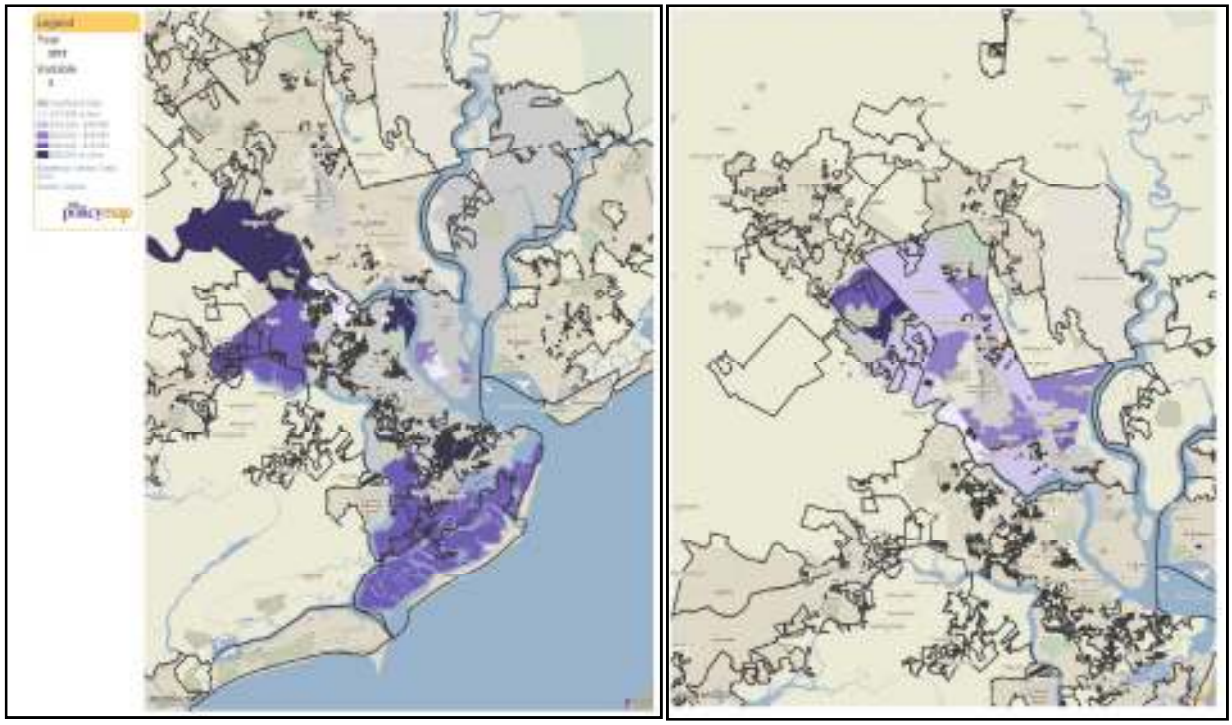
The same pattern is seen in the City of Charleston and the City of North Charleston. The MHI among Black or African-American household do not deviate far from each other, but when compared to the MHI for White households they are considerably less. An example of this is the Census Tract just southwest of the Charleston peninsula on James Island. This tract has a White MHI between $40,000 and $59,999 and the Black or African-American MHI is less than $19,999. This means that Black or African-American families in that area are living off of 1/3 to ½ the income as White families. The lightest purple shaded areas represent where the MHI is $19,999 or less, and light purple shaded areas represent where the MHI is between $20,000 and $39,999. The medium purple shaded areas represent where the MHI is between $40,000 and $59,999. The darker purple shaded areas represent where the MHI is between $60,000 and $79,999 and the darkest purple shaded areas represent where the MHI is $80,000 or more.

MAP: Median Household Income – Hispanic or Latino (Charleston County)



The economic situation for Hispanic or Latino households is similar to that for Black or African-American households in Charleston County, though less extreme. There is some greater deviation around the county with the households in subdivisions around James Island and Sullivan Island having a MHI of over $55,000 while the North Charleston subdivisions have below $35,000. The MHI for Hispanic or Latino households is still significantly less than White households. The lightest orange shaded areas represent where the MHI is $24,999 or less, and light orange shaded areas represent where the MHI is between $25,000 and $34,999. The medium orange shaded areas represent where the MHI is between $35,000 and $44,999. The darker orange shaded areas represent where the MHI is between $45,000 and $54,999 and the darkest orange shaded areas represent where the MHI is $55,000 or more.

MAP: Median Household Income – Hispanic or Latino (City of Charleston and City of North Charleston)



The relatively low Hispanic or Latino population within the City of Charleston and the City of North Charleston makes data collection more difficult, but we can still see some patterns with the data available. Hispanic or Latino households living near James Island have high MHI, while those in North Charleston have significantly lower. The lightest purple shaded areas represent where the MHI is $19,999 or less, and light purple shaded areas represent where the MHI is between $20,000 and $39,999. The medium purple shaded areas represent where the MHI is between $40,000 and $59,999. The darker purple shaded areas represent where the MHI is between $60,000 and $79,999 and the darkest purple shaded areas represent where the MHI is $80,000 or more.

POVERTY

From 2000 to 2013 the poverty rate in Charleston County increased to 12.9 percent, representing a 4.0 percent growth over the 13 year period. During the same time the statewide poverty rate grew to 18.1 percent (a 28.3 percent increase). Comparatively, the City of Charleston and the City of North Charleston had respective poverty rates of 13 percent and 19.2 percent. Contrasting with the County and statewide trends, both cities saw a decrease in poverty from 2000 to 2013.

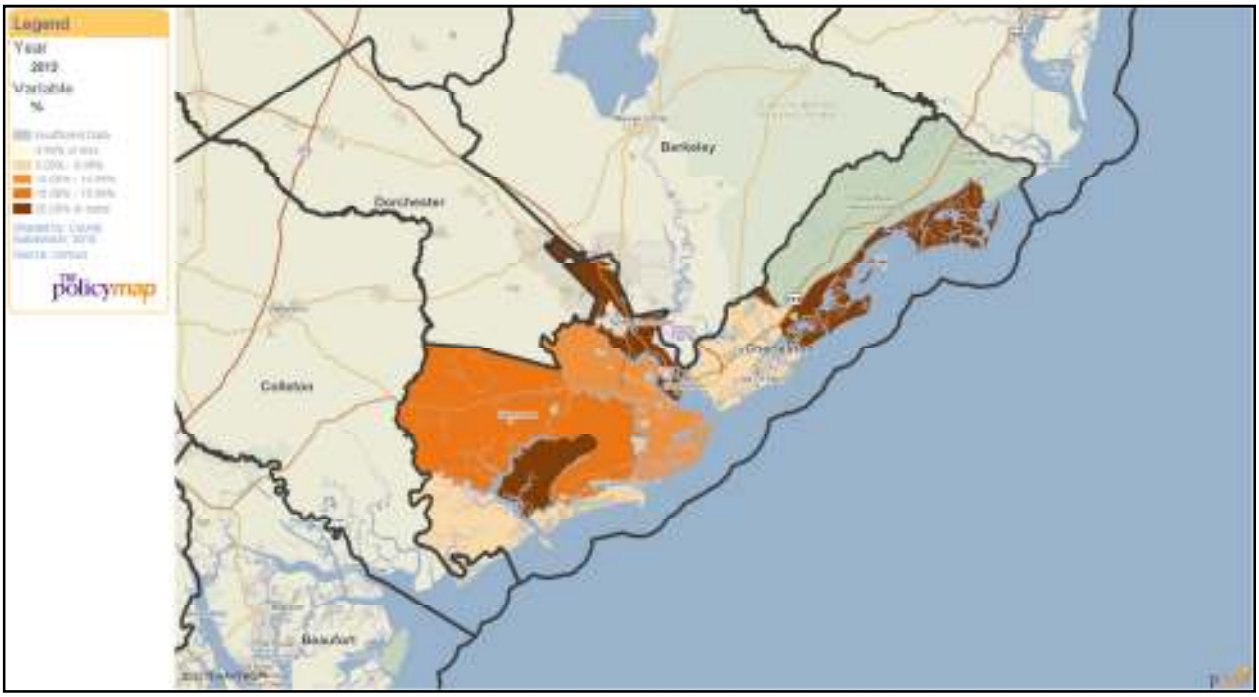
TABLE: Poverty

	% in poverty 2000	% in poverty 2013	% change 2000-2013
City of Charleston	13.3%	13.0%	-2.3%
City of North Charleston	19.9%	19.2%	-3.5%
Charleston County	12.4%	12.9%	4.0%
South Carolina	14.1%	18.1%	28.3%

Source: Census 2000, 2009-2013 ACS

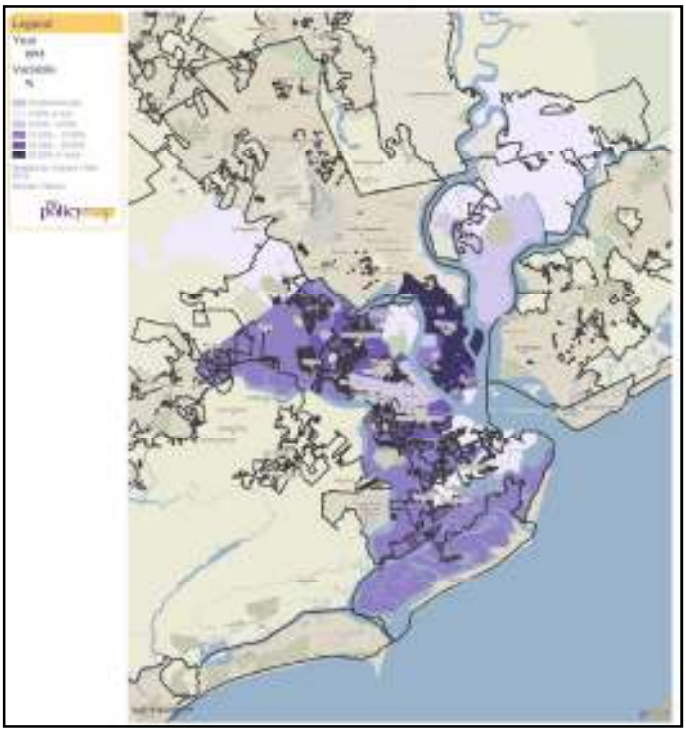
The following series of maps below display the geographical distribution of poverty throughout the region. The lightest shade represents areas where the poverty rate is lower. Poverty rate increases as the shades turn darker.

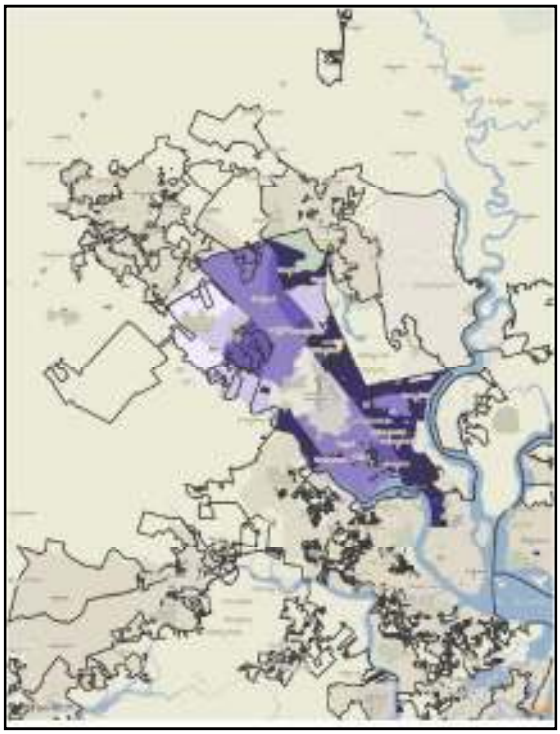
MAP: Poverty (Charleston County)



The Poverty Rate in Charleston County varies considerably between subdivisions. Sullivan's Island has a fairly low poverty rate below 10%, while the area around Bull's Bay, Charleston/North Charleston, and Wadmalaw Island areas all have rates of over 20%. The lightest orange shaded areas represent where the poverty rate is 4.99% or less, and light orange shaded areas represent where the rate is between 5% and 9.99%. The medium orange shaded areas represent where the poverty rate is between 10% and 14.99%. The darker orange shaded areas represent where the poverty rate is between 15% and 19.99% and the darkest orange shaded areas represent where the rate is 20% or more.

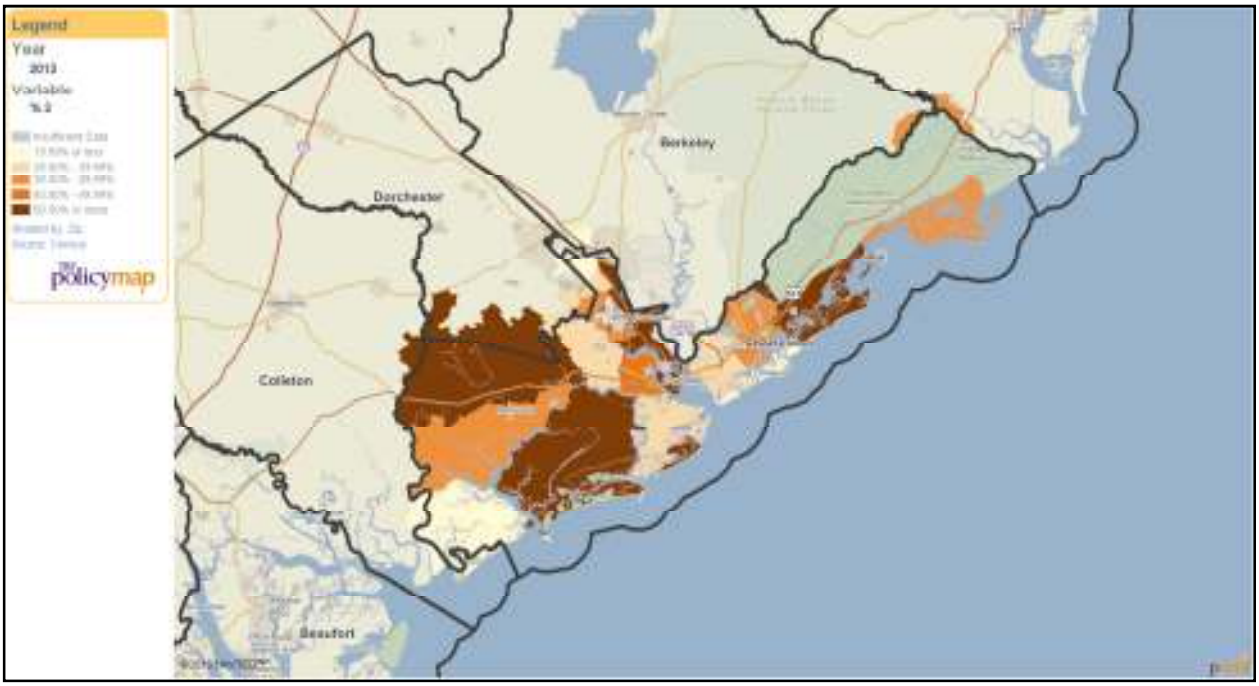
MAP: Poverty (City of Charleston and City of North Charleston)





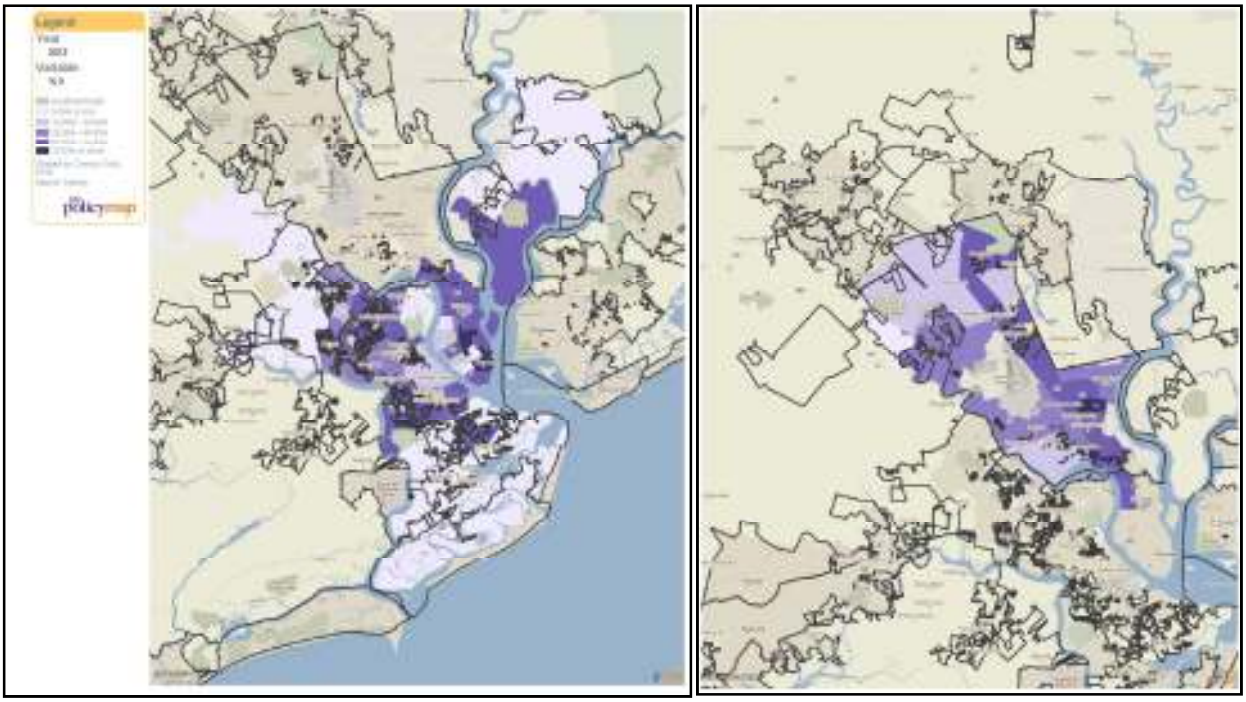
The City of Charleston and City of North Charleston show neighborhoods of high poverty often right next to areas of low poverty. It is not uncommon for a census tract with a poverty rate of less than 5% to be right next to a tract with a poverty rate of over 30%, particularly on the Charleston Peninsula. The lightest purple shaded areas represent where the poverty rate is 4.99% or less, and light purple shaded areas represent where the rate is between 5% and 9.99%. The medium purple shaded areas represent where the poverty rate is between 10% and 19.99%. The darker purple shaded areas represent where the poverty rate is between 20% and 29.99% and the darkest purple shaded areas represent where the rate is 30% or more.

MAP: Single Headed Households with Children in Poverty (Charleston County)



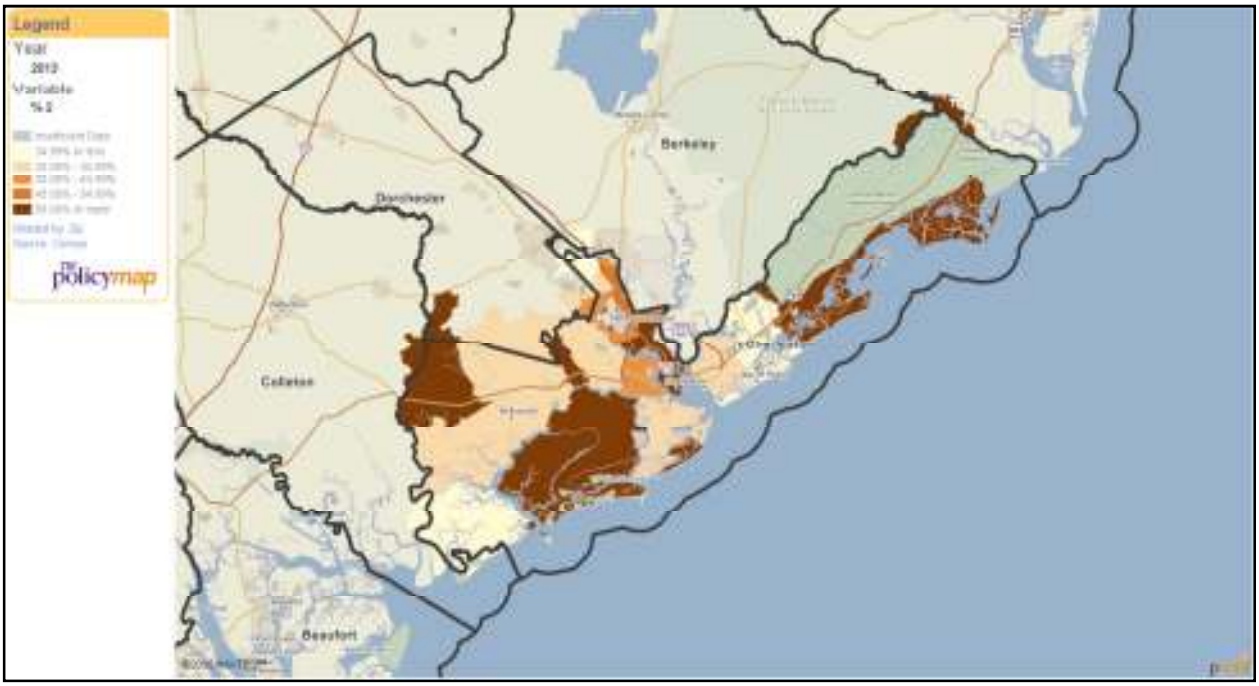
As expected, Single Headed Households with Children (SHHC) have higher rates of poverty than other households. There are several County subdivisions throughout Charleston County that have poverty rates of over 50% for (SHHC). There are also some areas where SHHC have poverty levels below 20%, showing great diversity of economic stability among this demographic in the region. The lightest orange shaded areas represent where the poverty rate is 19.99% or less, and light orange shaded areas represent where the rate is between 20% and 29.99%. The medium orange shaded areas represent where the poverty rate is between 30% and 39.99%. The darker orange shaded areas represent where the poverty rate is between 40% and 49.99% and the darkest orange shaded areas represent where the rate is 50% or more for single headed households with children in poverty.

MAP: Single Headed Households with Children in Poverty (City of Charleston and City of North Charleston)



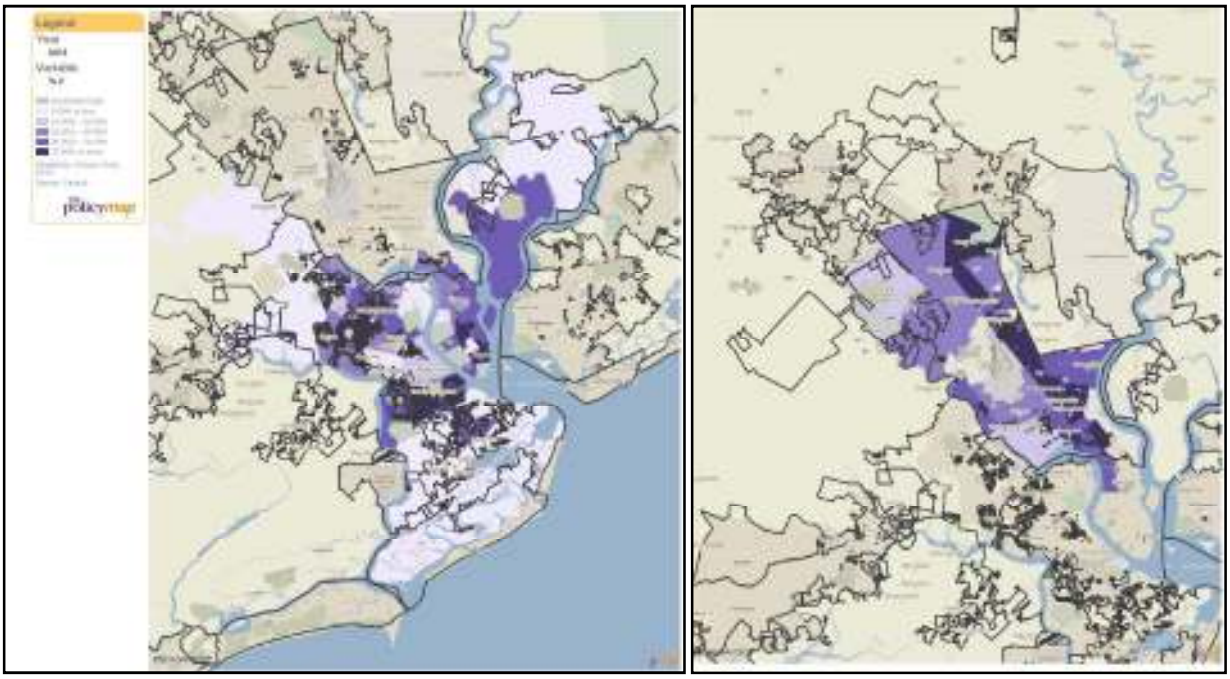
We see a similar trend in both the City of Charleston and the City of North Charleston. There are many Census Tracts in both cities that have both high and low levels of poverty for Single Headed Households with Children, however the poverty rate approaches alarmingly close to 75% is some areas with a few small areas experiencing even higher. The lightest purple shaded areas represent where the poverty rate is 9.99% or less, and light purple shaded areas represent where the rate is between 10% and 24.99%. The medium purple shaded areas represent where the poverty rate is between 25% and 49.99%. The darker purple shaded areas represent where the poverty rate is between 50% and 74.99% and the darkest purple shaded areas represent where the rate is 75% or more for single headed households with children in poverty.

MAP: Single Female with Children in Poverty (Charleston County)



The financial situation becomes even more dire for households with a single female as the head of household. Single Females with Children (SFC) have a poverty rate is often above 55% in Charleston County, and in only one subdivision is the poverty rate below 25%. The lightest orange shaded areas represent where the poverty rate is 24.99% or less, and light orange shaded areas represent where the rate is between 25% and 34.99%. The medium orange shaded areas represent where the poverty rate is between 35% and 44.99%. The darker orange shaded areas represent where the poverty rate is between 45% and 54.99% and the darkest orange shaded areas represent where the rate is 55% or more for single female headed households with children in poverty.

MAP: Single Female with Children in Poverty (City of Charleston and City of North Charleston)



The same pattern is presented within the City of Charleston and the City of North Charleston with some Single Females with Children households in census tracts having a poverty rate of over 75% and some less than 10%. Both extremes are scattered all over the cities. The lightest purple shaded areas represent where the poverty rate is 9.99% or less, and light purple shaded areas represent where the rate is between 10% and 24.99%. The medium purple shaded areas represent where the poverty rate is between 25% and 49.99%. The darker purple shaded areas represent where the poverty rate is between 50% and 74.99% and the darkest purple shaded areas represent where the rate is 75% or more for single female headed households with children in poverty.

POVERTY AND RACE

While the 2013 countywide poverty rate (all people) was 12.9 percent, there was a significant disparity amongst differing racial and ethnic groups. In Charleston County as a whole American Indian, Asian, and White households had the lowest poverty rates below 13%. Hispanic or Latino origin, Native Hawaiian and Pacific Islanders, and Black or African Americans all have poverty rates over 30%.

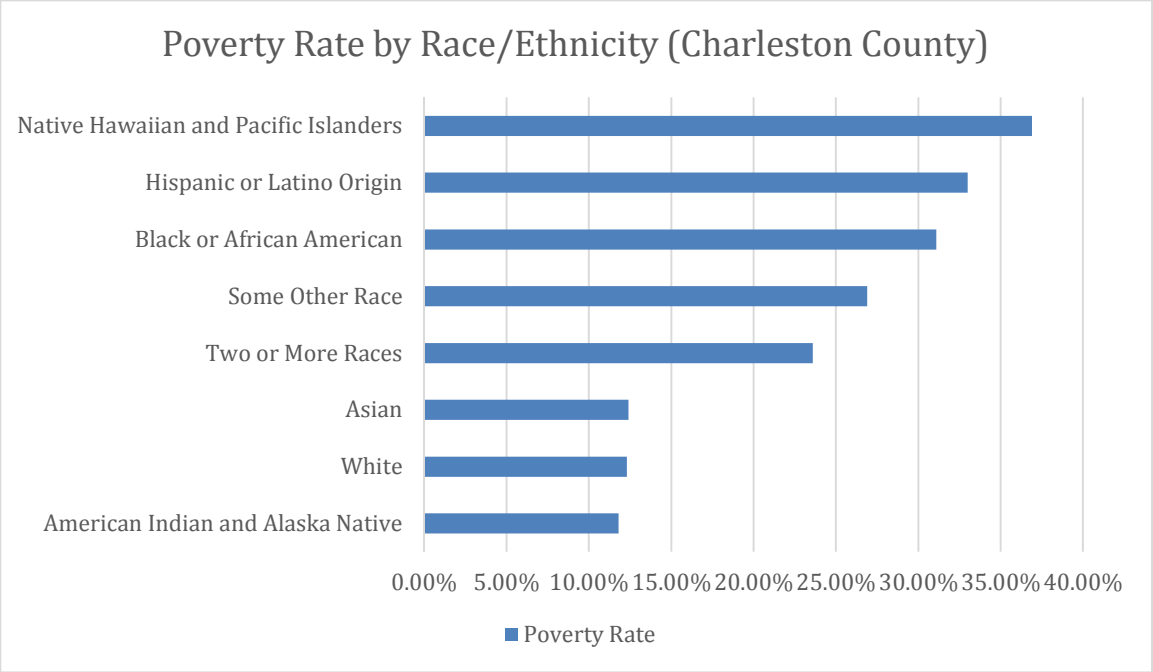
The following table visually compares the 2013 poverty rate of differing racial and ethnic groups in the region.

TABLE: Poverty Rate by Race

	City of Charleston	City of North Charleston	Charleston County
White	12.4%	15.4%	12.3%
Black or African American	37.8%	32.4%	31.1%
Asian	*14.8%*	7.8%	12.4%
American Indian and Alaska Native	*32.9%*	0.0%	11.8%
Native Hawaiian and Pacific Islanders	44.4%	0.0%	36.9%
Hispanic or Latino Origin	29.4%	28.4%	33.0%
Some other race	14.4%	25.1%	26.9%
Two or more races	26.9%	18.5%	23.6%

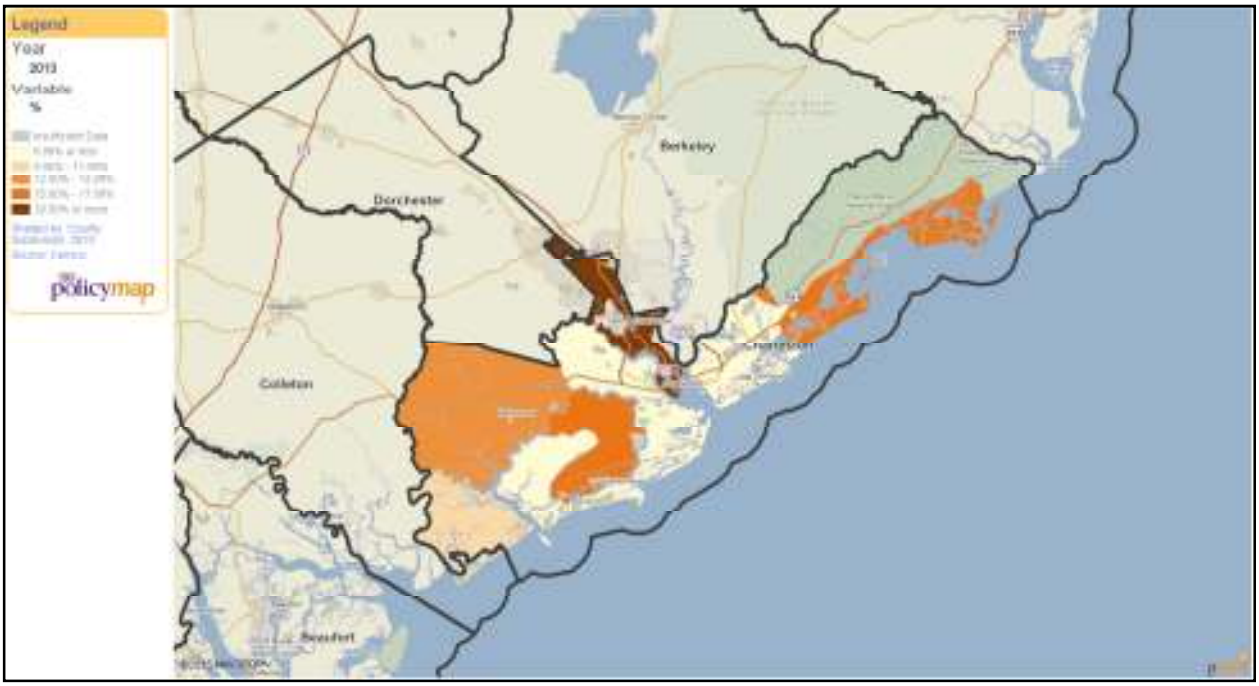
Source: 2009-2013 ACS, S1701

The following chart visualizes the difference in Poverty by race in Charleston County. As you can see, the Poverty for White, Asian, and American Indian Households is significantly lower than Black or African American, Native Hawaiian, and Hispanic or Latino households.



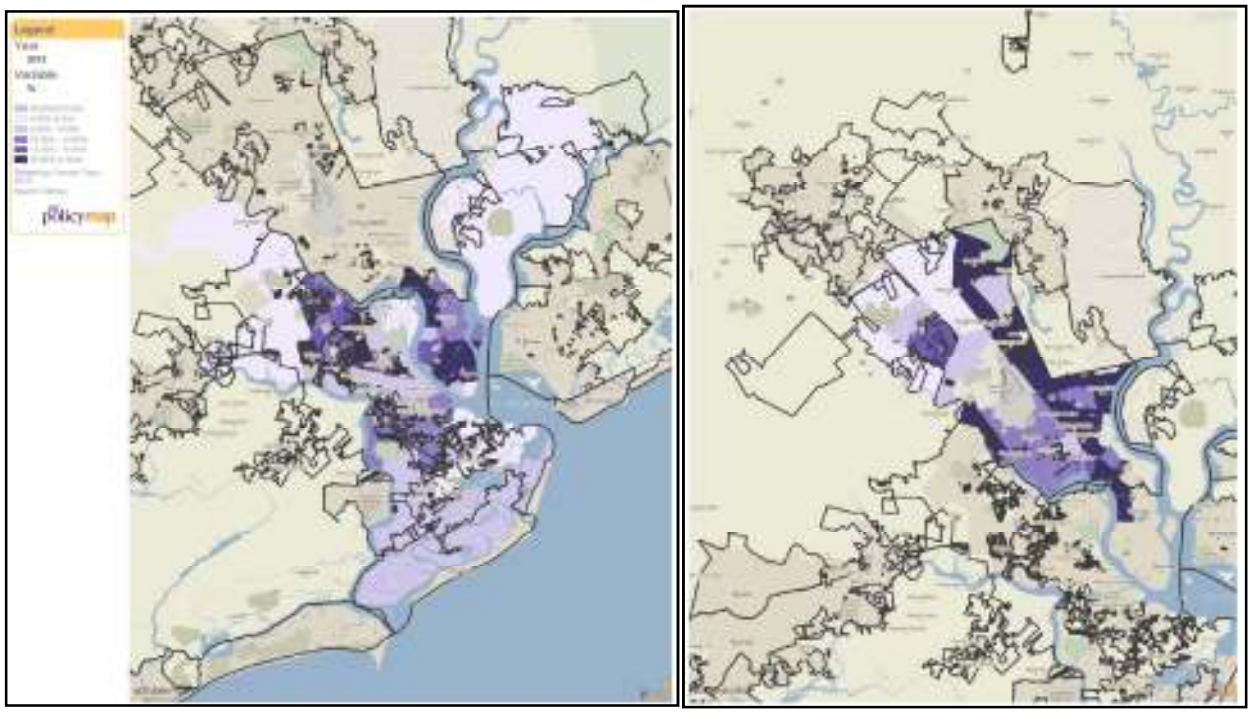
The following series of maps display the distribution of the racial group populations based on poverty rate. Lighter shaded areas represent areas where the particular groups have lower rates of poverty and darker shaded areas represent areas where the groups have higher poverty rates.

MAP: Poverty – White (Charleston County)



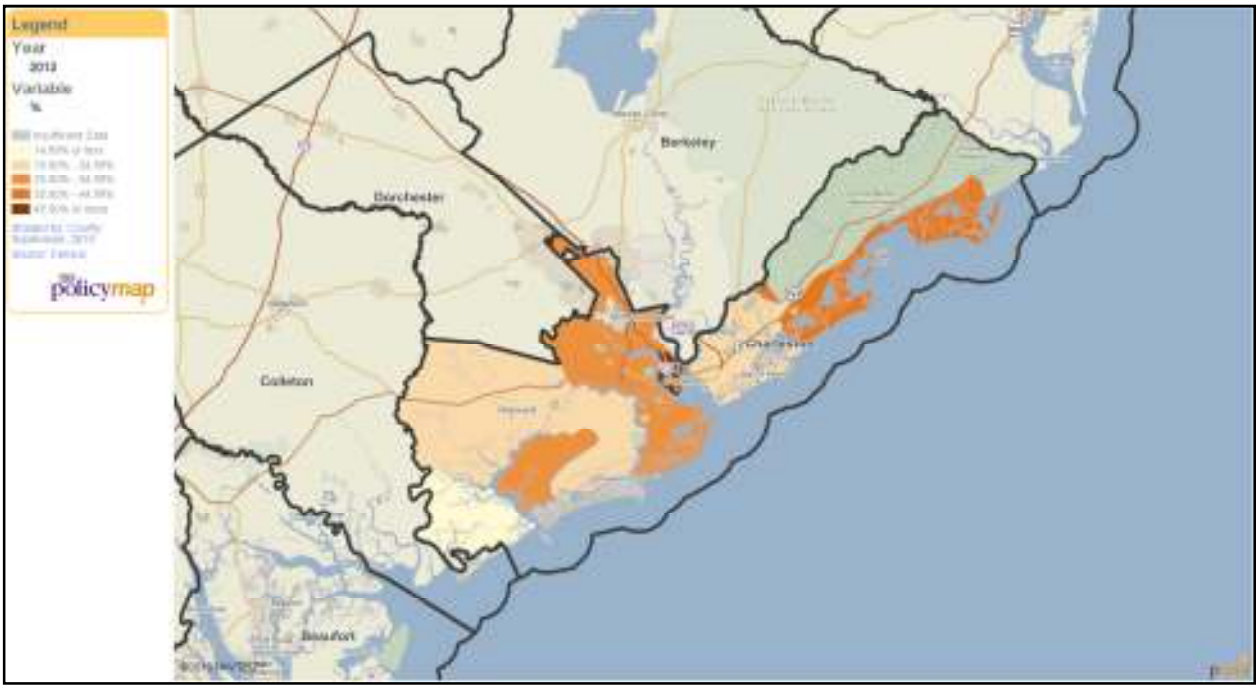
The rate of poverty among White households in Charleston County is generally low. The subdivision including Charleston and North Charleston has the highest rate at over than 18%, but the majority of the county is much lower. Subdivisions including Johns Island and Mt Pleasant have a poverty rate under 9% for White Households. The lightest orange shaded areas represent where the poverty rate is 8.99% or less, and light orange shaded areas represent where the rate is between 9% and 11.99%. The medium orange shaded areas represent where the poverty rate is between 12% and 14.99%. The darker orange shaded areas represent where the poverty rate is between 15% and 17.99% and the darkest orange shaded areas represent where the rate is 18% or more.

MAP: Poverty – White (City of Charleston and City of North Charleston)



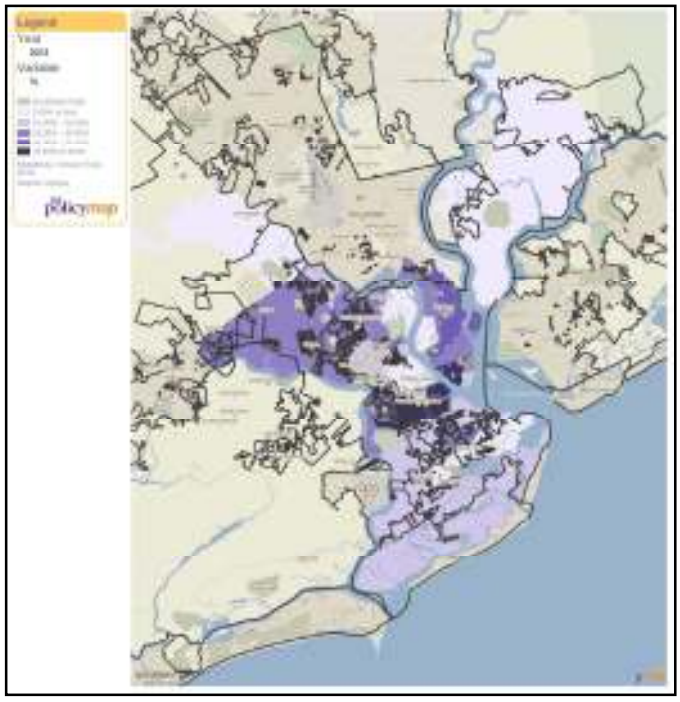
When we look at the Census Tracts in the City of Charleston and the City of North Charleston we do see higher poverty rates for White households on the Charleston Peninsula and in North Charleston, particularly downtown and west of Interstate 26. The lightest purple shaded areas represent where the poverty rate is 4.99% or less, and light purple shaded areas represent where the rate is between 5% and 9.99%. The medium purple shaded areas represent where the poverty rate is between 10% and 14.99%. The darker purple shaded areas represent where the poverty rate is between 15% and 19.99% and the darkest purple shaded areas represent where the rate is 20% or more.

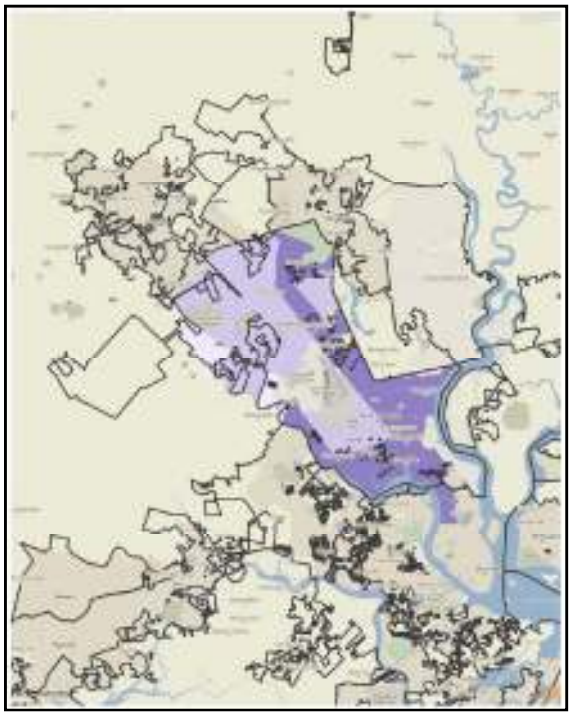
MAP: Poverty – Black or African American (Charleston County)



The Poverty Rate among Black or African American households is considerably higher than that for White households in Charleston County. The County subdivision that includes the Charleston peninsula has a poverty rate of over 45% for Black or African Americans. In some areas of the county the poverty rate is double, or even triple, that of White households. The lightest orange shaded areas represent where the poverty rate is 14.99% or less, and light orange shaded areas represent where the rate is between 15% and 24.99%. The medium orange shaded areas represent where the poverty rate is between 25% and 34.99%. The darker orange shaded areas represent where the poverty rate is between 35% and 44.99% and the darkest orange shaded areas represent where the rate is 45% or more.

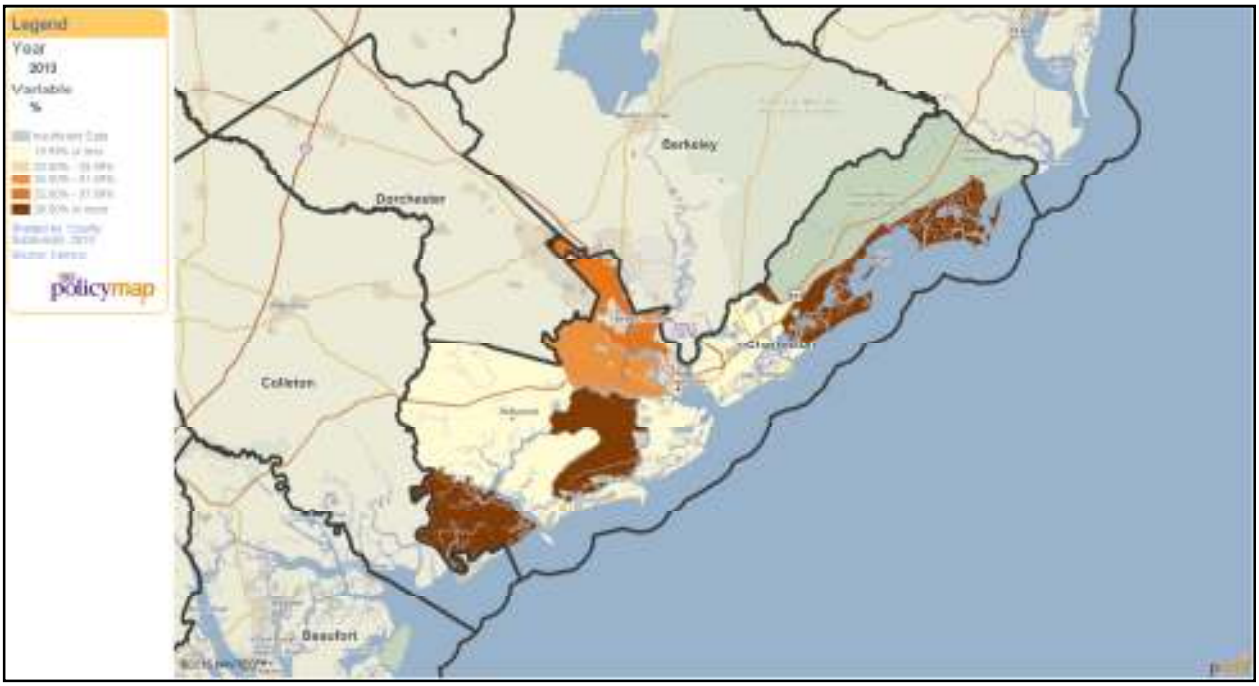
MAP: Poverty – Black or African American (City of Charleston and City of North Charleston)





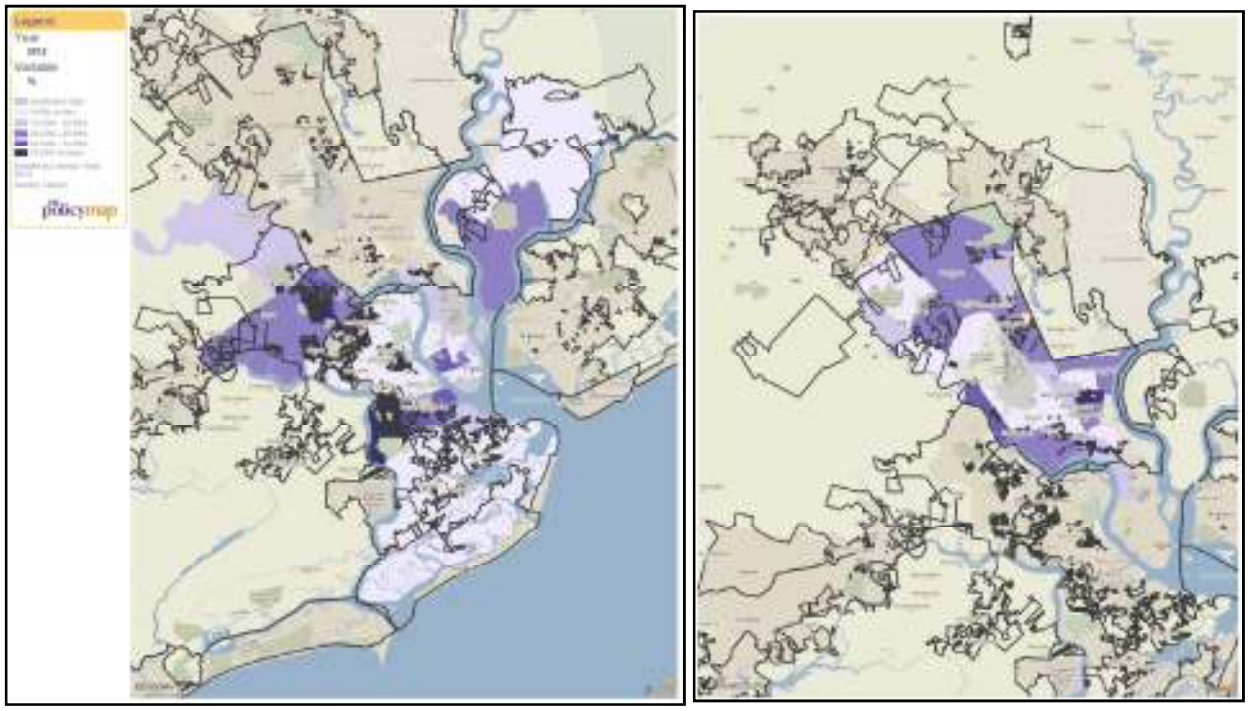
The situation is the same in the City of Charleston and the City of North Charleston. In the cities the poverty rate is higher than 75% in some areas for Black or African American households. This is significantly higher than what is seen in White households, and points to significant economic disparities between different races and ethnicities within the region. The lightest purple shaded areas represent where the poverty rate is 9.99% or less, and light purple shaded areas represent where the rate is between 10% and 24.99%. The medium purple shaded areas represent where the poverty rate is between 25% and 49.99%. The darker purple shaded areas represent where the poverty rate is between 50% and 74.99% and the darkest purple shaded areas represent where the rate is 75% or more.

MAP: Poverty – Hispanic or Latino (Charleston County)



The Poverty rate among Hispanic or Latino households is lower than that of Black or African Americans, but higher than White households. In Charleston County there are three subdivisions that show disproportionally high poverty for Hispanic or Latino households: Johns Island, Edisto Island, and Bull's Bay. In those areas the poverty rate is over 38%. There are also subdivisions with significantly lower poverty rates (under 20%) in the areas of Mt Pleasant, Hollywood, and Morris Island. The lightest orange shaded areas represent where the poverty rate is 19.99% or less, and light orange shaded areas represent where the rate is between 20% and 25.99%. The medium orange shaded areas represent where the poverty rate is between 26% and 31.99%. The darker orange shaded areas represent where the poverty rate is between 32% and 37.99% and the darkest orange shaded areas represent where the rate is 38% or more.

MAP: Poverty – Hispanic or Latino (City of Charleston and City of North Charleston)



Within the City of Charleston and City of North Charleston we see the Census Tracts have a lot of varied poverty levels for Hispanics or Latinos. The lightest purple shaded areas represent where the poverty rate is 9.99% or less, and light purple shaded areas represent where the rate is between 10% and 24.99%. The medium purple shaded areas represent where the poverty rate is between 25% and 49.99%. The darker purple shaded areas represent where the poverty rate is between 50% and 74.99% and the darkest purple shaded areas represent where the rate is 75% or more.

EMPLOYMENT

According to the 2009-2013 ACS, "educational services, health care and social assistance" represented the largest industry in Charleston County in terms of employment with 39,023 workers - approximately 22.6 percent of the workforce. "Arts, entertainment, recreation, and accommodation, and food services" was the second largest employed industry with 24,199 workers - approximately 14.0 percent of the workforce. A similar pattern is present with the City of Charleston and the City of North Charleston. In comparison, "educational services, health care and social assistance" was the largest industry statewide, comprising 21.9% of the workforce, followed by "manufacturing" at 13.6% and "retail trade" at 12.2%.

TABLE: Employment by Industry

	City of Charleston (number)	City of Charleston (%)	City of North Charleston (number)	City of North Charleston (%)	Charleston County (number)	Charleston County (%)
Agriculture, forestry, fishing and hunting, and mining	339	0.5%	216	0.5%	922	0.5%
Construction	2,690	4.3%	3,743	8.4%	11,487	6.7%
Manufacturing	3,534	5.6%	4,287	9.6%	11,894	6.9%
Wholesale trade	1,207	1.9%	1,017	2.3%	4,058	2.4%
Retail trade	6,879	11.0%	5,275	11.9%	19,739	11.4%
Transportation and warehousing, and utilities	2,149	4.4%	2,882	6.5%	7,645	4.4%
Information	1,609	2.3%	779	1.8%	4,034	2.3%
Finance and insurance, and real estate and rental and leasing	3,986	6.0%	1,481	3.3%	10,403	6.0%
Professional, scientific, and management, and administrative and waste management services	7,809	12.8%	5,460	12.3%	22,088	12.8%
Educational services, and health care and social assistance	16,345	22.6%	7,981	17.9%	39,023	22.6%
Arts, entertainment, and recreation, and accommodation and food services	9,883	14.0%	6,248	14.0%	24,199	14.0%

Other services, except public administration	3,151	4.9%	2,316	5.2%	8,399	4.9%
Public administration	3,003	5.0%	2,800	6.3%	8,637	5.0%
Source: 2009-2013 ACS						

According to the 2009-2013 ACS, Charleston County saw an unemployment rate of 9.8%, that is 66% higher than the unemployment rate in 2000. The City of North Charleston had a higher unemployment rate than the county with 12.6%, but the increase from 2000 was less at 33%. Charleston fared better than both in terms of unemployment rate and percent change since 2000, they had an 8.2% unemployment rate and only grew by 24%.

TABLE: Unemployment Status

	2000	**2013**	**% change 2000-2013**
City of Charleston	6.6%	8.2%	24%
City of North Charleston	9.5%	12.6%	33%
Charleston County	5.9%	9.8%	66%

Source: 2000 Census; 2009-2013 ACS

UNEMPLOYMENT BY RACE

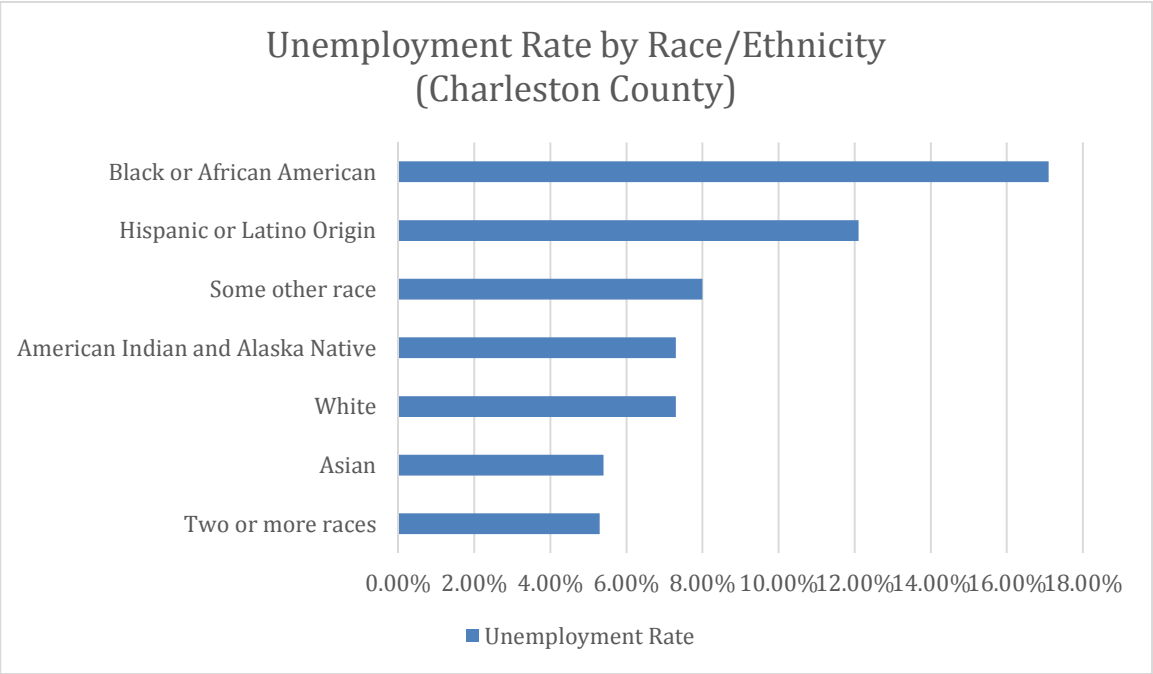
While the 2013 countywide unemployment rate was 9.8 percent, there was a significant disparity amongst differing racial and ethnic groups. Whites, the largest racial group in the region, at 7.3 percent had a lower unemployment rate than the average. Black and African American individuals had an unemployment rate of 17.1 percent. American Indian and Alaska Native individuals had an unemployment rate of 7.3 percent, the same as Whites. Asian individuals had the lowest unemployment rate at 5.4 percent. Hispanic or Latino persons had a high unemployment rate at 12.1 percent. A similar pattern is seen in each of the cities as Whites and Asians tend to have a lower unemployment rate than other racial groups. In the City of Charleston, those of Hispanic or Latino origin have half the unemployment rate than the group has in the City of North Charleston and Charleston County as a whole.

TABLE: Unemployment by Race

	City of Charleston	**City of North Charleston**	**Charleston County**
White	5.9%	9.1%	7.3%
Black or African American	16.3%	17.1%	17.1%
Asian	6.5%	6.8%	5.4%
American Indian and Alaska Native	0.0%	5.3%	7.3%
Hispanic or Latino Origin	6.3%	13.3%	12.1%
Some other race	4.8%	10.3%	8.0%
Two or more races	4.3%	6.5%	5.3%

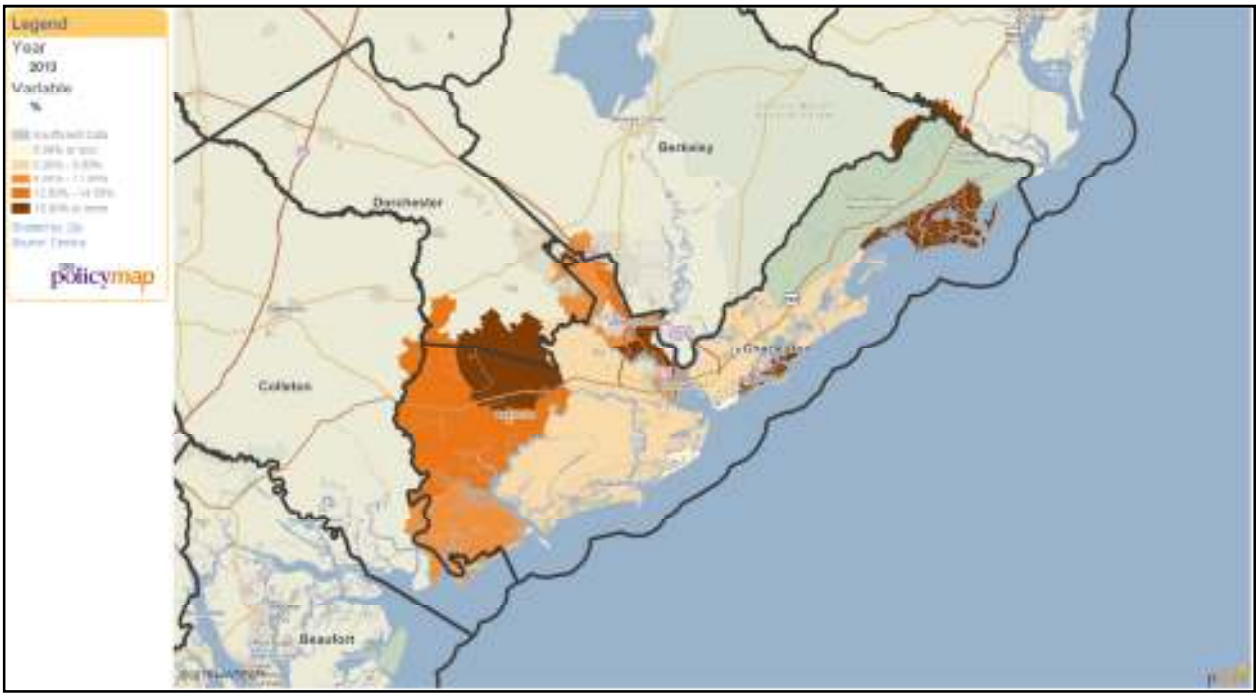
Source: 2009-2013 ACS

The following chart visualizes the difference in Unemployment Rate by race or ethnicity in Charleston County. The Unemployment for Asian and Two or More Race Households is significantly lower than the others, particularly Black or African American and Hispanic or Latino households.



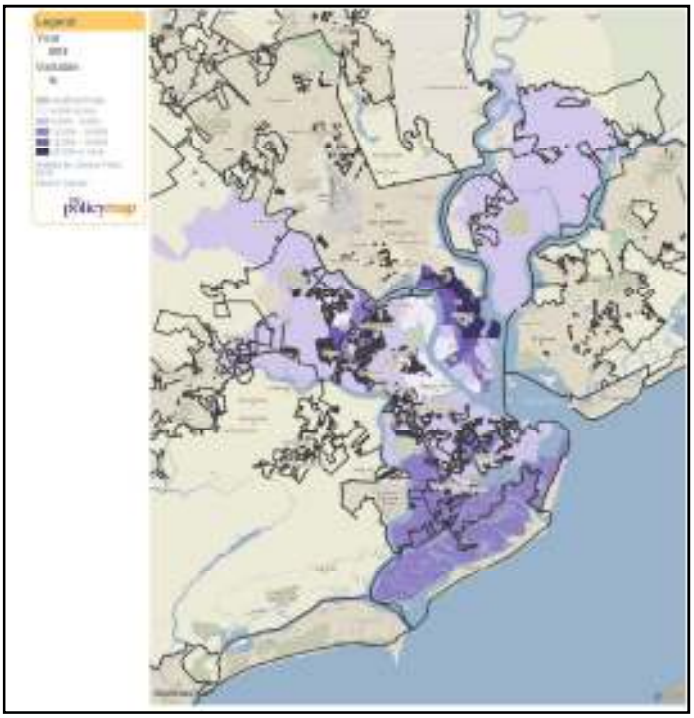
The following maps show the distribution of the unemployed and labor force in the region. The lightest shade represents areas where the unemployment rate was less. The unemployment rate increases as the shades turn darker. For labor force, the lightest shade shows less distribution of the labor force and then increases as the shades turn darker.

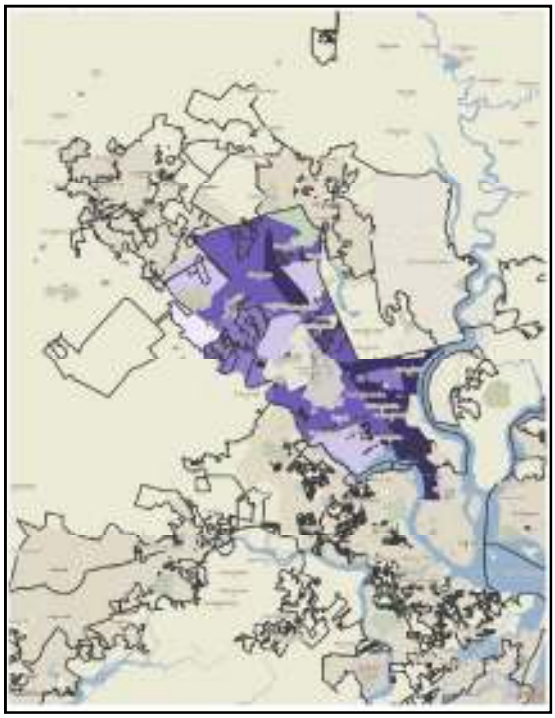
MAP: Unemployment (Charleston County)



Unemployment within Charleston County was a serious problem in some areas, particularly more rural areas and in the City of North Charleston. The unemployment rate in those areas are over 15%, while more suburban areas see a rate lower than 6%. The lightest orange shaded areas represent where the unemployment rate is 5.99% or less, and light orange shaded areas represent where the rate is between 6% and 8.99%. The medium orange shaded areas represent where the unemployment rate is between 9% and 11.99%. The darker orange shaded areas represent where the unemployment rate is between 12% and 14.99% and the darkest orange shaded areas represent where the rate is 15% or more.

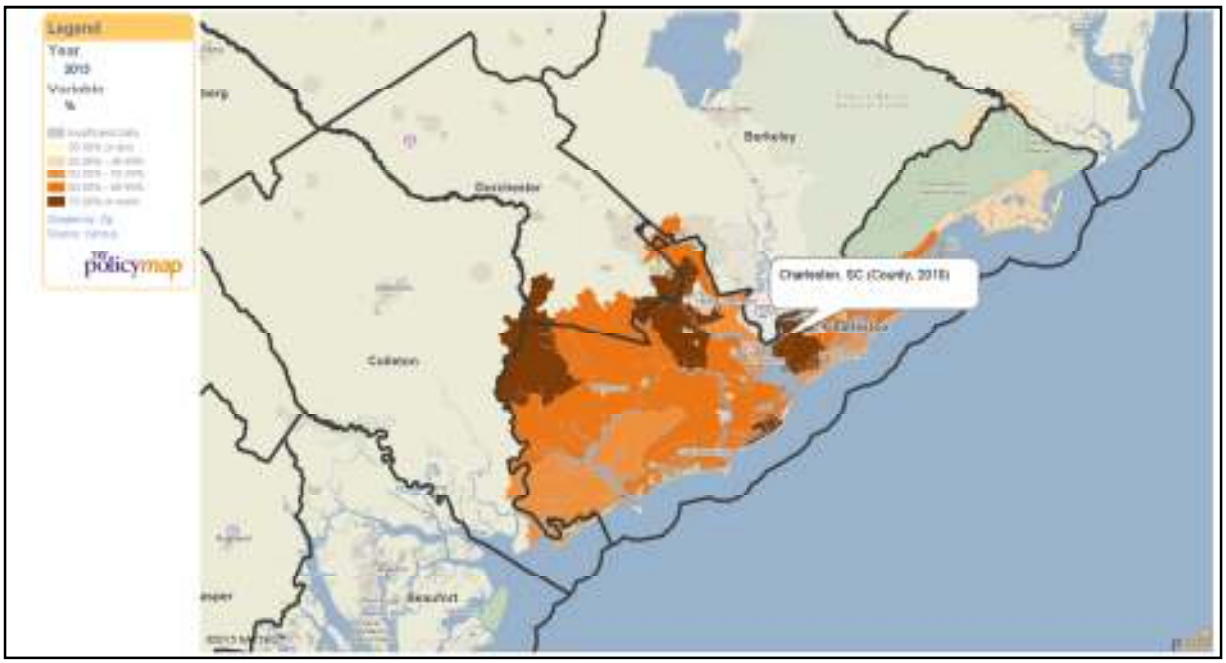
MAP: Unemployment (City of Charleston and City of North Charleston)





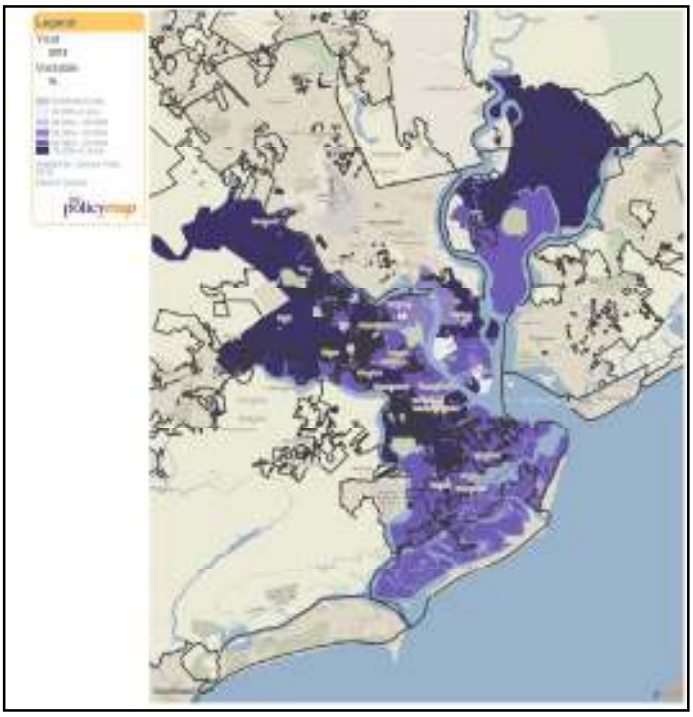
Within the City of Charleston and the City of North Charleston, the Unemployment rate is generally higher in North Charleston. The lightest purple shaded areas represent where the unemployment rate is 4.99% or less, and light purple shaded areas represent where the rate is between 5% and 9.99%. The medium purple shaded areas represent where the unemployment rate is between 10% and 14.99%. The darker purple shaded areas represent where the unemployment rate is between 15% and 19.99% and the darkest purple shaded areas represent where the rate is 20percentage or more.

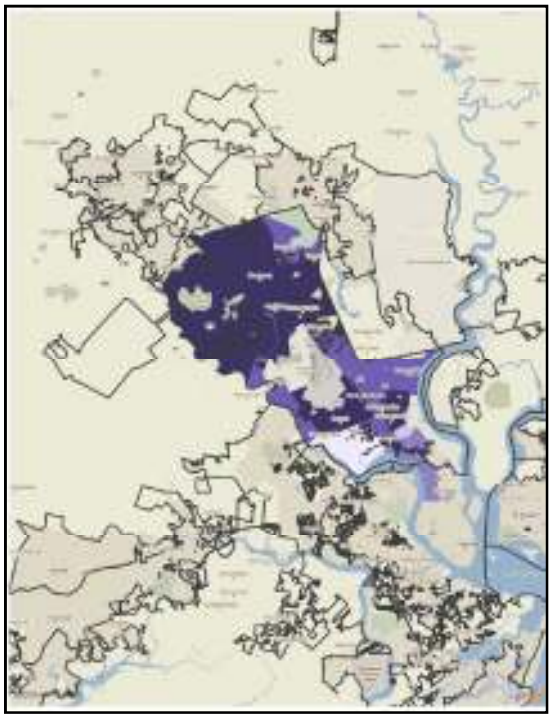
MAP: Labor Force (Charleston County)



The labor force is evenly distributed across the county with some areas showing a higher percentage of the population in the labor force and only the northern coastal areas with a lower percentage of the population participating in the labor force. The lightest orange shaded areas represent where the labor force is 39.99% or less of the population, and light orange shaded areas represent where the labor force is between 40% and 49.99%. The medium orange shaded areas represent where the labor force is between 50% and 59.99%. The darker orange shaded areas represent where the labor force is between 60% and 69.99% and the darkest orange shaded areas represent where the labor force is 70% or more of the population.

MAP: Labor Force (City of Charleston and City of North Charleston)





While the labor force is generally well represented across the Cities, some areas have a stronger representation than others especially just outside the center areas. The lightest purple shaded areas represent where the labor force is 39.99% or less of the population, and light purple shaded areas represent where the labor force is between 40% and 49.99%. The medium purple shaded areas represent where the labor force is between 50% and 59.99%. The darker purple shaded areas represent where the labor force is between 60% and 69.99% and the darkest purple shaded areas represent where the labor force is 70% or more of the population.

EDUCATION

The table below shows the distribution of educational attainment in the region for individuals ages 18 years and older. The educational attainment of adults 25+ varies significantly between the cities of North Charleston and Charleston. In the City of Charleston 48.9% of adults have earned a Bachelor's degree or higher, while in North Charleston only 19.1% have achieved a Bachelor's degree or higher. We see a similar difference for adults who never graduated high school, but reversed. In North Charleston 20.3% of adults do not have a high school diploma or GED but only 7.4% of the residents of the City of Charleston do not have a high school diploma or GED. As expected, when you look at Charleston County as a whole the numbers are generally half way between the City of Charleston and City of North Charleston.

TABLE: Educational Attainment –Individuals Ages 25+

Educational Attainment	City of Charleston (number)	City of Charleston (%)	City of North Charleston (number)	City of North Charleston (%)	Charleston County (number)	Charleston County (%)
Less than 9th grade	1,779	2.2%	4,419	7.1%	9,986	4.1%
9th to 12th grade, no diploma	4,206	5.2%	8,215	13.2%	18,511	7.6%
High school graduate, GED, or alternative	14,478	17.9%	18,235	29.3%	51,878	21.3%
Some college, no degree	15,529	19.2%	14,314	23.0%	48,956	20.1%
Associate's degree	5,419	6.7%	5,166	8.3%	18,267	7.5%
Bachelor's degree	24,588	30.4%	8,464	13.6%	61,621	25.3%
Graduate or professional degree	14,963	18.5%	3,423	5.5%	34,342	14.1%

Source: 2009-2013 ACS

The table below provides income data for different educational attainment cohorts. Median earnings are directly proportional to educational attainment. In the region, those individuals with some college or an Associate's degree can expect to earn nearly twice as much as those persons who have not completed a high school diploma. Furthermore, those with a graduate degree earn around two and a half times what a person with only a high school degree earns.

TABLE: Educational Attainment – Median Earnings			
Educational Attainment	**City of Charleston**	**City of North Charleston**	**Charleston County**
Less than High School	$15,338	$17,258	$17,166
High school graduate, GED, or alternative	$25,687	$23,636	$24,178
Some college, or Associate's Degree	$31,323	$30,412	$30,826
Bachelor's degree	$43,030	$40,780	$43,261
Graduate or professional degree	$54,754	$51,290	$54,431
Source: 2009-2013 ACS			

Individuals who do not have a high school diploma or GED earn more in the City of North Charleston than elsewhere in the region. They will earn about $2,000 more than similarly educated individuals in the City of Charleston. Individuals with a high school diploma or higher received greater wages in the City of Charleston than elsewhere in the region.

TRAINING AND EDUCATION

Education is paramount to achieving higher earnings and an improved quality of life. The importance of job-preparation and training in improving individual and family socio- economic conditions is clear. But for residents who are trying to pull out of the cycle of dependence, finding a job with adequate earnings to support a family is a daunting challenge. Without access to advanced education and training, lower income and other disadvantaged residents can be restricted to less secure, minimum wage jobs with little opportunity for advancement. However, the myriad of employment and training resources offered by state and local agencies are of little assistance to residents who cannot readily access them. The persistent barriers posed by geography, infrastructure, family responsibilities, lack of educational attainment, low income, and work schedules can impede access to higher education for residents who need it most. The provision of learner-centered access to post-secondary opportunities such as the technical college system and adult literacy programs rely on support services such as quality day care, transportation, and the use of new information technologies for flexible, on-demand learning alternatives. These supports can significantly reduce the traditional barriers of time and place and contribute to educational success and participation in lifelong learning opportunities for more residents.

School enrollment of all ages is higher in the City of Charleston than it is in the City of North Charleston. The presence of several higher universities in the City of Charleston contributes to this difference for students 18 years or older, but it does not account for the difference for younger age groups. It is likely that the greater economic opportunities in the City of Charleston allow for greater enrollment for the pre-Kindergarten age group (3-4 years old). The table above breaks down data on school enrollment for different age cohorts in Charleston County, the City of North Charleston, and the City of Charleston.

TABLE: School Enrollment

Percent of age group enrolled in school	City of Charleston (%)	City of North Charleston (%)	Charleston County (%)
3 and 4 years	60.1%	39.6%	54.1%
5 to 9 years	95.9%	94.2%	95.6%
10 to 14 years	99.3%	97.3%	98.9%
15 to 17 years	98.5%	97.6%	97.8%
18 to 19 years	91.5%	67.1%	79.3%
20 to 24 years	58.9%	28.3%	43.7%
25 to 34 years	20.5%	13.1%	16.2%
35 years and over	3.7%	3.8%	3.0%

Source: 2009-2013 ACS

POST-SECONDARY EDUCATION

Below is a list of prominent post-secondary education schools in Charleston County.

TABLE: Charleston County Colleges and Universities			
Post-Secondary Institution	**Enrollment**	**Type**	**City**
College of Charleston	11,942	Public University	Charleston
Charleston School of Law	~600	Private Law School	Charleston
Medical University of South Carolina	~600	Public University – Medical School	Charleston
The Citadel	3,550	Public Military College	Charleston
Trident Technical College	Varies by location	Two Year College	Charleston & North Charleston
Charleston Southern University	3,298	Private University	North Charleston
Lowcountry Graduate Center	300	Public Consortium	North Charleston
Webster University	Varies by location	Private University	North Charleston
Saint Leo University	16,275	Private University	North Charleston

TRANSPORTATION

Transportation links are an essential component to fair housing choice. Residents who do not have access to commercial areas are limited in where they can shop for goods and services, as well as seek employment. The converse is true as well. Inadequate transportation routes limit the selection of housing to neighborhoods within transportation service areas.

Convenient roads in good repair are vital for all citizens as well as the Charleston Area Regional Transportation Authority (CARTA). CARTA is the agency responsible for operating mass transit in greater Charleston area including the cities of Charleston and North Charleston. CARTA operates express shuttles, and bus service serving Charleston and its immediate suburbs.

The Authority was established in 1997 after SCE&G did not wish to sign a new franchise agreement in the area. Since 1997, CARTA has provided transportation for more than 3 million annual passengers and has expanded bus service.

Local public transportation, although better than many similar-sized localities nationally, could be vastly improved with the addition of expanded bus routes and times, as well as planned regional rail service, which would improve lower income and underserved populations' ability to access to a broader job market.

According to the 2009-2013 ACS, for workers 16 years and over, the mean travel time to work in Charleston County was 22.4 minutes, and a car, truck or van was the means of transportation for 88 percent of the working population. Public transportation (excluding taxi cabs) only consisted of 2.1 percent of travel to work. There were similar trends in the City of Charleston and the City of North Charleston. In Charleston the average commute time was 21.0 minutes; and 83.7 percent of workers used a car, truck, or van; and only 2.8 percent used public transportation. In North Charleston the average commute time was 22 minutes; 90.5 percent of workers used a car, truck, or van to get to work; and 3.3 percent used public transportation.

Workers in the City of Charleston are twice as likely to work from home, three times as likely to bike to work, and twice as likely to walk to work as workers in North Charleston. This seems to point to the City of Charleston as having a culture and infrastructure much more friendly to non-motorized transportation, as well as an economy that allows home working.

The tables on the following two pages break down the Region's transportation data in further detail.

TABLE: Commute Time (%)

	City of Charleston	City of North Charleston	Charleston County
Less than 10 minutes	13.8%	10.6%	11.6%
10 to 14 minutes	16.1%	15.5%	15.2%
15 to 19 minutes	19.8%	19.4%	18.1%
20 to 24 minutes	19.9%	20.4%	19.4%
25 to 29 minutes	7.4%	7.2%	7.7%
30 to 34 minutes	12.2%	13.5%	14.4%
35 to 44 minutes	3.3%	4.7%	4.7%
45 to 59 minutes	3.7%	5.0%	5.2%
60 or more minutes	3.8%	3.7%	3.7%
Mean Travel Time	21.0 minutes	22.0 minutes	22.4 minutes

Source: 2009-2013 ACS

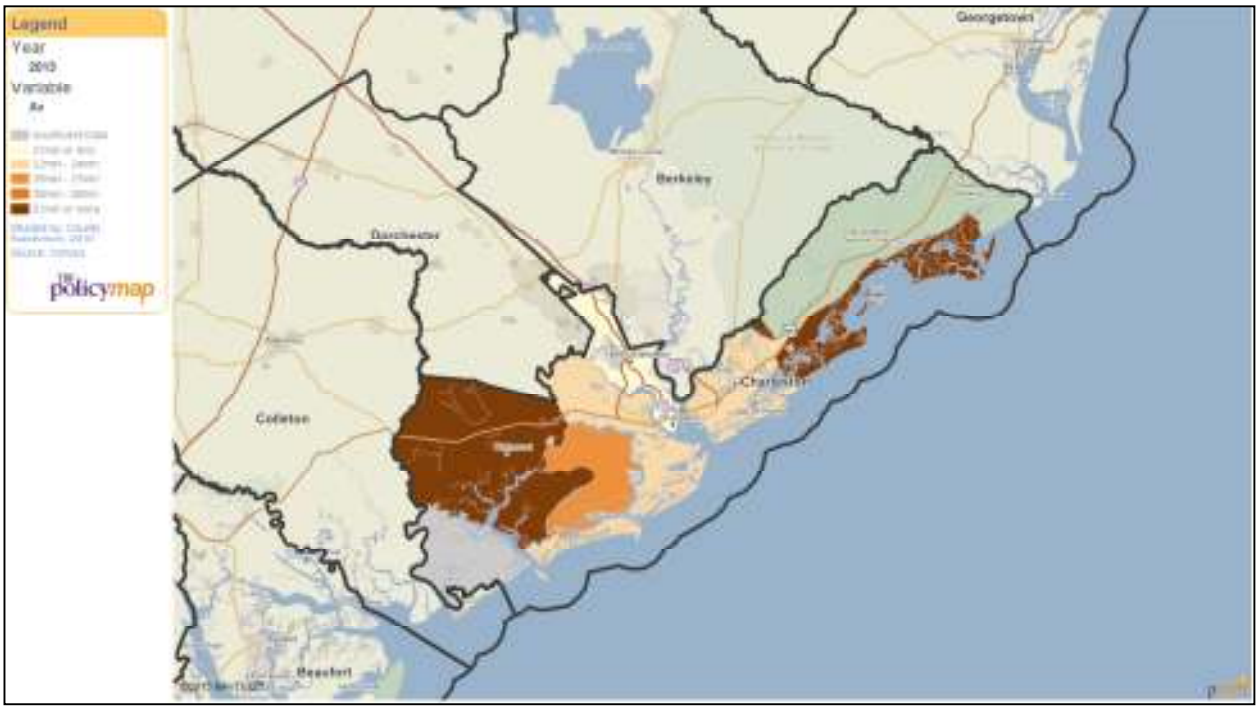
TABLE: Means of Transportation

	City of Charleston	City of North Charleston	Charleston County
Car, truck, or van	83.7%	90.5%	88.0%
- Drove Alone	76.8%	76.2%	79.0%
- Carpooled	6.9%	14.4%	9.0%
Public Transportation	2.8%	3.3%	2.1%
Walked	5.0%	1.8%	3.0%
Bicycle	3.6%	0.7%	1.4%
Taxicab, motorcycle, or other means	1.3%	1.5%	1.0%
Worked at home	4.4%	2.2%	4.5%

Source: 2009-2013 ACS

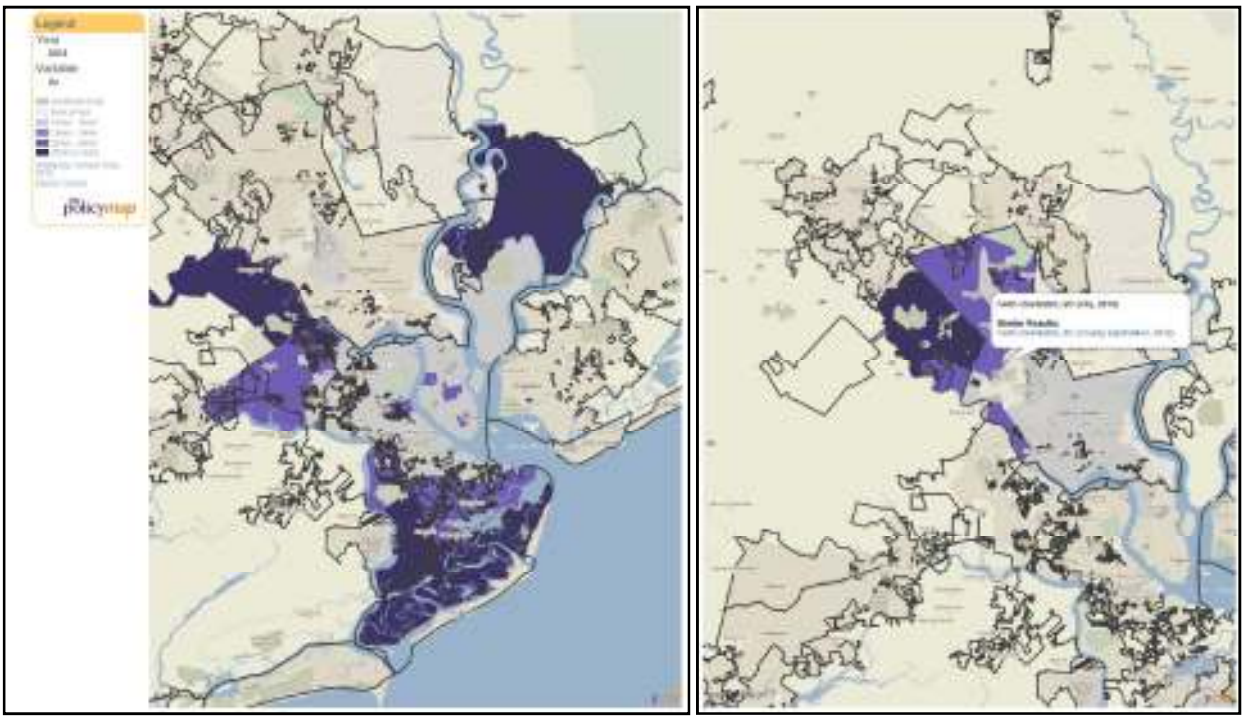
The following map shows the areas of the region where workers must commute more than one hour to their job. The lightest blue areas have less than 1.00% of the population commuting over an hour. As the areas get darker the percentage of people commuting for one hour or more gets higher, with the darkest areas representing areas where over 5.00% of workers commute more than an hour.

MAP: Average Travel Time to Work (Charleston County)



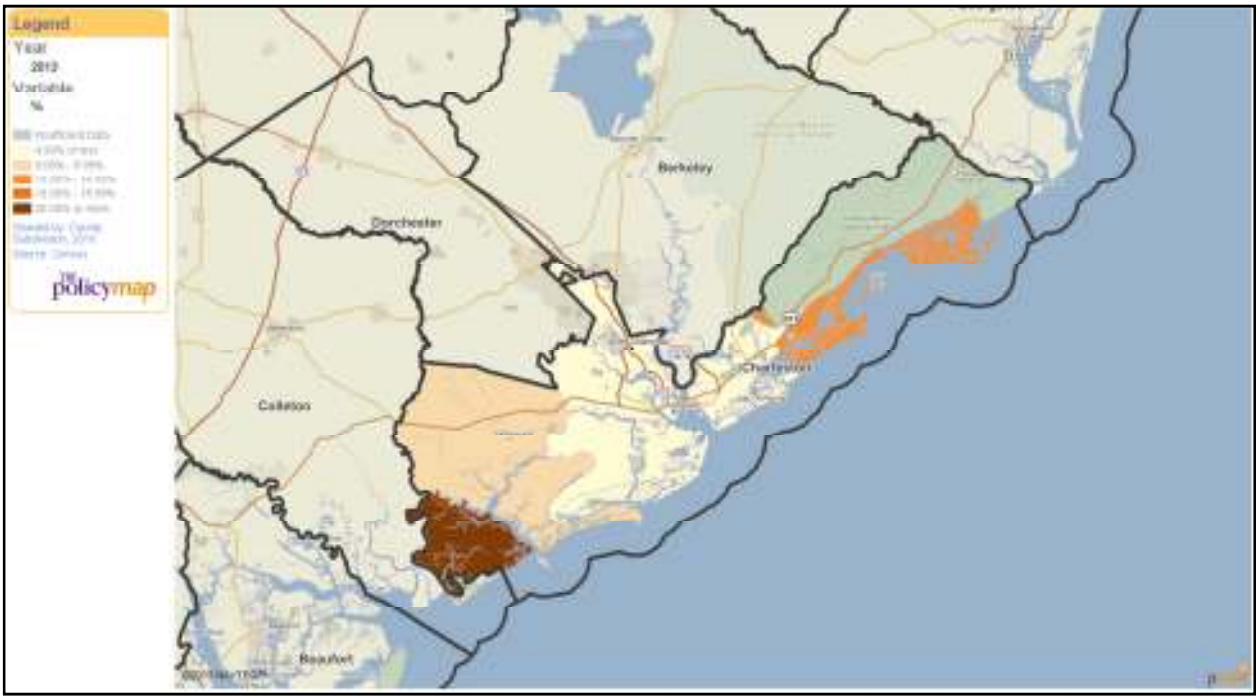
The commute time in Charleston County gets smaller as you get closer to the City of Charleston urban area. The more rural regions have an average commute time of over 30 minutes while on the peninsula the average commute time is under 20 minutes. This is reflected in the City of Charleston and the City of North Charleston where most Census Tracts have low commute times, some of which are under 10 minutes. The lightest orange shaded areas represent where the commute time is 21 minutes or less, and light orange shaded areas represent where the commute time is between 21 and 24 minutes. The medium orange shaded areas represent where the commute time is between 25 and 27 minutes. The darker orange shaded areas represent where the commute time is between 28 and 30 minutes and the darkest orange shaded areas represent where the commute time is over 31 minutes or more.

MAP: Average Travel Time to Work (City of Charleston and City of North Charleston)



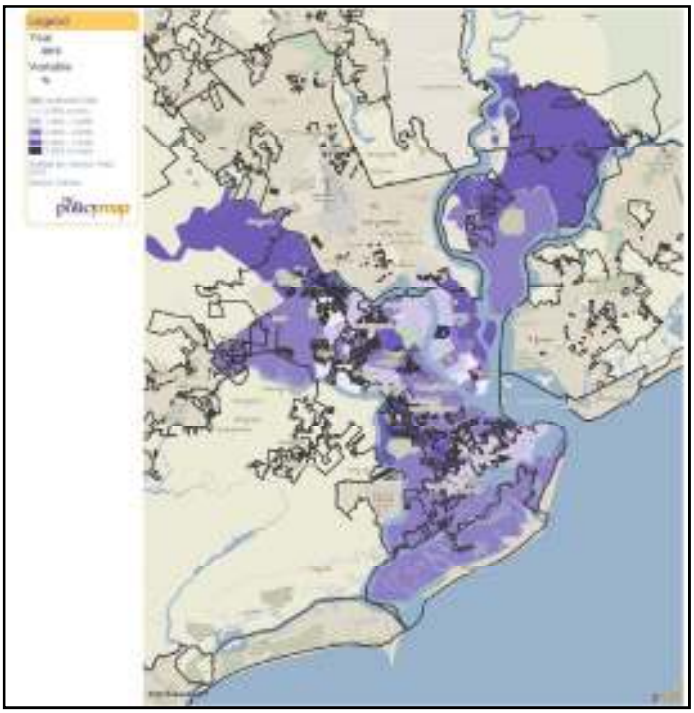
Predictably, commuters in the Cities experience less commute time than persons who travel from other parts of the County. The lightest purple shaded areas represent where the commute time is 9 minutes or less, and light purple shaded areas represent where the commute time is between 10 and 14 minutes. The medium purple shaded areas represent where the commute time is between 15 and 19 minutes. The darker purple shaded areas represent where the commute time is between 20 and 24 minutes and the darkest purple shaded areas represent where the commute time is over 25 minutes or more.

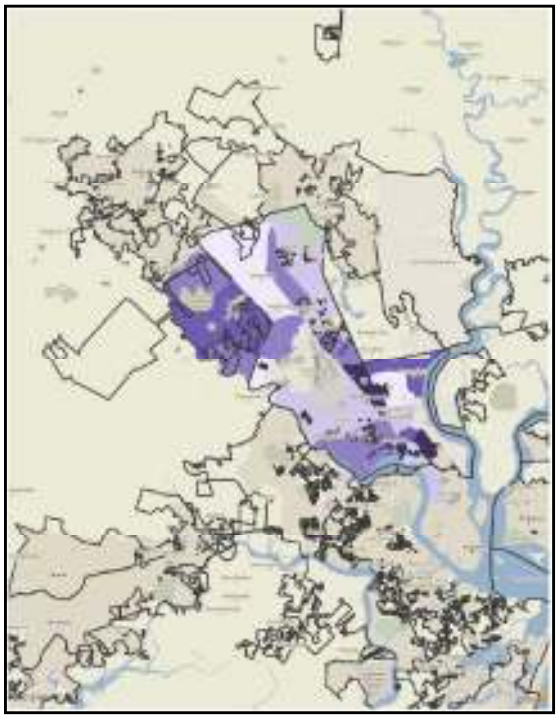
MAP: Commute Time of Over 1 Hour (Charleston County)



Similar to the Average Commute Time, the regions furthest away from the Charleston urban center tend to have residents who must commute over 1 hour to work. This is a particular issue on Edisto Island. The lightest orange shaded areas represent where the commute time of over 1 hour is 4.99% or less, and light orange shaded areas represent where it is between 5% and 9.99%. The medium orange shaded areas represent where the commute time of over 1 hour is between 10% and 14.99%. The darker orange shaded areas represent where the commute time of over 1 hour is between 15% and 19.99% and the darkest orange shaded areas represent where it is over 20% or more.

MAP: Commute Time of Over 1 Hour (City of Charleston and City of North Charleston)





Residents who live in the City of Charleston or the City of North Charleston are unlikely to commute more than 1 hour to work; generally less than 5% of the residents have a commute that long. This is reflected by the lower percentage values. The lightest purple shaded areas represent where the commute time of over 1 hour is 0.99% or less, and light purple shaded areas represent where it is between 1% and 2.49%. The medium purple shaded areas represent where the commute time of over 1 hour is between 2.5% and 4.99%. The darker purple shaded areas represent where the commute time of over 1 hour is between 5% and 7.49% and the darkest purple shaded areas represent where it is over 7.5% or more.

VETERANS

As of the 2009-2013 ACS, there were 31,268 veterans living in Charleston County – compared to 9,470 veterans living in the City of Charleston, and 9,218 living in the City of North Charleston. Unsurprisingly, veterans in the region are primarily male (approximately 90%). Veteran status has a strong correlation with greater economic opportunities in the region. Throughout the area veterans had significantly higher median incomes, lower rates of unemployment, and lower rates of poverty. Generally, veterans are as educated as their non-veteran peers. The disability rate among veteran is about twice that of the non-veteran population.

The table below shows statistical details about the veteran population in the region.

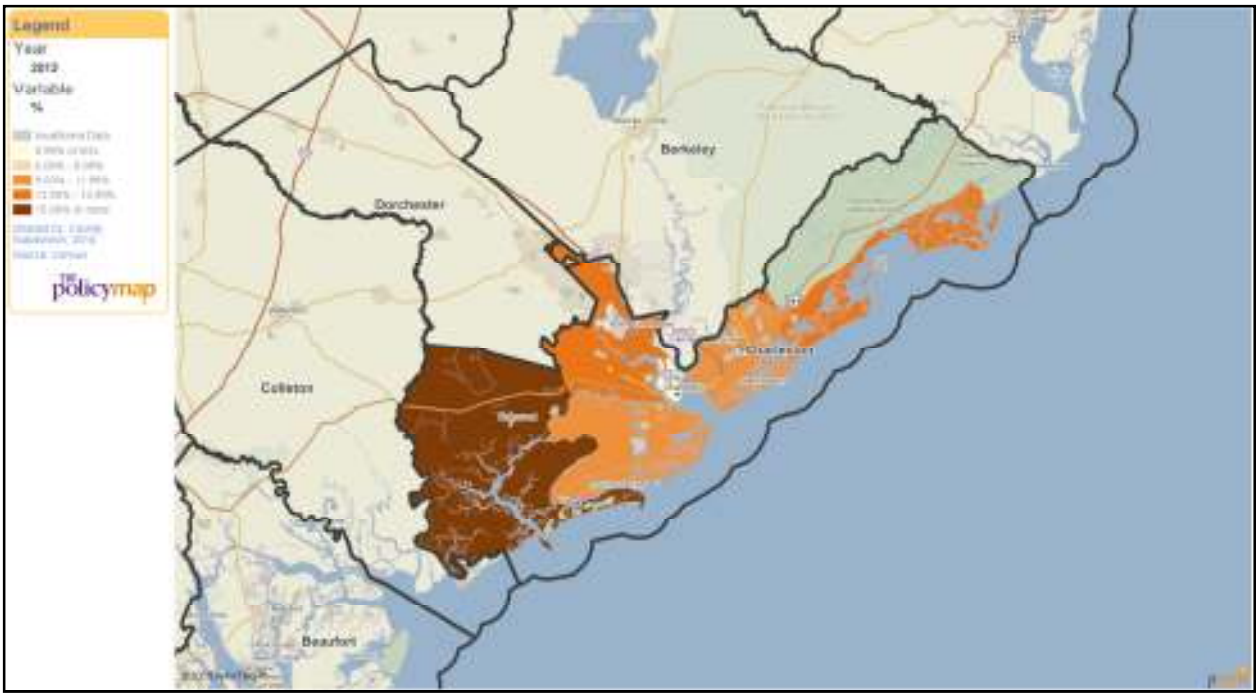
TABLE: Comparison of Veteran and Non-Veteran Statistics

	City of Charleston (Veteran)	City of Charleston (Non-Veteran)	City of North Charleston (Veteran)	City of North Charleston (Non-Veteran)	Charleston County (Veteran)	Charleston County (Non-Veteran)
Number	9,470	89,974	9,218	64,048	31,268	251,282
- Male (%)	91.2%	41.6%	86.2%	43.6%	91.5%	42.1%
- Female (%)	8.8%	58.4%	13.8%	56.4%	8.5%	57.9%
Median Income	$42,300	$26,903	$31,405	$18,267	$39,010	$25,609
Unemployment Rate	5.7%	8.2%	7.3%	12.9%	9.0%	9.8%
College or Associate's Degree	28.1%	25.5%	43.1%	28.9%	34.7%	26.5%
Bachelor's Degree	44.3%	49.4%	20.5%	18.6%	36.3%	39.8%
Poverty Rate	7.6%	19.0%	10.4%	20.6%	8.1%	16.8%
Disability Rate	22.9%	10.4%	20.5%	12.4%	22.5%	11.9%

Source: 2009-2013 ACS

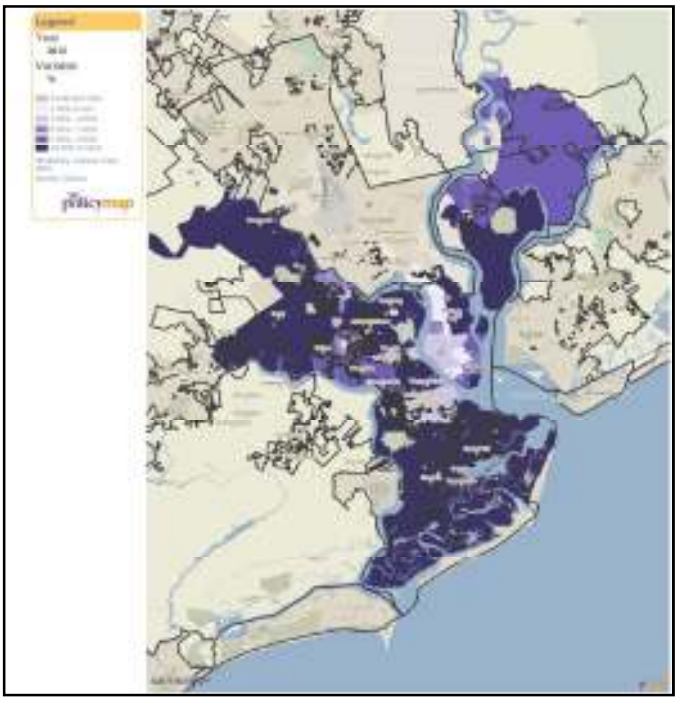
The following maps show the distribution of veterans by race across the region.

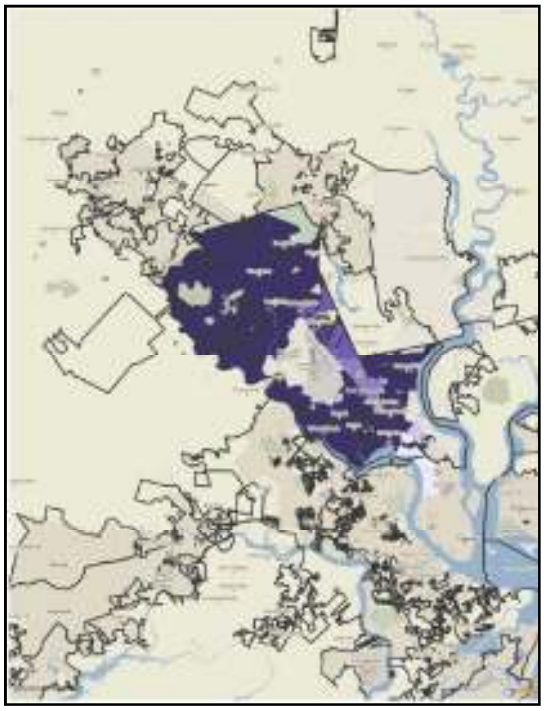
MAP: Veterans – White (Charleston County)



The White Veteran population in Charleston County is concentrated in more rural areas. The Charleston peninsula has a relatively small veteran population (Less than 5%) with the population increasing as you get further from the urban center. The lightest orange shaded areas represent where White veterans is 5.99% or less, and light orange shaded areas represent where the concentration is between 6% and 8.99%. The medium orange shaded areas represent where the concentration is between 9% and 11.99%. The darker orange shaded areas represent where the concentration is between 12% and 14.99% and the darkest orange shaded areas represent where the concentration is 15% or more.

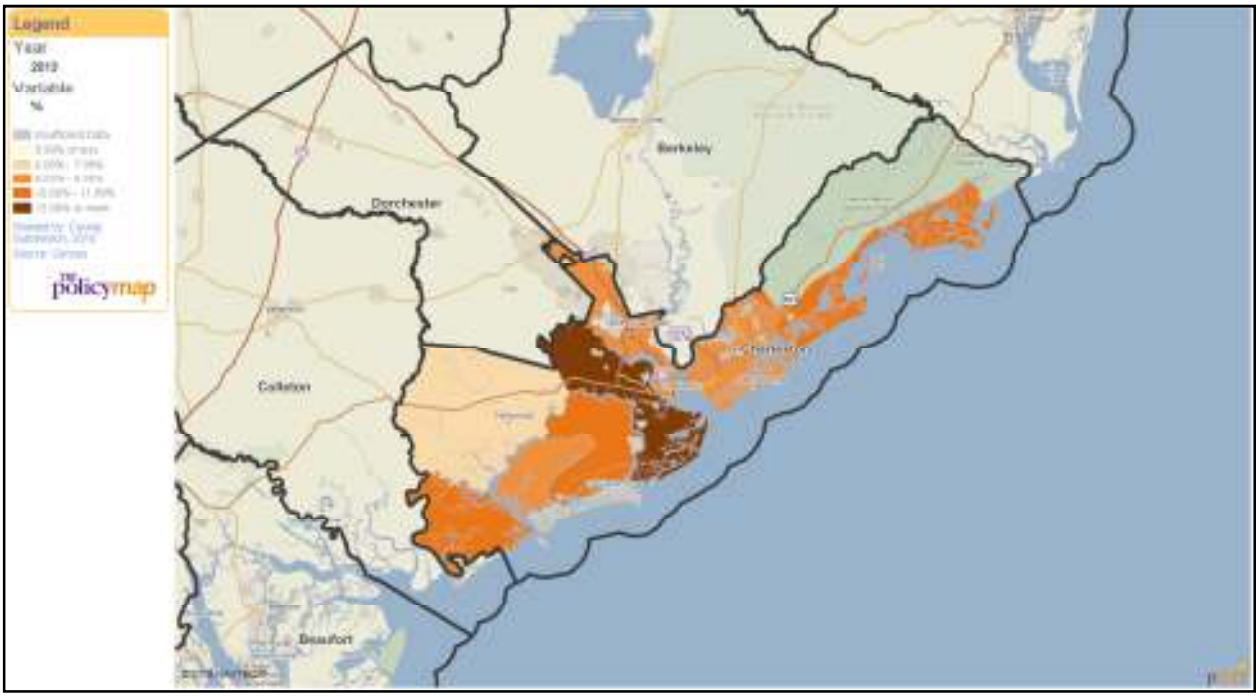
MAP: Veterans – White (City of Charleston and City of North Charleston)





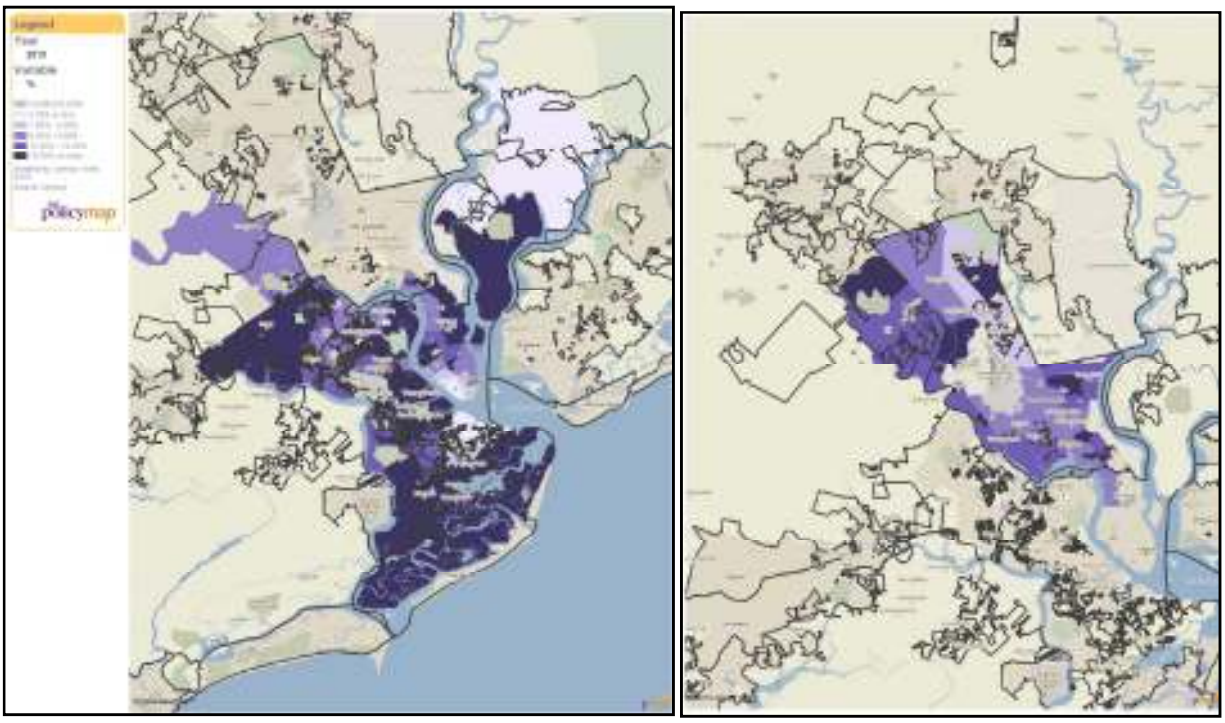
A similar pattern is seen within the Census Tracts in the City of Charleston and the City of North Charleston. Tracts in the peninsula have smaller White Veteran populations than areas in the suburbs. The lightest purple shaded areas represent where White veterans is 2.49% or less, and light purple shaded areas represent where the concentration is between 2.5% and 4.99%. The medium purple shaded areas represent where the concentration is between 5% and 7.49%. The darker purple shaded areas represent where the concentration is between 7.5% and 9.99% and the darkest purple shaded areas represent where the concentration is 10% or more.

MAP: Veterans - Black or African-American (Charleston County)



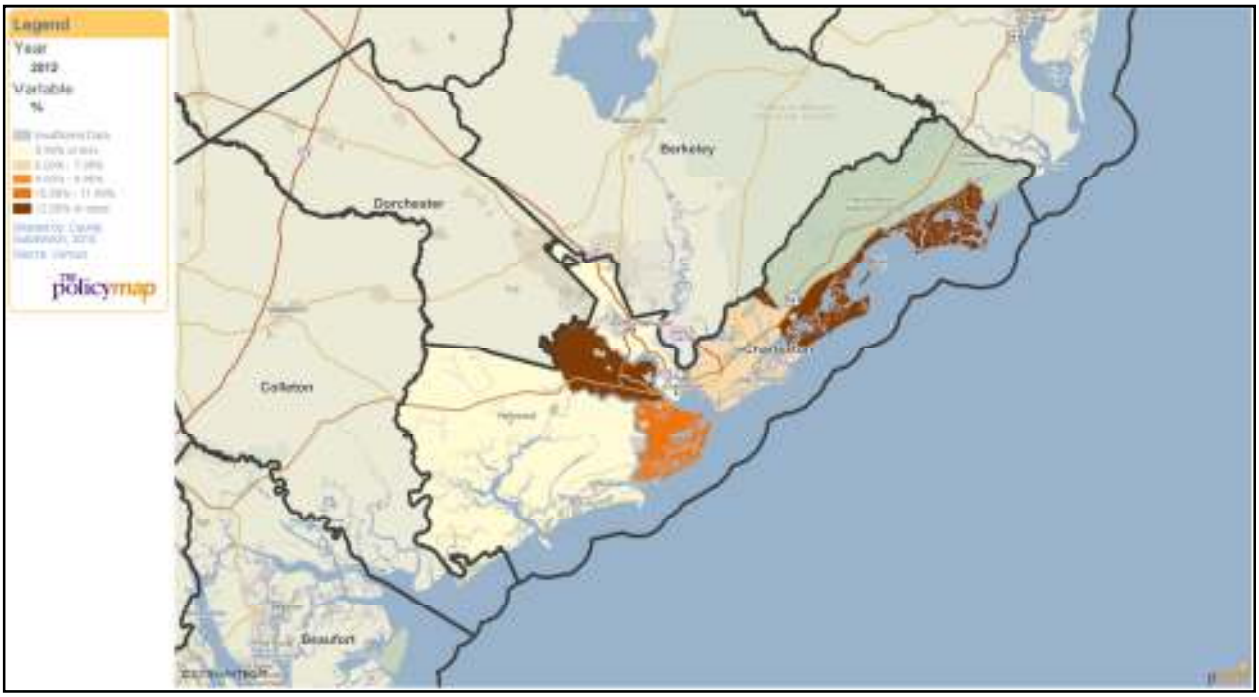
The population of Black or African American Veterans is dispersed very differently than White Veterans. In Charleston County the Black or African American Veteran population is much closer to the Charleston urban center, particularly to the west of the Ashley River and the James Island area. Those high population areas are in the City of Charleston city limits and when we look at the Census Tracts for the city we see the same pattern. The lightest orange shaded areas represent where Black or African American veterans is 5.99% or less, and light orange shaded areas represent where the concentration is between 6% and 7.99%. The medium orange shaded areas represent where the concentration is between 8% and 9.99%. The darker orange shaded areas represent where the concentration is between 10% and 11.99% and the darkest orange shaded areas represent where the concentration is 12% or more.

MAP: Veterans – Black or African-American (City of Charleston and City of North Charleston)



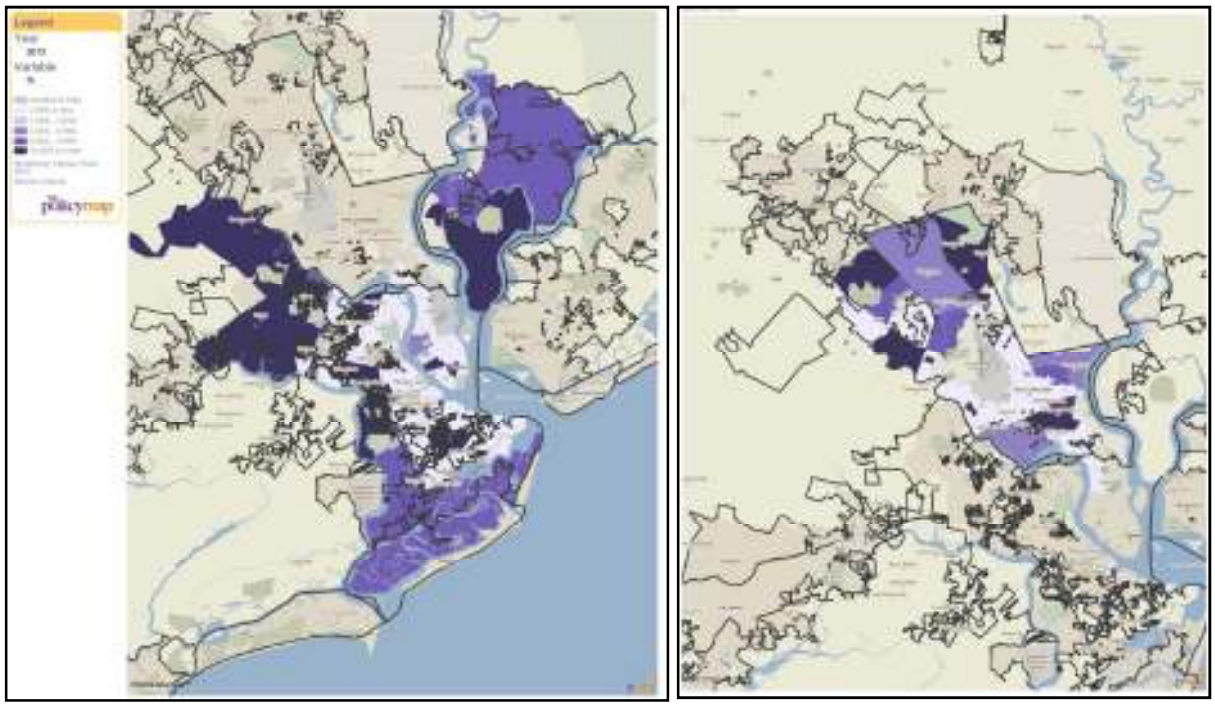
The suburbs of the City of Charleston experience the highest concentration of Black or African American veterans in comparison to the rest of the Cities. Some pockets of concentration 15% or more of Black or African American veterans can also been seen in North Charleston. The lightest purple shaded areas represent where Black or African American veterans is 0.99% or less, and light purple shaded areas represent where the concentration is between 1% and 4.99%. The medium purple shaded areas represent where the concentration is between 5% and 9.99%. The darker purple shaded areas represent where the concentration is between 10% and 14.99% and the darkest purple shaded areas represent where the concentration is 15% or more.

MAP: Veterans - Hispanic or Latino (Charleston County)



The population of Hispanic or Latino Veterans appears to be dispersed more randomly at the County level. West Ashley is densely populated, as well as to the far east of the region around Bull's Bay. North Charleston, the Charleston Peninsula, and the rural areas to the west are less densely populated by Hispanic or Latino veterans. The lightest orange shaded areas represent where Hispanic or Latino veterans is 5.99% or less, and light orange shaded areas represent where the concentration is between 6% and 7.99%. The medium orange shaded areas represent where the concentration is between 8% and 9.99%. The darker orange shaded areas represent where the concentration is between 10% and 11.99% and the darkest orange shaded areas represent where the concentration is 12% or more.

MAP: Veterans - Hispanic or Latino (City of Charleston and City of North Charleston)



Hispanic or Latino veterans can be found in larger concentrations surrounding the peninsula and center of the Cities. The lightest purple shaded areas represent where Hispanic or Latino veterans is 0.99% or less, and light purple shaded areas represent where the concentration is between 1% and 2.49%. The medium purple shaded areas represent where the concentration is between 2.5% and 4.99%. The darker purple shaded areas represent where the concentration is between 5% and 9.99% and the darkest purple shaded areas represent where the concentration is 10% or more.

II. HOUSING PROFILE

HOUSING TYPE & SIZE

According to the 2009-2013 American Community Survey estimates, 1-unit detached structures were the most prevalent types of housing in Charleston County, comprising 58.5% of the housing stock (100,409 units). The second most prevalent unit type in the County was small multifamily with 5-9 units per property at 8.7% of the housing stock (14,876 units). Since the 2000 Census there has been a shift in Charleston County. Smaller, lower-density properties (2-4 units) decreased as a percentage of the overall housing stock from 2000 to 2013, whereas larger, higher-density properties increased as a percentage of the housing stock (particularly 10-19 units and 20 or more units). It should be noted that HUD's definition of multifamily is a structure with more than four housing units – single family is therefore not just a structure with one unit but also structures with up to four housing units (see note on the following page for further explanation).

TABLE: Residential Properties by Type & Number of Units (Charleston County)

	2000		2009-2013 ACS	
Property Type	**Number**	**%**	**Number**	**%**
1-unit detached structure	82,286	58.3%	100,409	58.5%
1-unit, attached structure	6,868	4.9%	9,325	5.4%
2 units	6,214	4.4%	6,478	3.8%
3 or 4 units	8,959	6.4%	8,563	5.0%
5-9 units	11,824	8.4%	14,876	8.7%
10-19 units	6,205	4.4%	10,591	6.2%
20 or more units	6,124	4.3%	9,785	5.7%
Mobile Home	12,463	8.8%	11,549	6.7%
Boat, RV, van, etc.	88	0.1%	49	0.0%
Total	***141,031***	***100.0%***	***171,628***	***100.0%***

Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates

Given HUD's definitions of single-family housing, the data shows that the most prevalent housing type in Charleston County was overwhelmingly single-family, with 72.7% of all housing units being found in structures of one to four units.

The City of Charleston and the City of North Charleston have some similarities, as well as some differences in residential properties. According to the 2009-2013 American Community Survey estimates, 1-unit detached structures comprised the largest proportion of the housing stocks in both the City of Charleston (49.7%) and the City of North Charleston (49.8%). The second most prevalent unit type in both cities was multifamily properties with 5-9 units, which made up 11.2 percent Charleston's housing stock and 11.9 percent of North Charleston's stock. The major difference between the two cities is the presence of mobile homes. The City of Charleston has only one percent of their population living in mobile homes, whereas 10 percent of North Charleston's population lives in mobile homes.

TABLE: Residential Properties by Type & Number of Units

	City of Charleston				**City of North Charleston**			
	2000		**2009-2013 ACS**		**2000**		**2009-2013 ACS**	
Property Type	**Number**	**%**	**Number**	**%**	**Number**	**%**	**Number**	**%**
1-unit detached structure	22,290	50.5%	29,467	49.7%	15,316	45.5%	21,254	49.8%
1-unit, attached structure	2,037	4.6%	3,546	6.0%	2,191	6.5%	2,345	5.5%
2 units	3,168	7.2%	3,479	5.9%	1,856	5.5%	1,784	4.2%
3 or 4 units	4,101	9.3%	4,126	7.0%	2,325	6.9%	2,266	5.3%
5-9 units	5,090	11.5%	6,647	11.2%	3,768	11.2%	5,076	11.9%
10-19 units	3,138	7.1%	5,615	9.5%	1,705	5.1%	3,143	7.4%
20 or more units	3,797	8.6%	5,766	9.7%	946	2.8%	2,519	5.9%
Mobile Home	501	1.1%	620	1.0%	5,514	16.4%	4,269	10.0%
Boat, RV, van, etc.	21	0.0%	17	0.0%	28	0.1%	0	0.0%
Total	*44,143*	*100.0%*	*59,283*	*100.0%*	*33,649*	*100.0%*	*42,656*	*100.0%*

Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates

Since the 2000 Census, Charleston and North Charleston saw a similar shift from lower to higher density properties as did Charleston County. Families are generally moving out of 2-4 unit properties and into 10+ unit properties.

HOUSING UNIT SIZE

According to the 2009-20013 ACS, three-bedroom units make up the largest portion of Charleston County's housing stock at 43.9% of all units. The second most prevalent housing size were 2-bedroom units at 26.9% of the County's housing stock. At 15.6% of the housing stock, 4-bedroom unit's account for the third largest housing size in Charleston County. The table below compares unit sizes from 2000 to 2013.

TABLE: Housing Units by Size (Charleston County)				
	2000		**2009-2013 ACS**	
	Number	**%**	**Number**	**%**
No bedroom	1,904	1.4%	1,695	1.0%
1 bedroom	15,355	10.9%	14,651	8.5%
2 bedrooms	40,219	28.5%	46,218	26.9%
3 bedrooms	61,528	43.6%	75,308	43.9%
4 bedrooms	18,306	13.0%	26,833	15.6%
5 or more bedrooms	3,719	2.6%	6,920	4.0%
Total Housing Units	***141,031***	***100.0%***	***171,625***	***100.0%***
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

The biggest change in bedroom composition across Charleston County was that 4-bedroom units increased significantly as a percentage of the total housing stock – going from 13 percent in 2000 to 15.6 percent in 2013 (a 20 percent increase).

According to the 2009-20013 ACS, three-bedroom units make up the largest portion of the City of Charleston's and the City of North Charleston's housing stocks at 38.3% and 42.9% of all units, respectively. The second most prevalent size in both cities was 2-bedroom units, at 33.7% for North Charleston and 31.5% for Charleston. At 10.5% of the housing stock, 4-bedroom units were the third most prevalent housing size in the City of North Charleston - while the third largest housing size for the City of Charleston was 1-bedroom at 12.9%. This is likely a reflection of the large student population in the City of Charleston.

The table compares unit sizes from 2000 to 2013 in the City of Charleston and the City of North Charleston.

TABLE: Housing Units by Size

	City of Charleston				City of North Charleston			
	2000		2009-2013 ACS		2000		2009-2013 ACS	
	Number	%	Number	%	Number	%	Number	%
No bedroom	967	2.2%	998	1.7%	554	1.6%	330	0.8%
1 bedroom	7,004	15.9%	7,677	12.9%	4,358	13.0%	4,306	10.1%
2 bedrooms	13,614	30.8%	18,657	31.5%	12,756	37.9%	14,355	33.7%
3 bedrooms	16,096	36.4%	22,691	38.3%	13,476	40.0%	18,303	42.9%
4 bedrooms	5,147	11.7%	7,453	12.6%	2,285	6.8%	4,483	10.5%
5 or more bedrooms	1,315	3.0%	1,807	3.0%	220	0.7%	879	2.1%
Total Housing Units	***44,143***	***100.0%***	***59,283***	***100.0%***	***33,649***	***100.0%***	***42,656***	***100.0%***

Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates

HOUSING CONDITIONS

The table below provides data on the age of Charleston County's housing stock by year cohort in comparison to the state of South Carolina. The largest cohort in the county was units built between 2000 and 2009, comprising 20.2% of the housing stock (nearly 36,000 units). The state as a whole also had this cohort as the largest with 20.8% - over 445,000 units.

TABLE: Year Unit Built				
	South Carolina		**Charleston County**	
Range	**Number**	**%**	**Number**	**%**
Built 2010 or Later	18,086	0.8%	6,526	3.7%
Built 2000-2009	445,807	20.8%	35,971	20.2%
Built 1990 to 1999	433,315	20.2%	28,099	15.8%
Built 1980 to 1989	364,596	17.0%	30,106	16.9%
Built 1970 to 1979	340,501	15.9%	26,447	14.9%
Built 1960 to 1969	206,161	9.6%	22,999	12.9%
Built 1940 to 1959	229,041	10.7%	18,423	10.3%
Built 1939 or earlier	105,957	4.9%	9,481	5.3%
Total	***2,143,464***	***100%***	***178,052***	***100.0%***
Data Source: American Community Survey 2009-2013 5 Year Estimates				

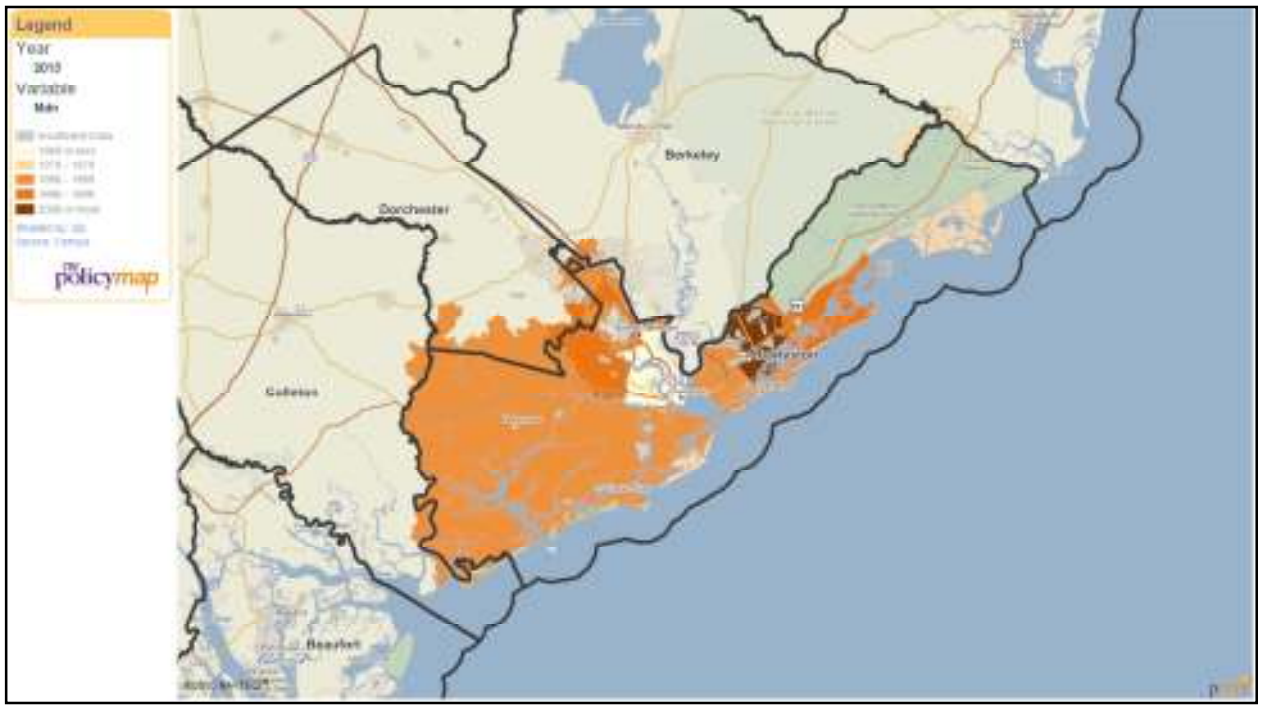
Charleston County has seen stronger housing production since 2010 with 3.7% of the housing coming from that cohort, while the state as a whole has lagged behind with only 0.8% of the housing coming from 2010 to present.

The table below provides data on the age of the housing stock by year cohort for the City of Charleston and the City of North Charleston. The largest cohort in both cities was units built between 2000 and 2009, comprising 24.8% of the housing stock for Charleston (14,673 units) and 28.9% for North Charleston (12,340 units). The housing stock in Charleston is slightly older than that in North Charleston with 47.2% being built before 1979, compared to North Charleston with 45.1% being built during that time period. More than 15% of Charleston's housing stock was built before 1940, whereas only 1.8% of North Charleston's housing stock was built before 1940 – so this fact shifts the aggregate trend.

TABLE: Year Unit Built				
	City of Charleston		**City of North Charleston**	
Range	**Number**	**%**	**Number**	**%**
Built 2010 or Later	559	0.9%	397	0.9%
Built 2000-2009	14,673	24.8%	12,340	28.9%
Built 1990 to 1999	8,001	13.5%	4,775	11.2%
Built 1980 to 1989	8,063	13.6%	5,640	13.2%
Built 1970 to 1979	6,322	10.7%	7,061	16.6%
Built 1960 to 1969	6,014	10.1%	4,491	10.5%
Built 1940 to 1959	6,534	11.0%	7,164	16.8%
Built 1939 or earlier	9,117	15.4%	788	1.8%
Total	***59,283***	***100.0%***	***42,656***	***100.0%***
Data Source: American Community Survey 2009-2013 5 Year Estimates				

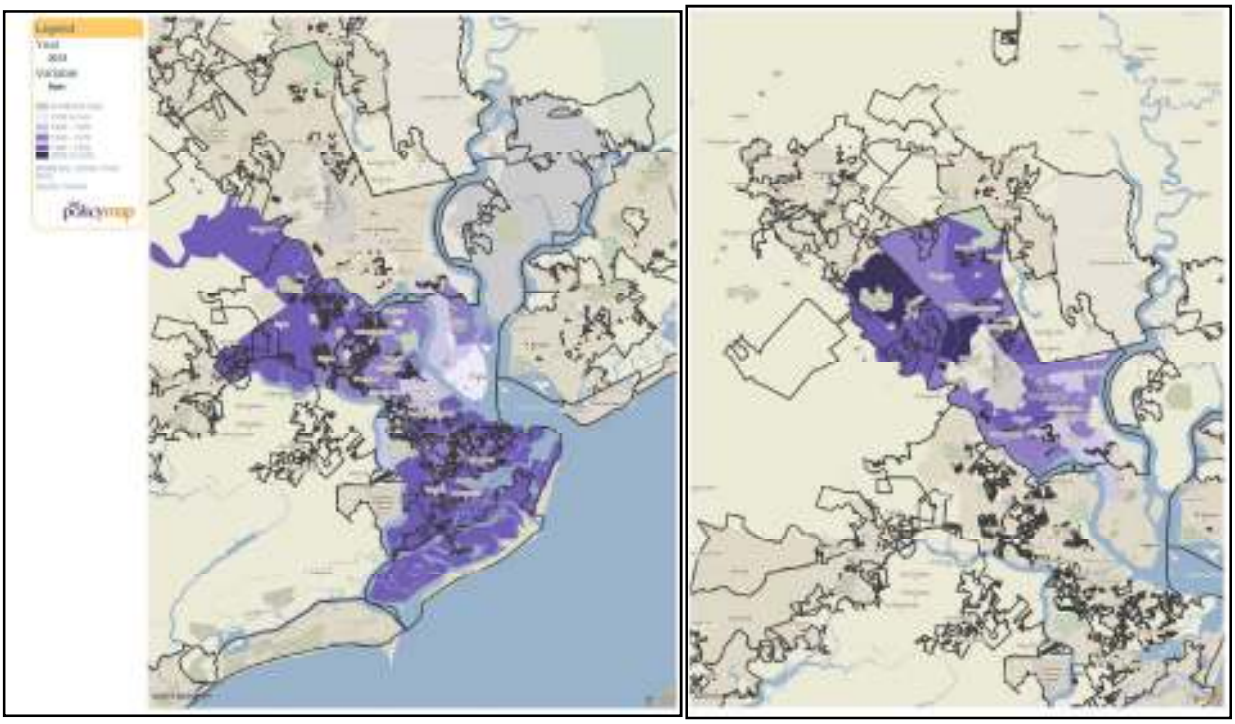
The maps below details the median year built for housing units by census tract.

MAP: Median Year Built (Charleston County)



The lightest orange shaded areas represent where the median year built (MYB) for housing units was 1969 or before, and light orange shaded areas show where MYB is between 1970 and 1979. The medium orange shaded areas represent where MYB is between 1980 and 1989. The darker orange shaded areas represent where MYB is between 1990 and 2000 and the darkest orange shaded areas represent where MYB is 2000 or afterwards. According to the 2009-2013 ACS, the areas northeast of the City of Charleston and North Charleston are experiencing more new housing in comparison to the rest of the county.

MAP: Median Year Built (City of Charleston and City of North Charleston)



The lightest purple shaded areas represent where the median year built (MYB) for housing units was 1939 or before, and light purple shaded areas show where MYB is between 1940 and 1959. The medium purple shaded areas represent where MYB is between 1960 and 1979. The darker purple shaded areas represent where MYB is between 1980 and 1999 and the darkest purple shaded areas represent where MYB is 2000 or afterwards. There is a high concentration of older housing on the Charleston Peninsula with newer homes being built in the suburbs.

HOUSING OCCUPANCY CHARACTERISTICS

The table below compares renter and owner occupancy data across the Region for 2000 and 2013.

TABLE: Housing Occupancy

	Charleston County				City of Charleston				City of North Charleston			
	2000		2009-2013 ACS		2000		2009-2013 ACS		2000		2009-2013 ACS	
Housing Occupancy	**Number**	**%**	**Number**	**%**	**Number**	**%**	**Number**	**%**	**Number**	**%**	**Number**	**%**
Total Housing Units	141,031	100%	171,625	100.%	44,563	100%	59,283	100%	33,631	100%	42,656	100%
Occupied Housing Units	123,326	87.4%	143,717	83.7%	40,791	91.5%	51,591	87%	29,783	88.6%	36,384	85.3%
Owner Occupied Housing Units	75,267	61%	87,119	60.6	20,837	51.1%	27,274	52.9%	13,821	46.4%	17,652	48.5%
Renter Occupied Housing Units	48,059	39%	56,598	39.4	19,954	48.9%	24,317	47.1%	15,962	53.6%	18,732	51.5%

Data Source: Census 2000, American Community Survey 2009-2013 5 Year Estimates

Since, the 2000 Census, the percentage of occupied housing units has decreased in Charleston County and the City of North Charleston, though the percentage of occupied housing in the City of Charleston increased. The total number of units that are owner-occupied increased slightly in the City of Charleston and North Charleston, though the total figure decreased in Charleston County as a whole. Home ownership is generally a positive economic indicator and seeing an increase in the percentage of owner-occupied homes in the cities is a positive sign overall.

The below table shows the vacancy rates for renters and homeowners throughout the region. A property is considered vacant if it no one is living in it at the time of enumeration and it is available for occupation (for example, it does not contain any structure damage that would deem it unfit for occupation). From 2000-2013 vacancy rates increased across the region and the state, though the rate of increase was higher in the region than elsewhere in the state. The industry standard for rental vacancy is 7%, which is higher than we see in the region.

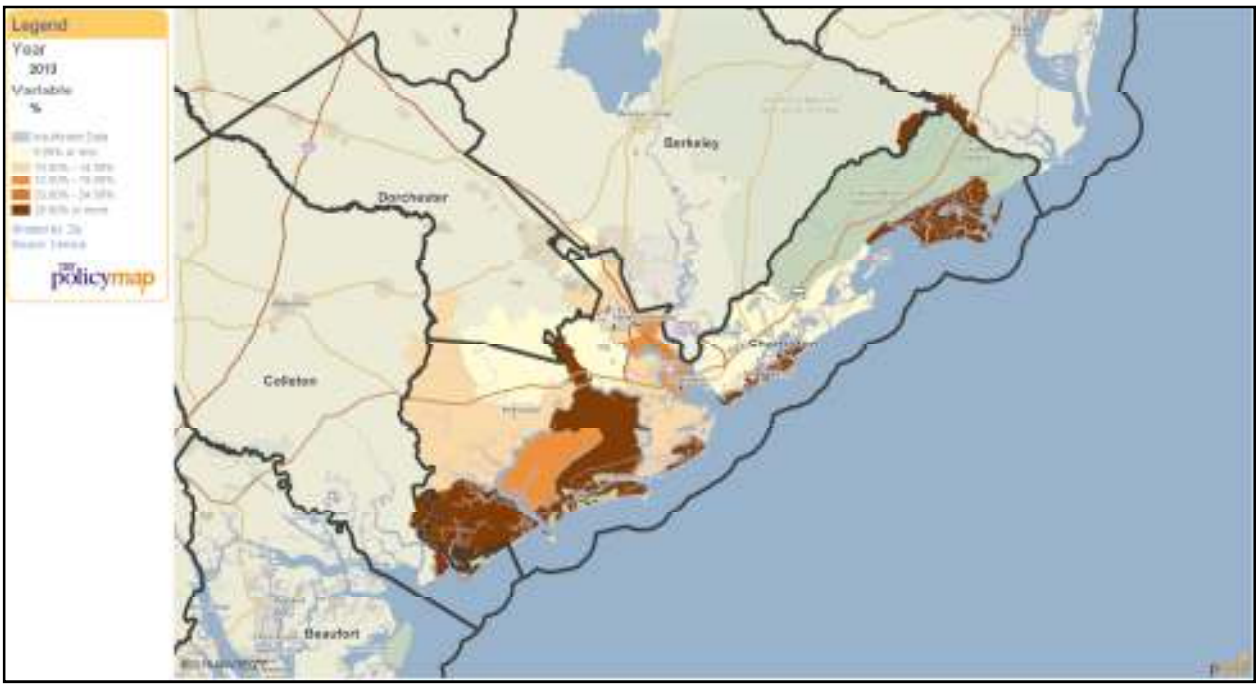
TABLE: Vacancy Rate

	Rental Vacancy Rate (2000)	Rental Vacancy Rate (2013)	Homeowner Vacancy Rate (2000)	Homeowner Vacancy Rate 2013
City of Charleston	6.5%	8.5%	1.8%	4.9%
City of North Charleston	10.6%	14.5%	2.1%	4.5%
Charleston County	10.9%	12.7%	1.5%	3.4%
South Carolina	12%	12.2%	1.9%	2.6%

Source: Census 2000 DP-1, 2009-2013 ACS 5-Year Estimates DP-04,

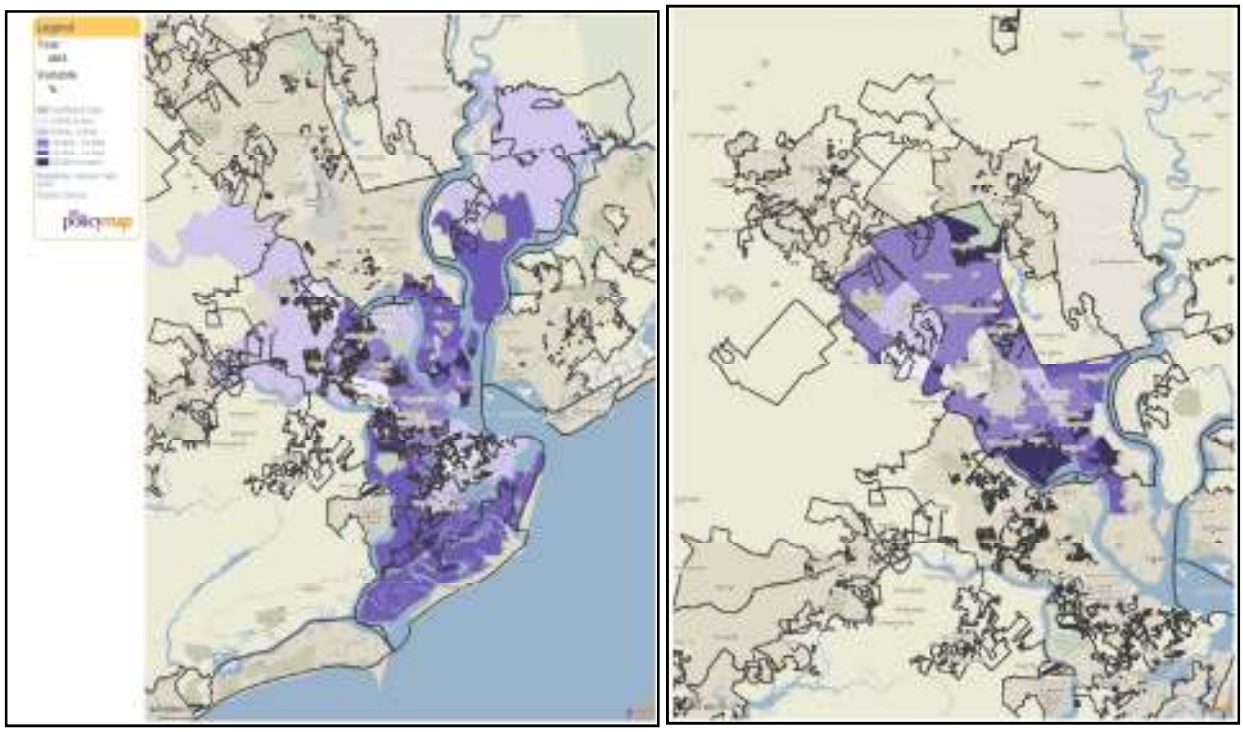
The maps below depict residential vacancy rates by census tract for the region.

MAP: Vacancy (Charleston County)



According to the 2013 ACS, areas with vacancy rates of 25% or more can be found sprinkled throughout the county with parts of the coastline and southern coastal region having the largest area affected. The lightest orange shaded areas represent where the vacancy rate is 9.99% or less, and light orange shaded areas represent where the vacancy rate is between 10.00% and 14.99%. The medium orange shaded areas represent where the vacancy rate is between 15.00% and 19.99%. The darker orange shaded areas represent where the vacancy is between 20.00% and 24.99% and the darkest orange shaded areas represent where the vacancy rate is 25.00% or more.

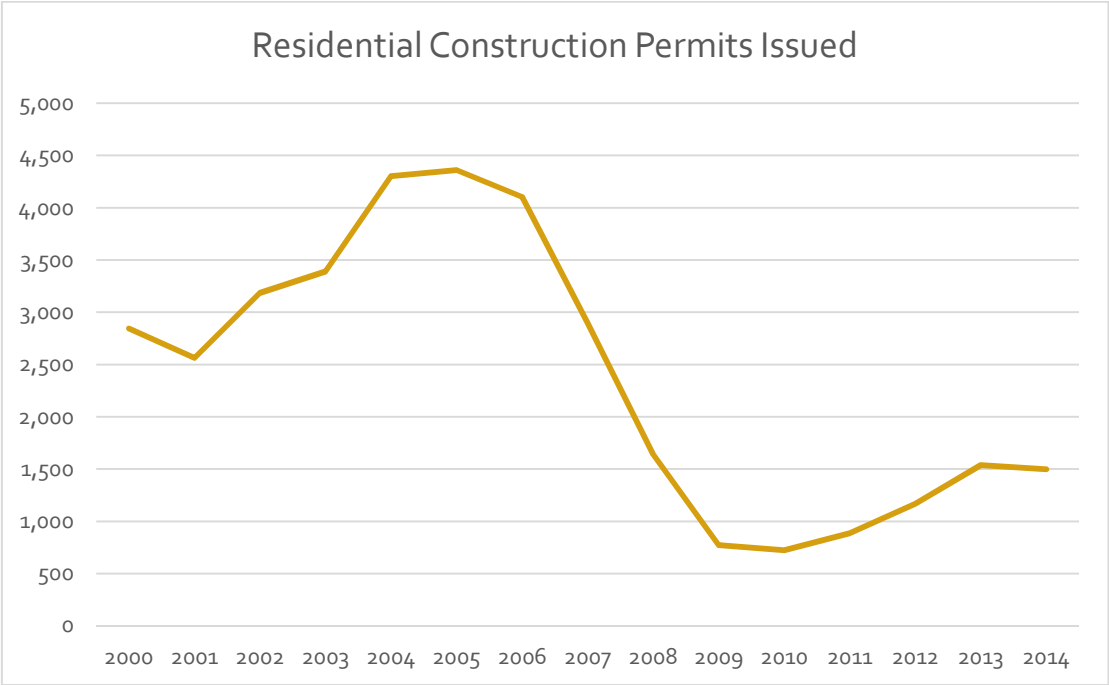
MAP: Vacancy (City of Charleston and City of North Charleston)



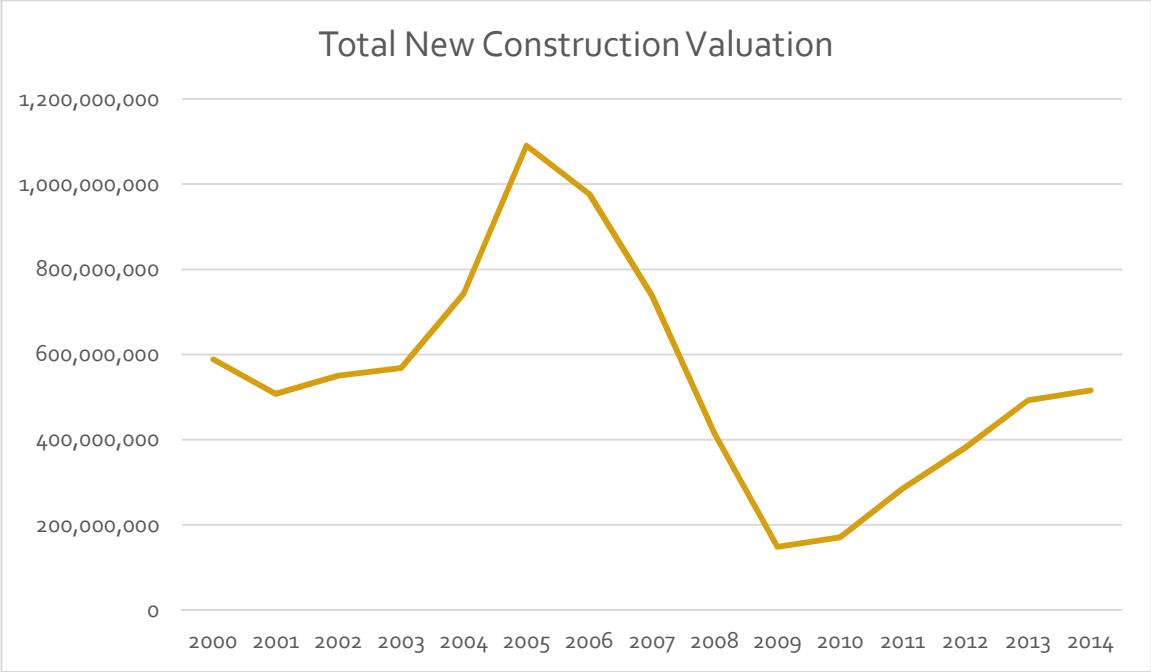
The suburban areas surrounding North Charleston and the City of Charleston experience a lower vacancy rate, however the areas north of the peninsula and southern areas of North Charleston have a higher vacancy rate. The lightest purple shaded areas represent where the vacancy rate is 4.99% or less, and light purple shaded areas represent where the vacancy rate is between 5.00% and 9.99%. The medium purple shaded areas represent where the vacancy rate is between 10.00% and 14.99%. The darker purple shaded areas represent where the vacancy is between 15.00% and 19.99% and the darkest purple shaded areas represent where the vacancy rate is 20.00% or more.

CONSTRUCTION ACTIVITY

The line graphs below depict perhaps the best representation of the collapse of the housing boom and recovery between 2004 and 2013 throughout Charleston County. This first graph displays the decline in the number of residential building permits issued each year between 2005 and 2010, then the beginning of a recovery starting in 2011.



This second graph details the precipitous drop in the total valuation of new construction building permits each year during the same period.



HOUSING MARKET AND DEMAND

The table below further demonstrates the ongoing negative impact of the 2007 housing market collapse on annual housing sales in the region. In Charleston County the 2014 annual housing sales volume of 11,719 was still below 20006's high of 13,500 homes sold. City of Charleston sales returned to the pre-crash level, while 2014 housing sales in the City of North Charleston were still only approximately half that of 2006.

TABLE: Annual Housing Sales (Number)

	2006	2007	2008	2009	2010	2011	2012	2013	2014
Charleston County	13,500	9,856	6,861	6,701	9,369	8,258	9,797	11,336	11,719
City of Charleston	3,893	3,717	2,468	2,477	3,364	2,950	3,114	3,784	3,964
City of North Charleston	2,956	2,449	1,212	1,129	1,445	1,275	1,379	1,461	1,594

Data Source: Boxwood Means Inc. via Policy Map

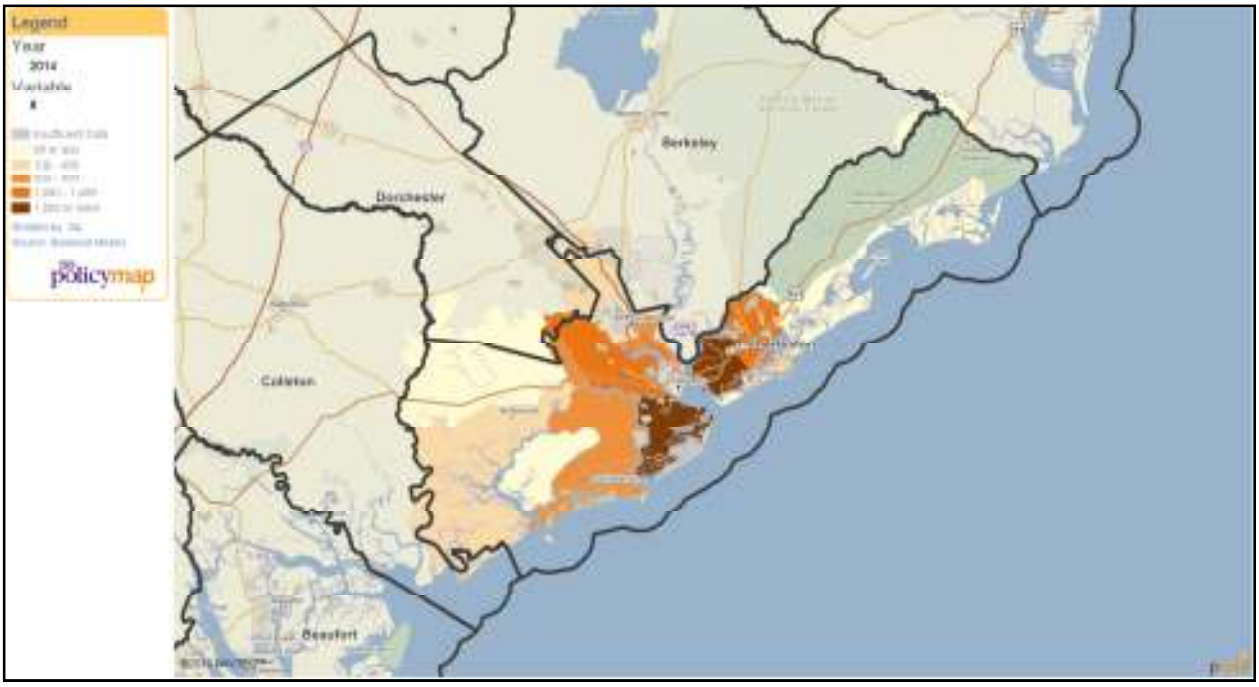
The table below shows the median sales price during the same period as the table above, from 2006 to 2014. The median sales price in Charleston County saw a low of $190,000 in 2011, and then recovered to $230,000 by 2014 - however it is still below the 2006 high of $240,000. The City of Charleston saw an even more drastic decline in median sales price from a high of $238,500 in 2006 to a low of $169,563 in 2011. The City has seen some recovery with a 2014 median housing sale price of over $218,000. The City of North Charleston has not recovered quite as much as Charleston. The 2014 median price of $89,481 was almost $50,000 less than the 2007 high of $135,253.

TABLE: Median Sales Price

	2006	2007	2008	2009	2010	2011	2012	2013	2014
Charleston County	$240,000	$232,500	$232,000	$211,000	$208,000	$190,000	$203,000	$225,000	$230,000
City of Charleston	$238,500	$226,679	$222,522	$201,239	$201,832	$169,563	$197,715	$206,481	$218,018
City of North Charleston	$129,900	$135,253	$116,297	$106,515	$87,561	$70,970	$68,373	$81,679	$89,481

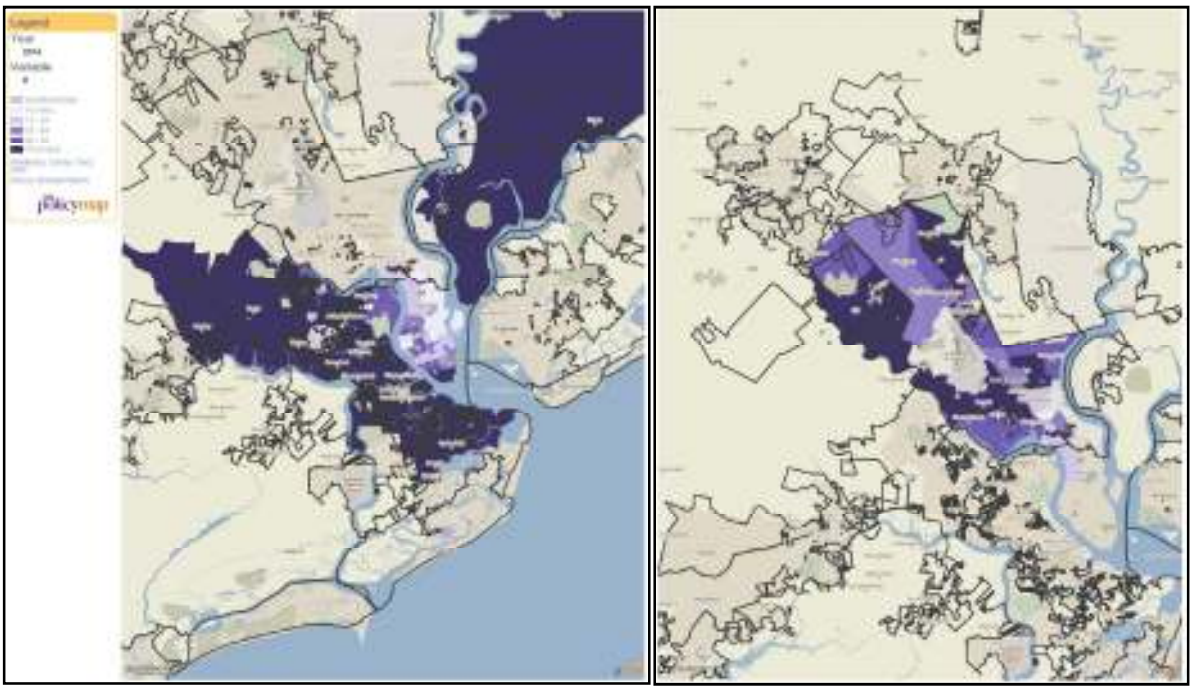
Data Source: Boxwood Means Inc. via PolicyMap

MAP: Annual Home Sales (Charleston County)



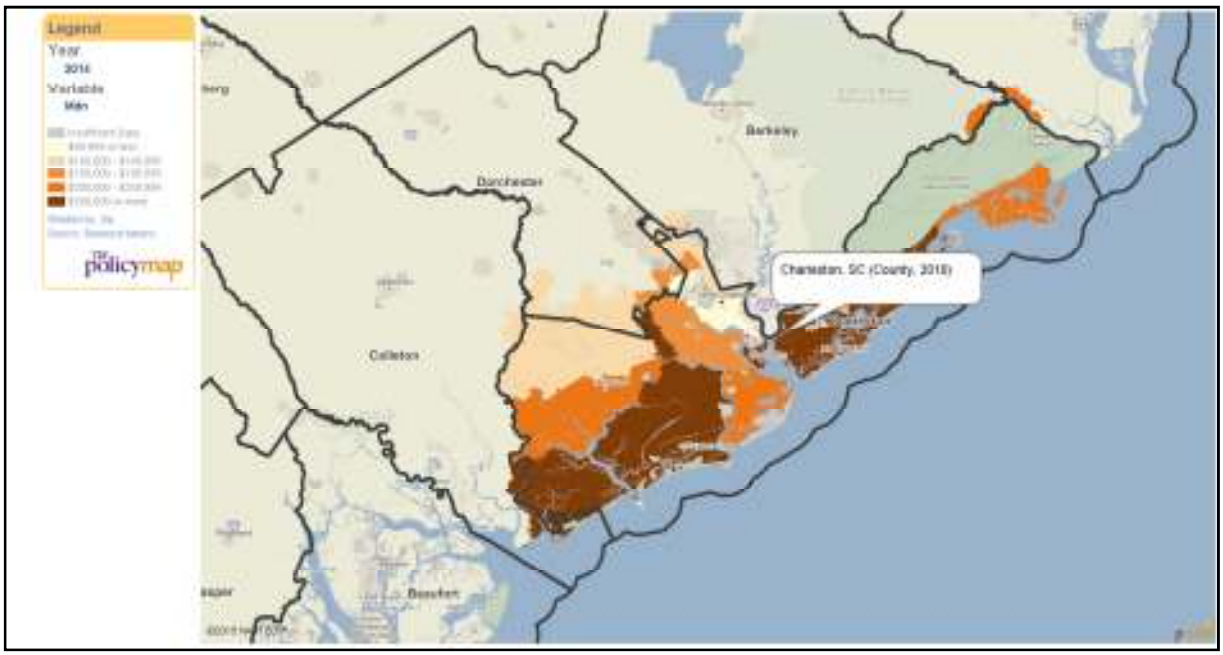
The lightest Orange shaded areas represent where annual home sales totaled 99 or less, and light orange shaded areas show where annual home sales were between 100 and 499 in number. The medium orange shaded areas represent where annual home sales were between 500 and 999. The darker orange shaded areas represent where annual home sales were between 1000 and 1,499 and the darkest orange shaded areas represent where annual home sales were 1,500 or more. The suburban areas around the Charleston peninsula saw the greatest number of home sales with the peninsula itself and rural areas experiencing lower sales numbers.

MAP: Annual Home Sales (City of Charleston and City of North Charleston)



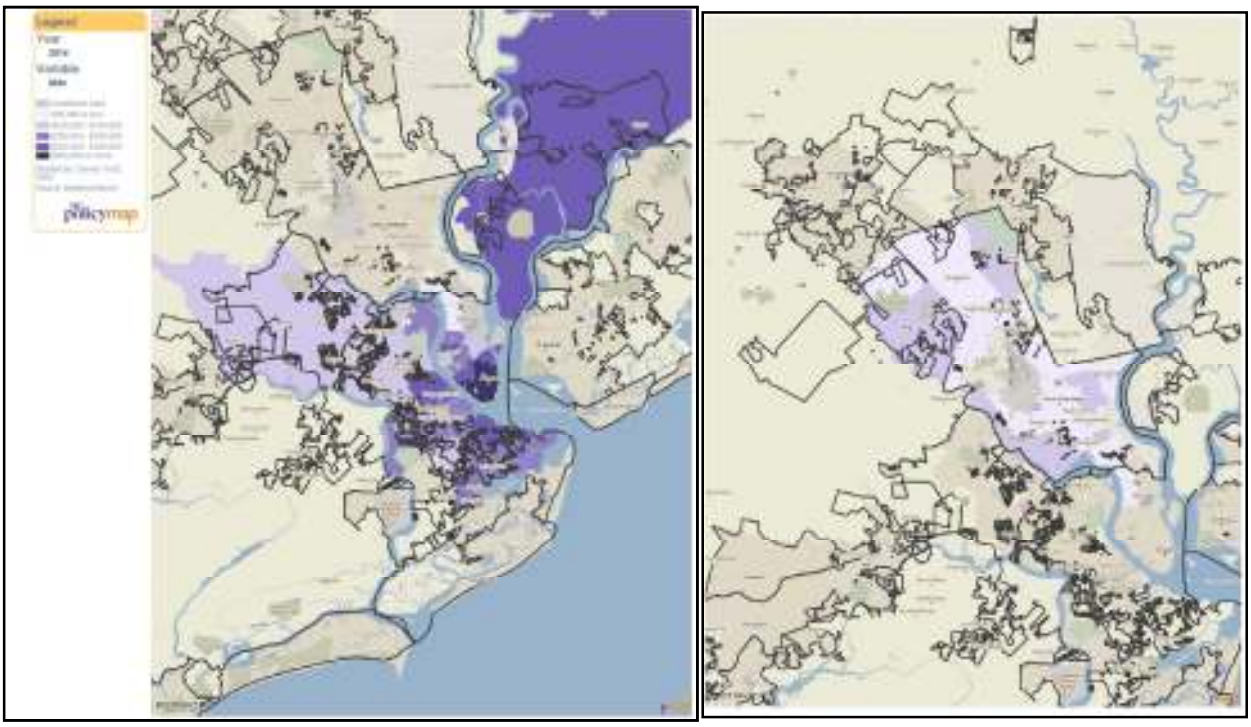
The lightest purple shaded areas represent where annual home sales were 9 or less, and light purple shaded areas show where annual home sales were between 10 and 24. The medium purple shaded areas represent where annual home sales were between 25 and 49. The darker purple shaded areas represent where annual home sales were between 50 and 74 and the darkest purple shaded areas represent where annual home sales were 75 or more. The areas surrounding the peninsula experienced the highest annual home sales in the Charleston region.

MAP: Median Sales Price (Charleston County)



The lightest orange shaded areas represent where the annual sales price was $99,999 or less, and light orange shaded areas show where the annual sales price was between $100,000 and $149,999. The medium orange shaded areas represent where the annual sales price was between $150,000 and $199,999. The darker orange shaded areas represent where annual home sales were between $200,000 and $249,999 and the darkest orange shaded areas represent where annual home sales were $250,000 or more. The City of Charleston area and coastal regions tend to have higher Median Sale Price.

MAP: Median Sales Price (City of Charleston and City of North Charleston)



The lightest purple shaded areas represent where the annual sales price was $99,999 or less, and light purple shaded areas show where the annual sales price was between $100,000 and $199,999. The medium purple shaded areas represent where the annual sales price was between $200,000 and $299,999. The darker purple shaded areas represent where annual home sales were between $300,000 and $399,999 and the darkest orange shaded areas represent where annual home sales were $400,000 or more. The City of Charleston saw considerably higher average sales prices when compared to the City of North Charleston. Many areas had an average sale price of over $400,000 in Charleston but most of North Charleston stayed below $100,000.

HOUSING COSTS

The following section examines data on housing costs for owners and renters across the Region. The data tables provide a comparison between the 2000 Census and the 2009-2013 American Community Survey 5 – Year Estimates.[5] Housing costs across Charleston County experienced significant increases between 2000 and 2013. Median home values for owner-occupied homes increased over 80% and the median rent increased nearly 60% across the County, even with the valuation decreases caused by the 2007 housing crash. The City of Charleston's value and rent increases are nearly identical to the county as a whole. The City of North Charleston saw a greater increase in both rent and home value.

As detailed above, new unit production is only a fraction of what it once was and thus the relatively fewer units coming to market each year has added to the upward pricing for both owner and renter options.

TABLE: Change in Cost of Housing – Charleston County

	2000	2009-2013 ACS	% Change
Median Home Value	$130,200	$236,100	81.3%
Median Contract Rent	$605	$950	57.0%

Data Source: 2000 Census & 2009-2013 American Community Survey 5 Year Estimates

TABLE: Change in Cost of Housing – City of Charleston

	2000	2009-2013 ACS	% Change
Median Home Value	$139,700	$253,800	81.7%
Median Contract Rent	$614	$968	57.7%

Data Source: 2000 Census & 2009-2013 American Community Survey 5 Year Estimates

TABLE: Change in Cost of Housing – City of North Charleston

	2000	2009-2013 ACS	% Change
Median Home Value	$75,200	$138,300	83.9%
Median Contract Rent	$517	$855	65.4%

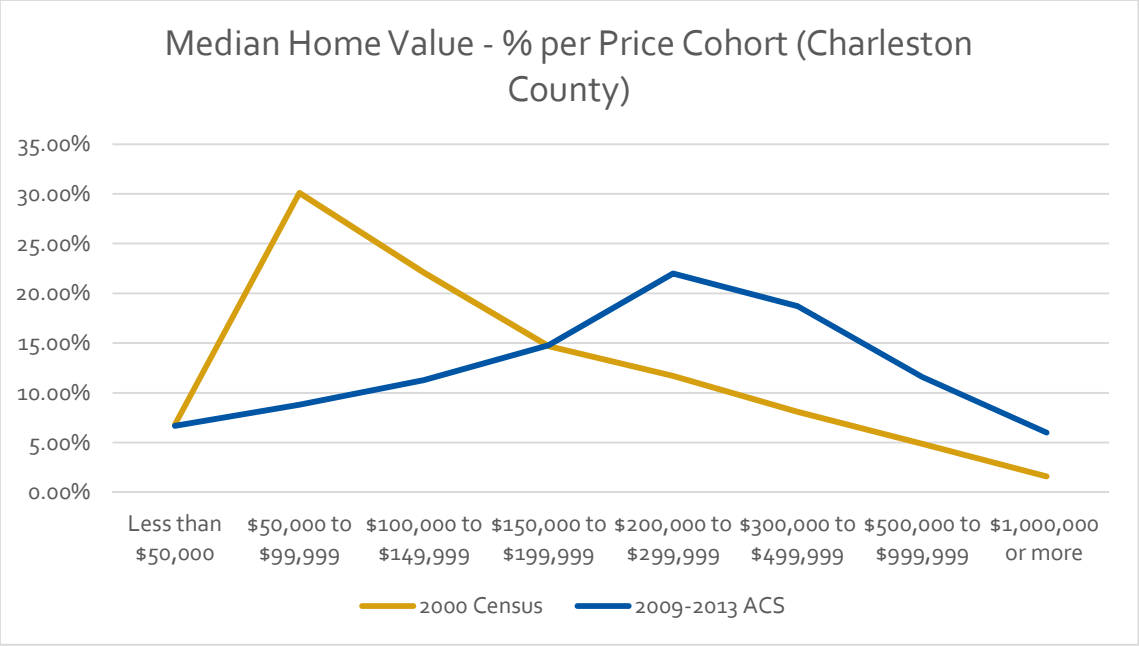
Data Source: 2000 Census & 2009-2013 American Community Survey 5 Year Estimates

[5] There are several instances where the way in which the data was collected and/or reported changed between the Census and ACS. In each case, a note is provided to clarify the data sets being presented.

The table below compares 2000 and 2013 home value cohort data for the region. In Charleston County the general trend over time is that lower value cohorts are accounting for smaller portions of the housing stock, while higher value cohorts are accounting for bigger shares. This is to be expected in light of the 81.3% growth in home values since 2000.

TABLE: Median Home Value (owner Occupied Units) – Charleston County				
	2000		**2009-2013 ACS**	
Value	**Number**	**%**	**Number**	**%**
Less than $50,000	4,190	6.8%	5,861	6.7%
$50,000 to $99,999	18,505	30.1%	7,707	8.8%
$100,000 to $149,999	13,602	22.1%	9,812	11.3%
$150,000 to $199,999	9,028	14.7%	12,862	14.8%
$200,000 to $299,999	7,201	11.7%	19,189	22.0%
$300,000 to $499,999	5,001	8.1%	16,314	18.7%
$500,000 to $999,999	3,039	4.9%	10,135	11.6%
$1,000,000 or more	995	1.6%	5,242	6.0%
Total Units/Median Value	***61,561***	***$130,200***	***87,119***	***$236,100***
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

The line graph below visually displays the shifts in median home value cohorts in Charleston County from 2000 to 2013.



As the above chart demonstrates, the median home value has shifted considerably between 2000 and 2013. In 2000 the largest price cohort was $50,000-$99,999 and in 2013 the largest cohort was $200,000-$299,999. The overall median home value in Charleston County increased by over $100,000, and the number of $1 million homes increased by over 5 times, from 2000 to 2013. (Source: 2000 Census, 2013 ACS)

The table below compares 2000 and 2013 home value cohort data for the cities of Charleston and North Charleston. As we saw in Charleston County the general trend over time is that lower value cohorts are accounting for smaller portions of the housing stock, while higher value cohorts are accounting bigger shares. The availability of homes for less than $100,000 decreased considerably in both cities. In 2000 over 75% of the housing stock in North Charleston was valued under $100,000; but by 2013 less than 35% of the homes were valued in that cohort.

TABLE: Median Home Value (owner Occupied Units)

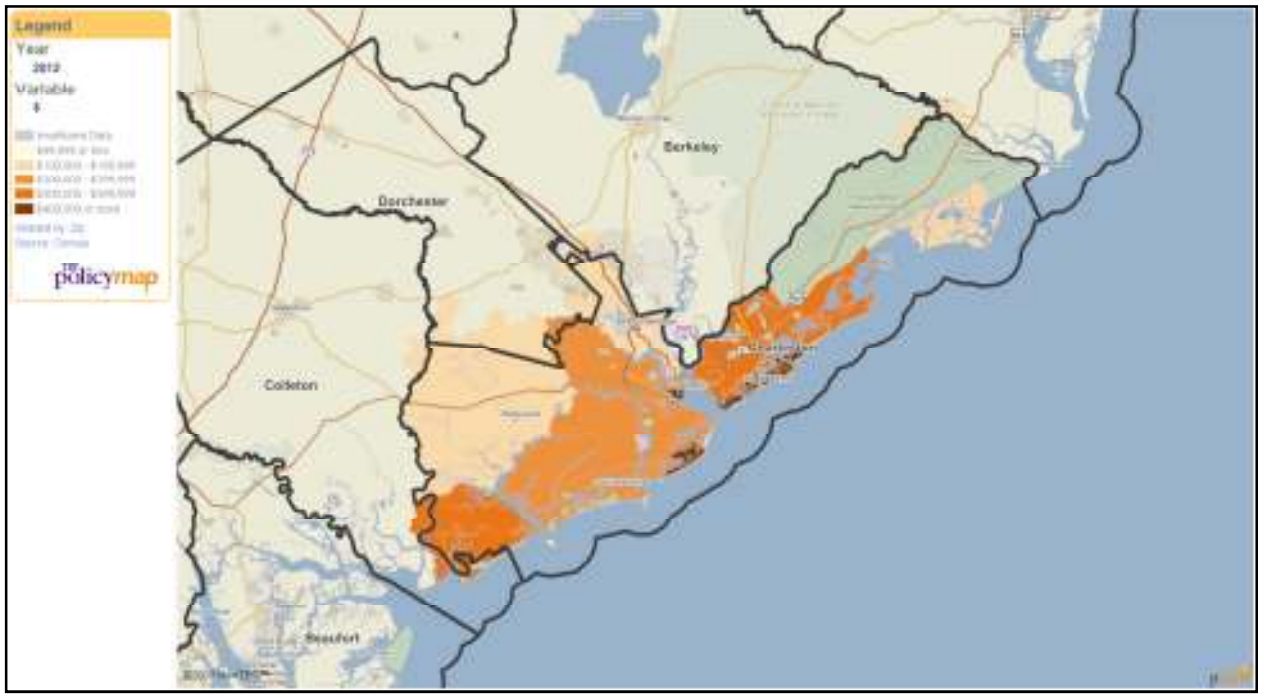
	City of Charleston				City of North Charleston			
	2000		2009-2013 ACS		2000		2009-2013 ACS	
Value	**Number**	**%**	**Number**	**%**	**Number**	**%**	**Number**	**%**
Less than $50,000	712	3.9%	916	3.4%	1,810	17.9%	2,704	15.3%
$50,000 to $99,999	4,362	23.6%	1,257	4.6%	6,116	60.4%	2,985	16.9%
$100,000 to $149,999	5,308	28.7%	2,101	7.7%	1,164	11.5%	4,168	23.6%
$150,000 to $199,999	3,149	17.1%	4,775	17.5%	637	6.3%	3,552	20.1%
$200,000 to $299,999	2,035	11.0%	7,917	29.0%	208	2.1%	2,912	16.5%
$300,000 to $499,999	1,486	8.0%	5,144	18.9%	177	1.7%	869	4.9%
$500,000 to $999,999	1,054	5.7%	3,249	11.9%	15	0.1%	353	2.0%
$1,000,000 or more	359	1.9%	1,915	7.0%	0	0.0%	109	0.6%
Total Units/Median Value	**18,465**	**$139,700**	**27,274**	**$253,800**	**10,127**	**$75,200**	**17,652**	**$138,300**

Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates

The following maps display the median home value across the region.

MAP: Median Home Value (Charleston County)

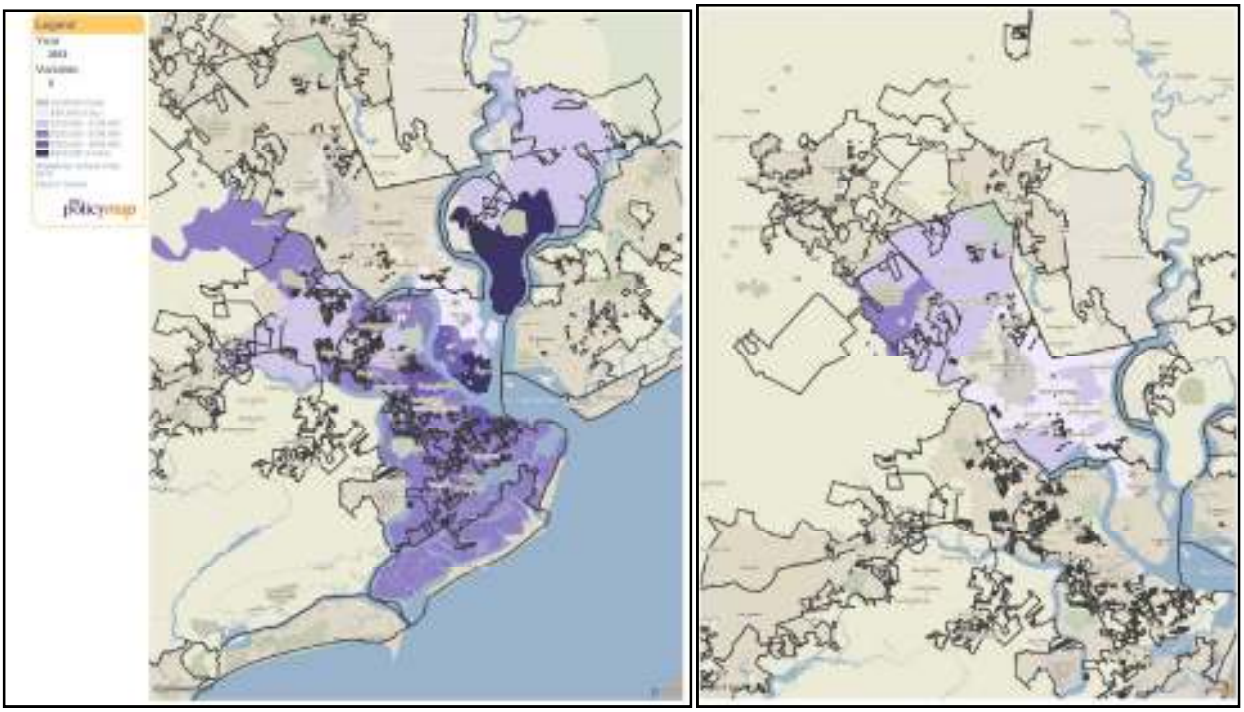
The map below displays the distribution of median home values in Charleston County. While the median home value in Charleston County was $236,100, the median home value varied widely throughout the county (2013 ACS).



The lightest orange shaded areas represent where median home values were $99,999 or less, and light orange shaded areas show where median home values were between $100,000 and $199,999. The medium orange shaded areas represent where median home values were between $200,000 and $299,999. The darker orange shaded areas represent where median home values were between $300,000 and $399,999 and the darkest orange shaded areas represent where median home values were $400,000 or more. The areas near the City of Charleston and the coastal areas had the highest median home value in the County.

The two maps below display the distribution of median home values in the cities of Charleston and North Charleston. While the 2013 median home value in the City of Charleston was $253,800 , the median home value in the City of North Charleston was nearly half that at $138,300 (2013 ACS)

MAP: Median Home Value (City of Charleston and City of North Charleston)



The lightest purple shaded areas represent where median home values were $99,999 or less, and light purple shaded areas show where median home values were between $100,000 and $199,999. The medium purple shaded areas represent where median home values were between $200,000 and $299,999. The darker purple shaded areas represent where median home values were between $300,000 and $399,999 and the darkest purple shaded areas represent where median home values were $400,000 or more. The areas near the City of Charleston and the coastal areas had the highest median home value in the County.

Median Rents

The table below compares 2000 and 2013 rent cohort data for Charleston County. The general trend over time is that lower rent cohorts are accounting for smaller portions of the housing stock while higher rent cohorts are accounting bigger shares. This is to be expected in light of the 57.7% growth in rents since 2000.

TABLE: Rental Housing Costs – Charleston County				
	2000		**2009-2013 ACS**	
Rent Paid	**Number**	**%**	**Number**	**%**
No rent paid	2,982	6.2%	3,458	6.1%
Less than $200	2,049	4.3%	509	0.9%
$200-299	2,356	4.9%	1,333	2.4%
$300-499	9,892	20.7%	2,847	5.0%
$500-749	18,344	38.3%	8,763	15.5%
$750-999	7,611	15.9%	16,536	29.2%
$1,000-$1,499	3,457	7.2%	16,122	28.5%
$1,500 or more	1,171	2.4%	7,030	12.4%
Total Units/Median Rent	***47,862***	***$605***	***56,598***	***$905***
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates				

Data note: Median Rent is calculated based only on those renters actually paying rent.

The table below compares 2000 and 2013 rent cohort data between the cities of Charleston and North Charleston. In 2000, the largest rent cohort for both the City of Charleston and the City of North Charleston was $500-749 at 43.1% and 38.6%, respectively. In 2013 the largest rent cohort in the City of Charleston was $1000-$1499 at 30.4%. In North Charleston the largest cohort was the $750-$999 range at 36.8%.

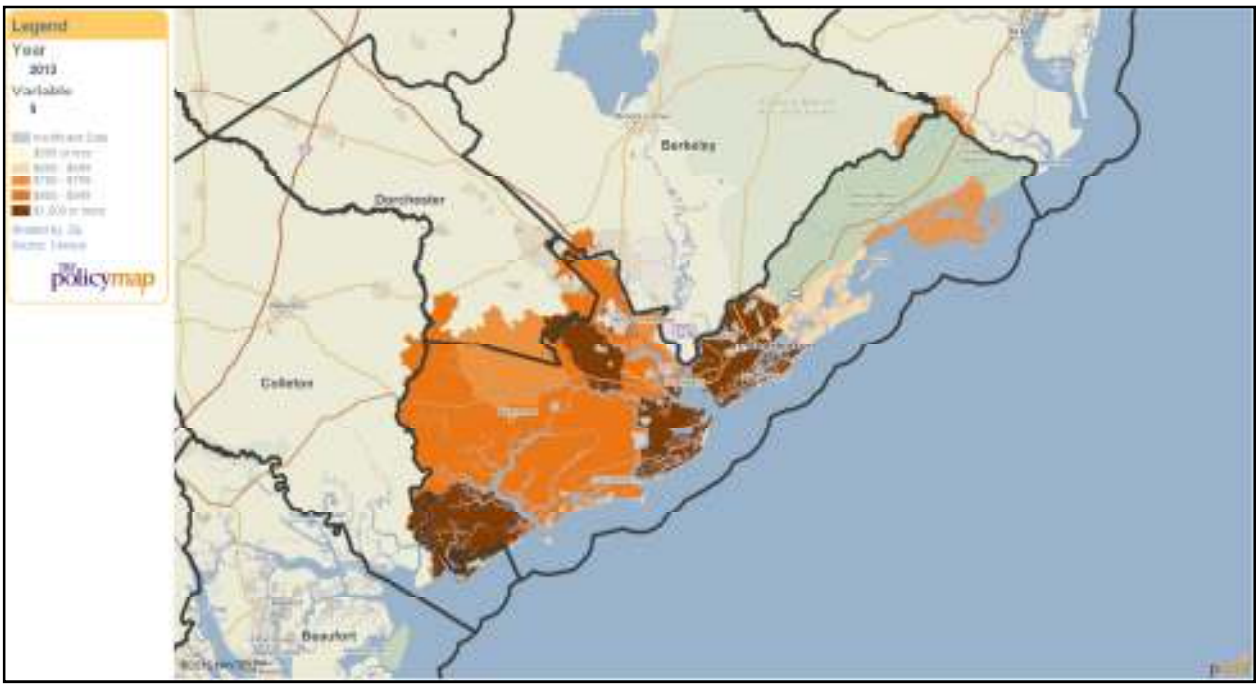
TABLE: Rental Housing Costs

	City of Charleston				City of North Charleston			
	2000		2009-2013 ACS		2000		2009-2013 ACS	
Rent Paid	**Number**	**%**	**Number**	**%**	**Number**	**%**	**Number**	**%**
No rent paid	528	2.7%	951	3.9%	1,470	9.2%	654	3.5%
Less than $200	1,155	5.9%	415	1.7%	707	4.4%	71	0.4%
$200-299	1,012	5.2%	847	3.5%	1,018	6.4%	344	1.8%
$300-499	3,387	17.4%	1,342	5.5%	4,996	31.3%	1,178	6.3%
$500-749	8,393	43.1%	3,401	14.0%	6,162	38.6%	4,335	23.1%
$750-999	3,025	15.5%	6,551	26.9%	1,375	8.6%	6,887	36.8%
$1,000-$1,499	1,417	7.3%	7,387	30.4%	217	1.4%	4,474	23.9%
$1,500 or more	553	2.8%	3,423	14.1%	24	0.2%	789	4.2%
Total Units/Median Rent	***19,470***	***$614***	***24,317***	***$968***	***15,969***	***$517***	***18,732***	***$855***

Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates

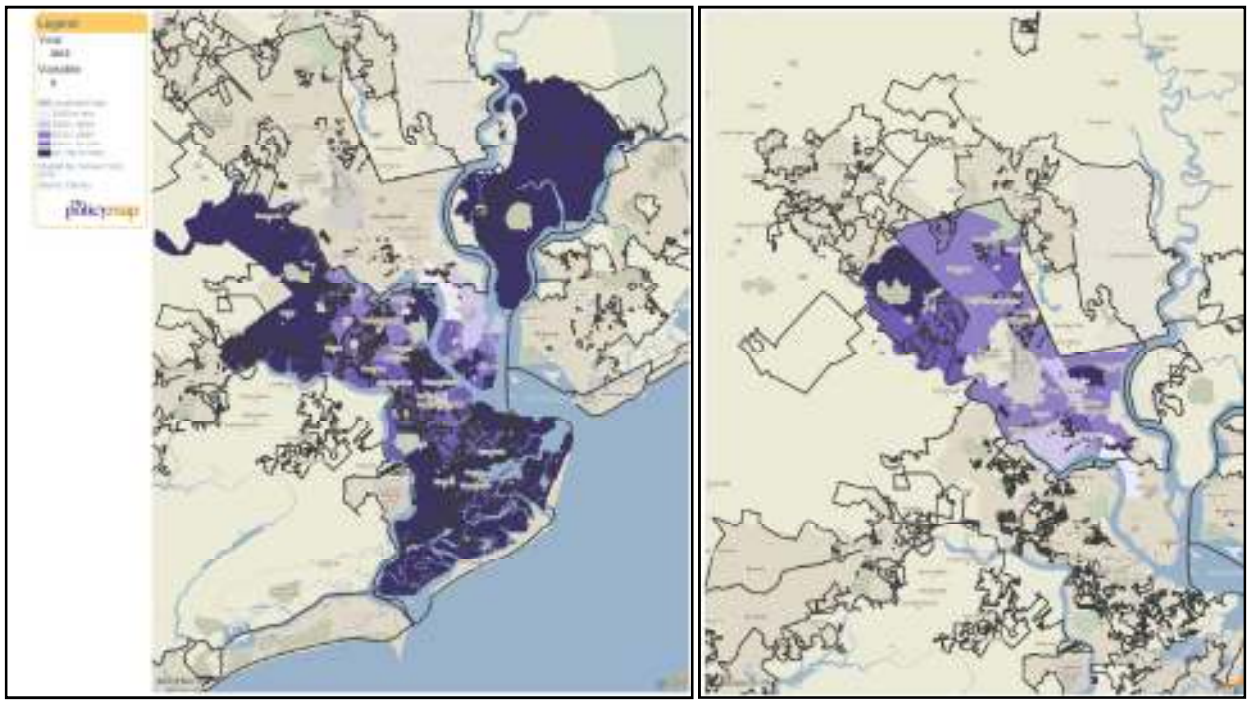
The maps below display the distribution of median rent throughout the region.

MAP: Median Gross Rent (Charleston County)



While the median rent in Charleston County was $905, the median rent varied throughout the county (2013 ACS). The lightest orange shaded areas represent where median rent was $599 or less, and light orange shaded areas show where median rent was between $600 and $699. The medium orange shaded areas represent where median rent was between $700 and $799. The darker orange shaded areas represent where median rent was between $800 and $999 and the darkest orange shaded areas represent where median rent was $1,000 or more. The City of Charleston and surrounding areas experience high median rent as well the southern coastal areas of the County.

MAP: Median Gross Rent (City of Charleston and City of North Charleston)



While the median rent in City of Charleston was $968, the median rent in North Charleston was $855 (2013 ACS). The lightest purple shaded areas represent where median rent was $499 or less, and light purple shaded areas show where median rent was between $500 and $699. The medium purple shaded areas represent where median rent was between $700 and $899. The darker purple shaded areas represent where median rent was between $900 and $1,099 and the darkest purple shaded areas represent where median rent was $1,100 or more. The City of Charleston experienced more areas where median rent was $1,100 or more than North Charleston.

HOUSING AFFORDABILITY

By HUD's definition, households paying in excess of 30% of their monthly household income towards housing costs (renter or owner) are said to be cost burdened.

The table below details data on owner costs as a percentage of household income within the Region for homeowners with a mortgage. The number of cost-burdened households represents a considerable portion of the region with 40.3% of Charleston County, 36.3% of the City of Charleston, and 36.5% of the City of North Charleston in this category.

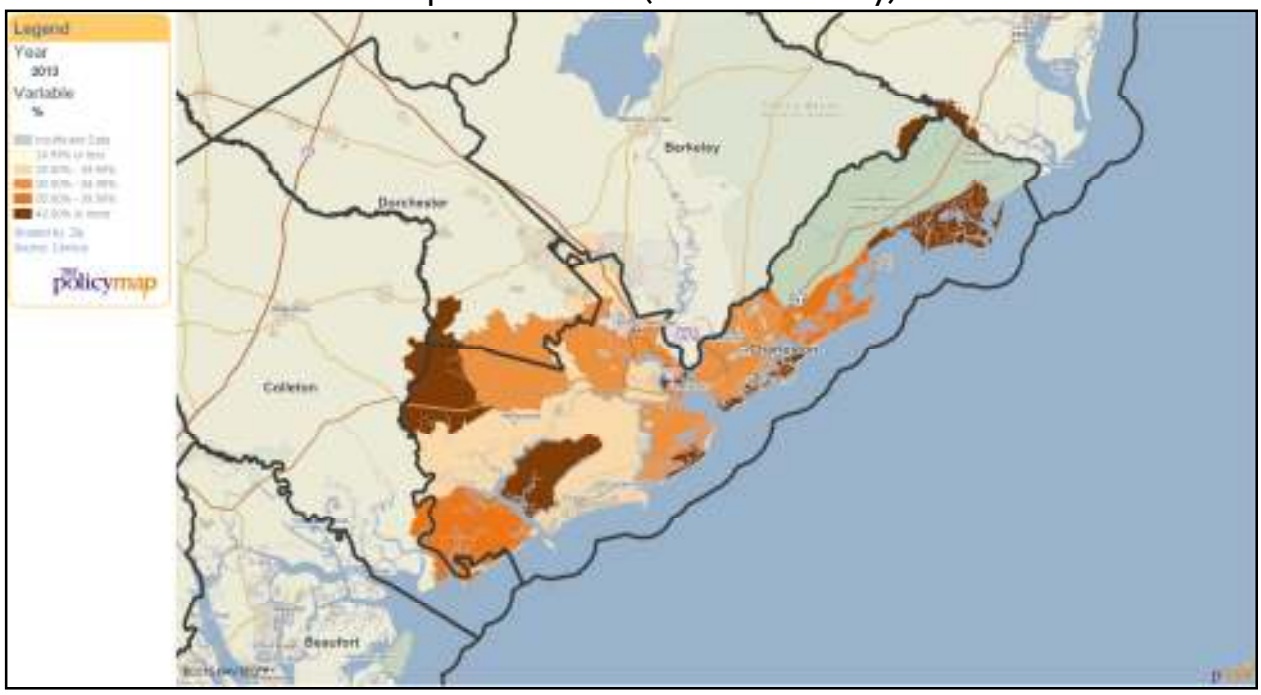
TABLE: Selected Monthly Owner Costs as a Percentage of Household Income – Owners with Mortgage

	Charleston County		City of Charleston		City of North Charleston	
	Number	**%**	**Number**	**%**	**Number**	**%**
Less than 20%	18,883	31.7%	6,594	33.4%	3,531	29.4%
20 to 24%	9,594	16.1%	3,496	17.7%	2,144	17.8%
25 to 29%	7,107	11.9%	2,484	12.6%	1,955	16.3%
30 to 34%	4,859	8.2%	1,629	8.2%	918	7.6%
35% or more	19,080	32.1%	5,563	28.1%	3,481	28.9%
Not computed	409	--	182	--	66	--

Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates

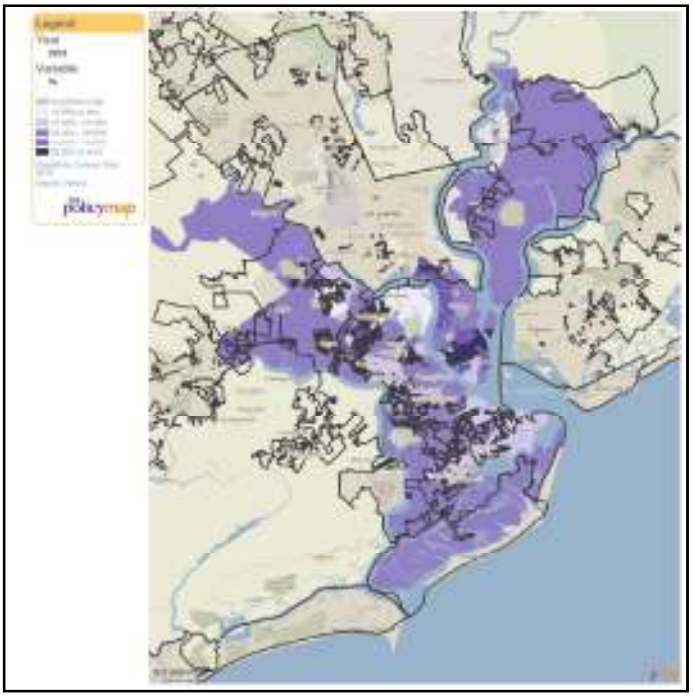
The maps below depict concentrations of cost burdened owner occupied households.

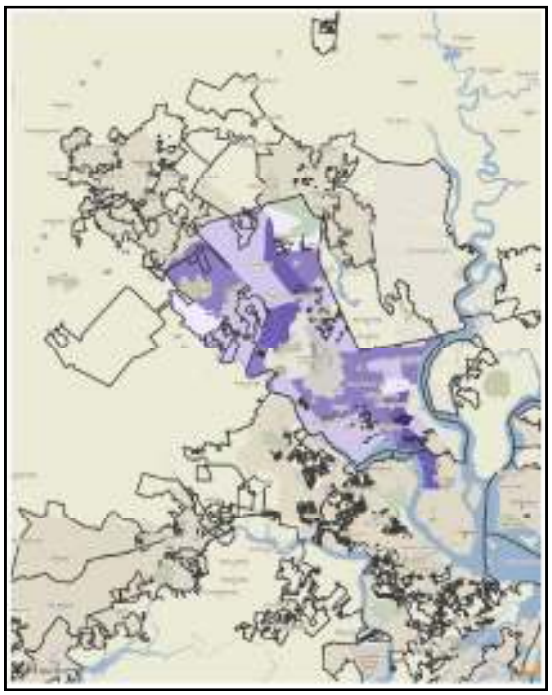
MAP: Cost burdened Owner-Occupied Households (Charleston County)



The lightest orange shaded areas represent where the concentration of cost burdened homeowners is 24.99% or less, and light orange shaded areas show where the concentration of cost burdened homeowners is between 25.00% and 29.99%. The medium orange shaded areas show where the concentration of cost burdened homeowners is between 30.00% and 34.99%. The darker orange shaded areas show where the concentration of cost burdened homeowners is between 35.00% and 39.99% and the darkest orange shaded areas show where the concentration of cost burdened homeowners is over 40.00% or more in the County.

MAP: Cost burdened Owner-Occupied Households (City of Charleston and City of North Charleston)





The lightest purple shaded areas represent where the concentration of cost burdened homeowners is 19.99% or less, and light purple shaded areas show where the concentration of cost burdened homeowners is between 20.00% and 29.99%. The medium purple shaded areas show where the concentration of cost burdened homeowners is between 30.00% and 39.99%. The darker purple shaded areas show where the concentration of cost burdened homeowners is between 40.00% and 49.99% and the darkest purple shaded areas show where the concentration of cost burdened homeowners is over 50.00% or more in the cities. A high concentration of cost burdened homeowners can be found on the peninsula in Charleston.

The table below details data on owner costs as a percentage of household income within the region for homeowners *without* a mortgage. Overall, homeowners without a mortgage fared better than those with a mortgage. However, the number of cost-burdened households still represents a considerable portion of the region with 17.6% of Charleston County, 18.7% of the City of Charleston, and 12.8% of the City of North Charleston. There is a strong correlation between these cost burdened owner occupied households and cost burdened seniors who own their homes.

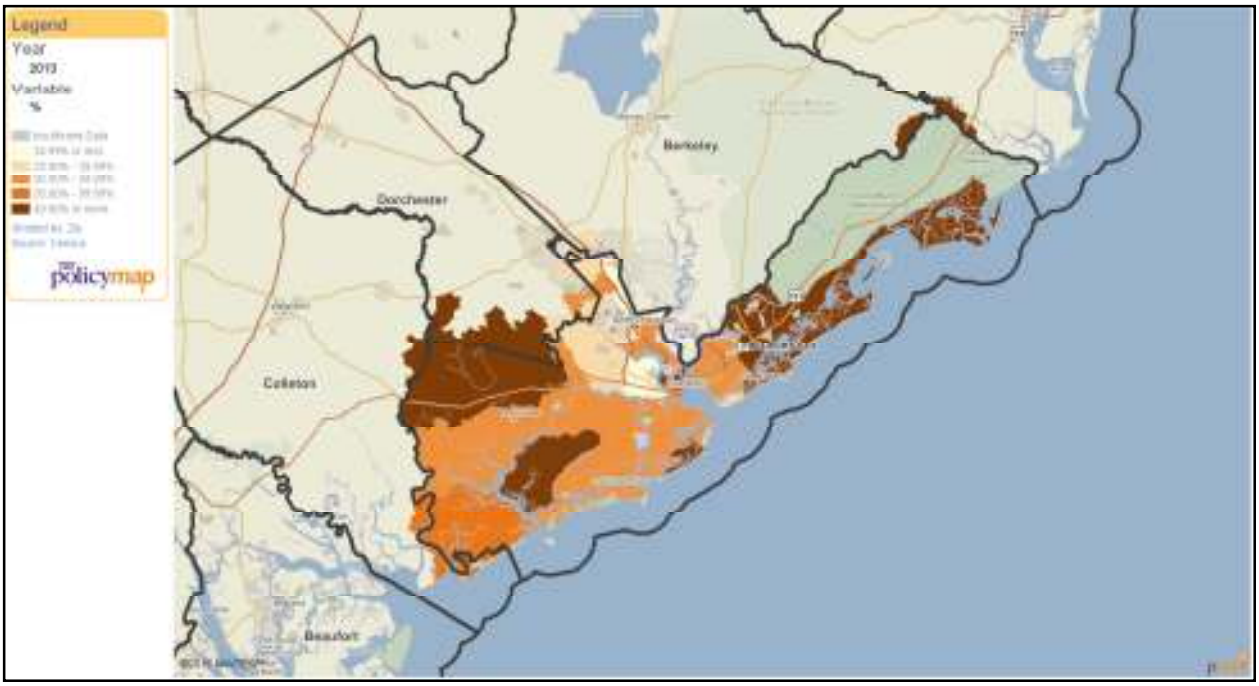
TABLE: Selected Monthly Owner Costs as a Percentage of Household Income – Owners without Mortgage

	Charleston County		City of Charleston		City of North Charleston	
	Number	**%**	**Number**	**%**	**Number**	**%**
Less than 10%	9,563	35.8%	2,474	34.3%	1,839	33.7%
10 to 14%	5,529	20.7%	1,572	21.8%	1,097	20.1%
15 to 19%	3,418	12.8%	889	12.3%	835	15.3%
20 to 24%	2,029	7.6%	566	7.8%	516	9.5%
25 to 29%	1,470	5.5%	370	5.1%	465	8.5%
30 to 34%	675	2.5%	144	2.0%	177	3.2%
35% or more	4,040	15.1%	1,205	16.7%	525	9.6%
Not computed	463	--	106	--	103	--

Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates

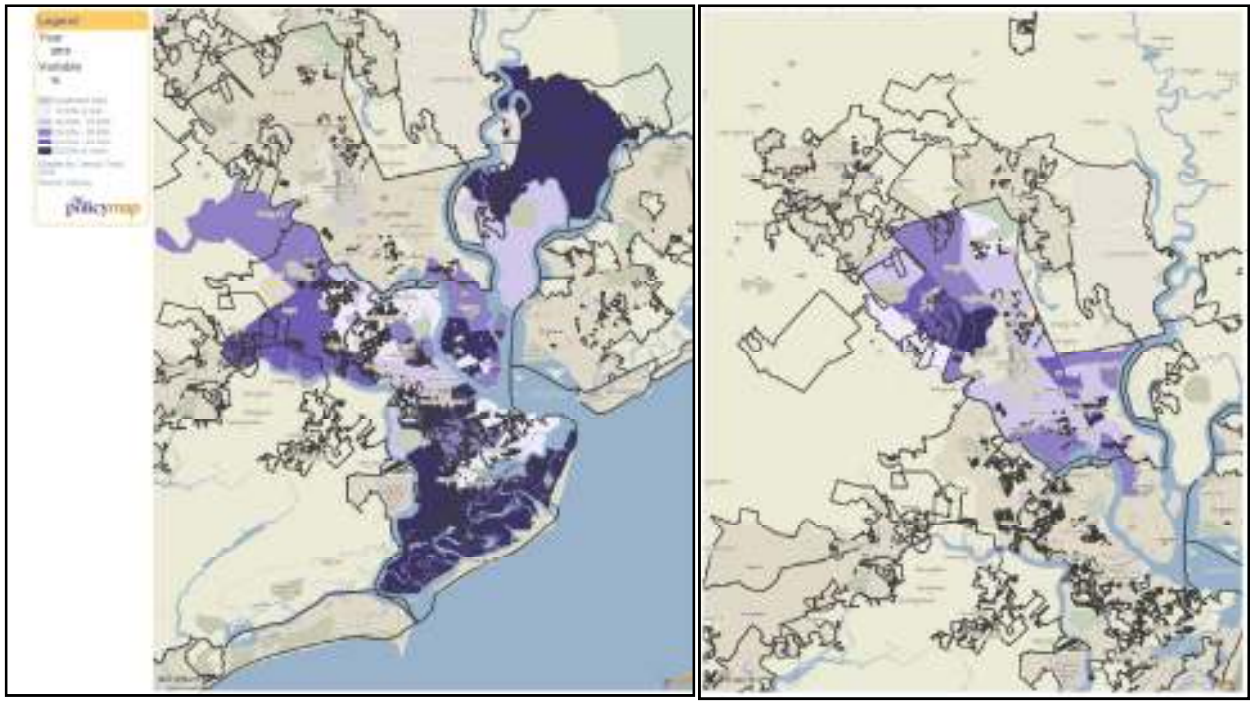
The maps below identify concentrations of cost burdened owners age 65 and older.

MAP: Cost burdened Owner-Occupied Households 65 years and older (Charleston County)



Large areas of cost burdened homeowners 65 years or over can be found in rural areas of the County and northeast along the coast. The lightest orange shaded areas represent where the concentration of cost burdened homeowners 65 years or older is 24.99% or less, and light orange shaded areas show where the concentration of cost burdened homeowners 65 years or older is between 25.00% and 29.99%. The medium orange shaded areas show where the concentration of cost burdened homeowners 65 years or older is between 30.00% and 34.99%. The darker orange shaded areas show where the concentration of cost burdened homeowners 65 years or older is between 35.00% and 39.99% and the darkest orange shaded areas show where the concentration of cost burdened homeowners 65 years or older is over 40.00% or more in the County.

MAP: Cost burdened Owner-Occupied Households 65 years and older (City of Charleston and City of North Charleston)



The concentration of cost burdened homeowners 65 years or older is highest in the coastal areas of the City of Charleston and the peninsula as well as small areas in North Charleston. The lightest purple shaded areas represent where the concentration of cost burdened homeowners 65 years or older is 19.99% or less, and light purple shaded areas show where the concentration of cost burdened homeowners 65 years or older is between 20.00% and 29.99%. The medium purple shaded areas show where the concentration of cost burdened homeowners 65 years or older is between 30.00% and 39.99%. The darker purple shaded areas show where the concentration of cost burdened homeowners 65 years or older is between 40.00% and 49.99% and the darkest purple shaded areas show where the concentration of cost burdened homeowners 65 years or older is over 50.00% or more in the cities.

TABLE: Selected Monthly Renter costs as a Percentage of Household Income												
	Charleston County				City of Charleston				City of North Charleston			
	2000 (all renters)		2009-2013 ACS (occupied units paying rent)		2000 (all renters)		2009-2013 ACS (occupied units paying rent)		2000 (all renters)		2009-2013 ACS (occupied units paying rent)	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Less than 15%	7,292	15.2%	4,927	9.5%	2,546	13.1%	2,021	8.9%	2,743	17.2%	1,094	10.8%
15 to 19%	6,405	13.4%	6,276	12.1%	2,352	12.1%	3,036	13.4%	2,088	13.1%	1,870	10.6%
20 to 24%	5,664	11.8%	6,041	11.6%	2,108	10.8%	2,544	11.2%	2,042	12.6%	1,865	10.5%
25 to 29%	4,284	9.0%	5,037	9.7%	1,745	9.0%	2,196	9.7%	1,393	8.7%	1,862	10.5%
30 to 34%	3,577	7.5%	4,597	8.9%	1,603	8.2%	1,939	8.6%	1,131	7.1%	1,652	9.3%
35% or more	16,063	33.6%	25,029	48.2%	7,718	39.6%	10,932	48.2%	4,666	29.2%	8,541	48.3%
Not computed	4,577	9.6%	4,691	--	1,395	7.2%	1,649	--	1,906	11.9%	1,038	--
Data Source: 2000 Census, 2009-2013 American Community Survey 5 Year Estimates												

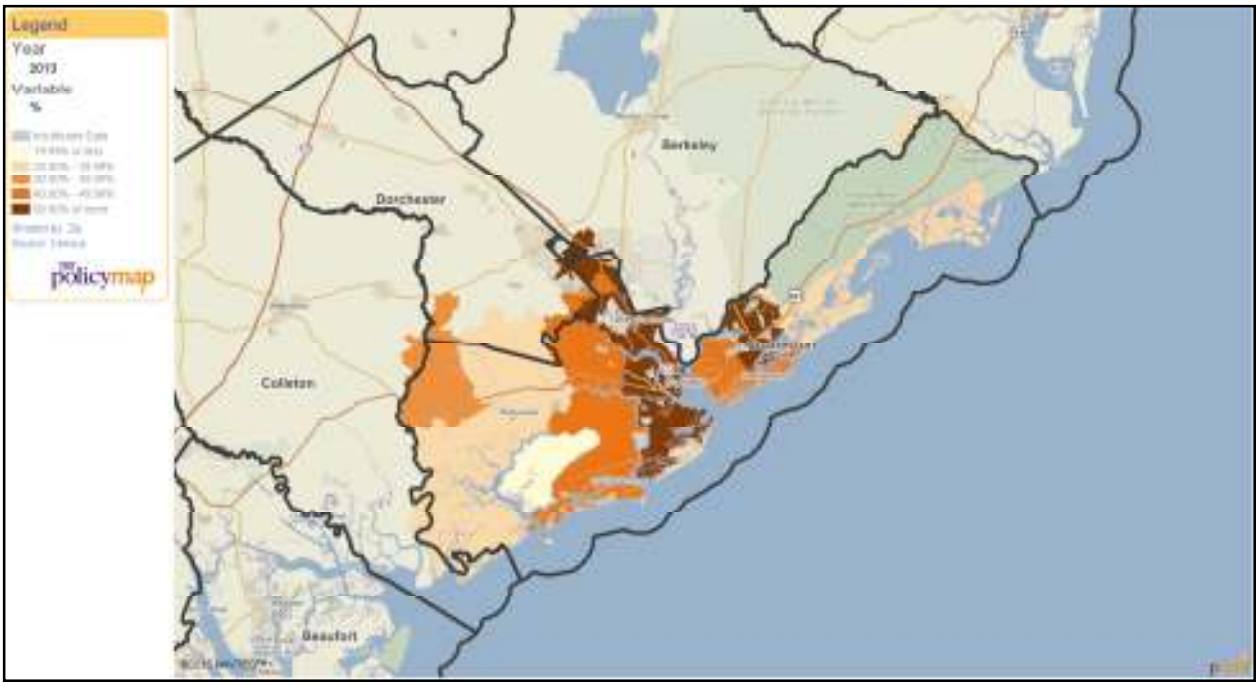
Data note: The 2000 Census includes all renters, even those not paying rent and those where calculations could not be made, in the percentages for each income range. However, the 2009-2013 ACS only includes occupied units paying rent, where the calculations could be made, in the percentages for each income range. Therefore, some of the increase between the 2000 Census and the 2009-2013 ACS can be attributed to the change in the way the Census Bureau reports these figures.

For Charleston County in 2000, 41.1% of all renters were considered cost burdened. As of the 2013 ACS, the number increased to over half (57.1%) of all renters paying rent in the County as being cost burdened. While the increase of cost burdened renter households varied between the two Cities, the percentage of cost burdened renters was similar in both the City of Charleston and the City of North Charleston. In 2013 the City of Charleston had 56.8% of renters that were cost burdened, and in North Charleston 57.6% of renters were cost burdened.

Again, at least some of the significant increase from year to year can be attributed to the change in the way the data is presented but that should not lessen the significance of such a high percentage of renter households facing extreme cost related burdens. When renter households face these extreme cost burdens they are less likely to be able to save money towards becoming homeowners and they are more likely to experience poverty conditions.

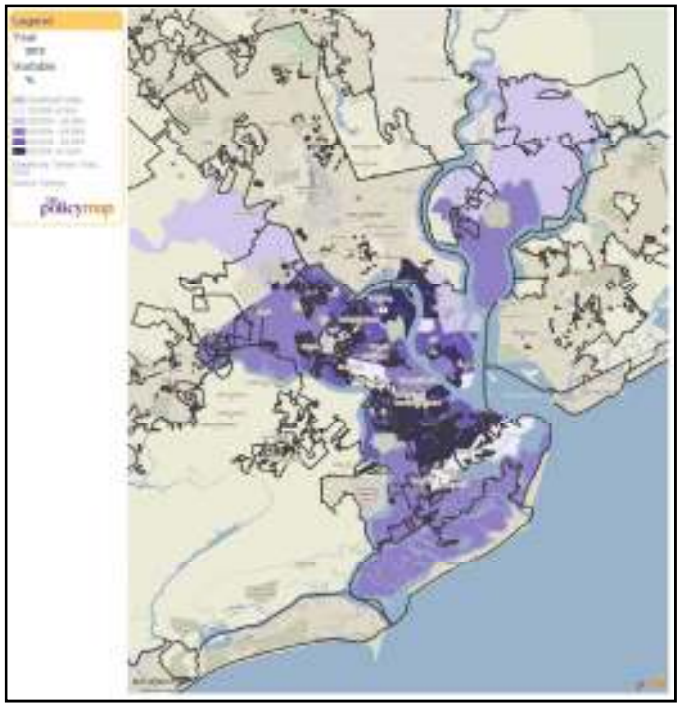
The following maps detail concentrations of cost burdened renter households.

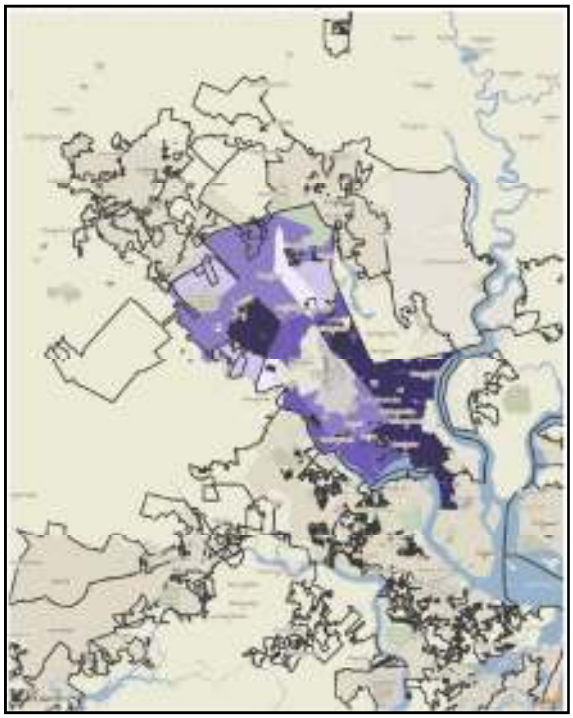
MAP: Cost Burdened Renter Households (Charleston County)



The lightest orange shaded areas represent where the concentration of cost burdened renters is 19.99% or less, and light orange shaded areas show where the concentration of cost burdened renters is between 20.00% and 29.99%. The medium orange shaded areas show where the concentration of cost burdened renters is between 30.00% and 39.99%. The darker orange shaded areas show where the concentration of cost burdened renters is between 40.00% and 49.99% and the darkest orange shaded areas show where the concentration of cost burdened renters is over 50.00% or more in the county. The concentration of cost burdened renters of 50% or more is highest in the City of Charleston and North Charleston and nearby surrounding areas.

MAP: Cost Burdened Renter Households (City of Charleston and City of North Charleston)

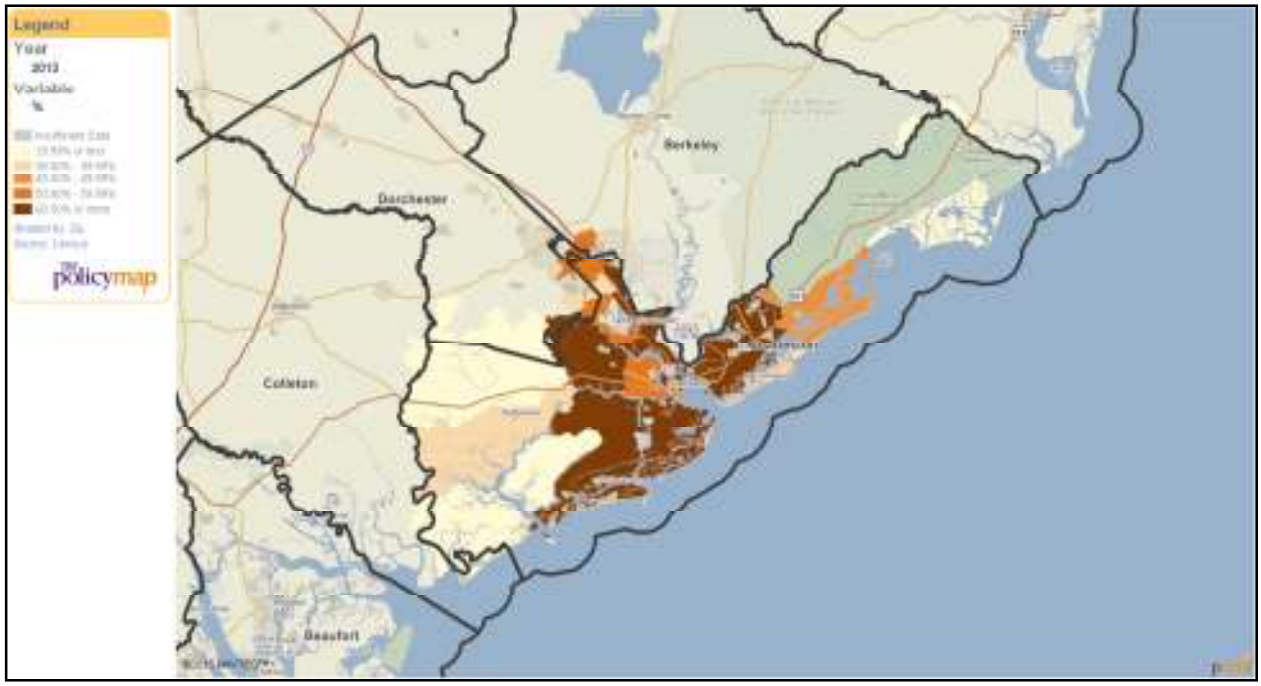




The central areas of the peninsula and the City of Charleston have the highest concentration of cost burdened renters. The lightest purple shaded areas represent where the concentration of cost burdened renters is 29.99% or less, and light purple shaded areas show where the concentration of cost burdened renters is between 30.00% and 39.99%. The medium purple shaded areas show where the concentration of cost burdened renters is between 40.00% and 49.99%. The darker purple shaded areas show where the concentration of cost burdened renters is between 50.00% and 59.99% and the darkest purple shaded areas show where the concentration of cost burdened renters is over 60.00% or more in the cities.

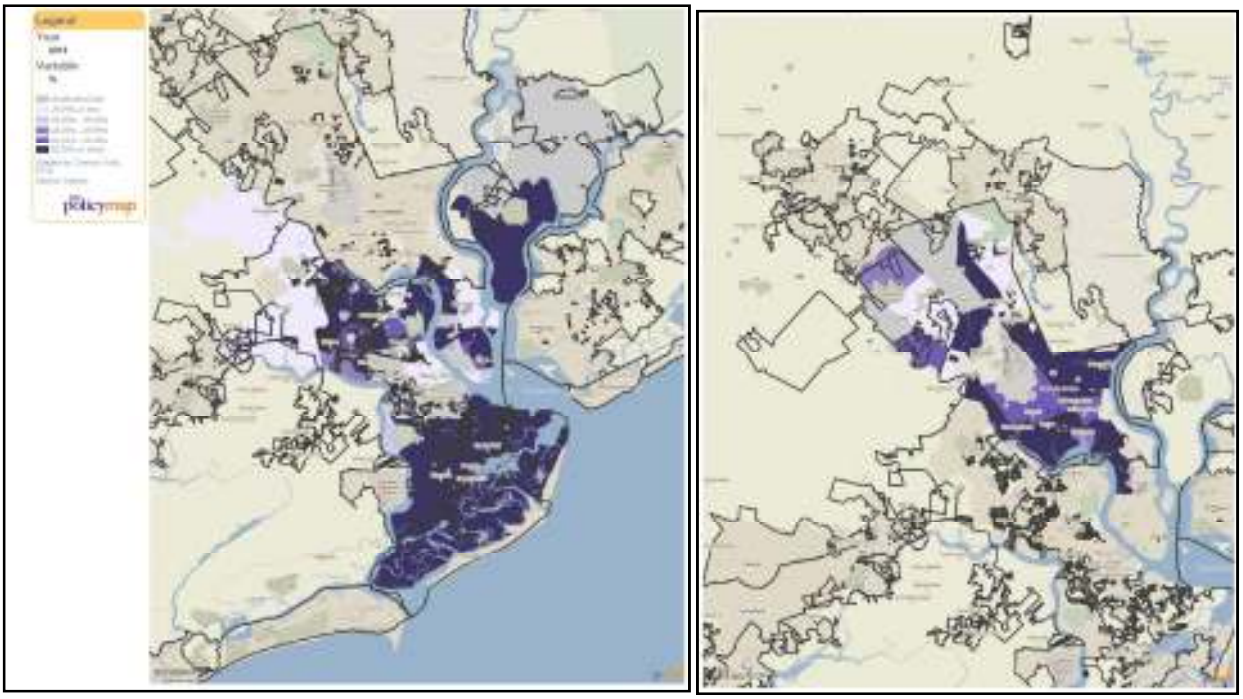
The following maps below further identify concentrations of cost burdened renter households with occupants aged 65 or older.

MAP: Cost Burdened Renter Households 65 Years and older (Charleston County)



The central areas of the County including the City of Charleston and North Charleston have the highest concentration of cost burdened renters 65 years and older. The lightest orange shaded areas represent where the concentration of cost burdened renters 65 years of older is 29.99% or less, and light orange shaded areas show where the concentration of cost burdened renters 65 years of older is between 30.00% and 39.99%. The medium orange shaded areas show where the concentration of cost burdened renters 65 years of older is between 40.00% and 49.99%. The darker orange shaded areas show where the concentration of cost burdened renters 65 years of older is between 50.00% and 59.99% and the darkest orange shaded areas show where the concentration of cost burdened renters 65 years of older is over 60.00% or more in the County.

MAP: Cost Burdened Renter Households 65 Years and older (City of Charleston and City of North Charleston)



The lightest purple shaded areas represent where the concentration of cost burdened renters 65 years of older is 29.99% or less, and light purple shaded areas show where the concentration of cost burdened renters 65 years of older is between 30.00% and 39.99%. The medium purple shaded areas show where the concentration of cost burdened renters 65 years of older is between 40.00% and 49.99%. The darker purple shaded areas show where the concentration of cost burdened renters 65 years of older is between 50.00% and 59.99% and the darkest purple shaded areas show where the concentration of cost burdened renters 65 years of older is over 60.00% or more in the cities.

Housing Affordability and Disabled Persons

One of the common housing problems for all residents in the Charleston region is housing affordability. However, when coupled with disability, the problems brought about because of the lack of affordable housing options are confounded even further. In the most recent 2015-2020 City of Charleston Consolidated Plan affordability was by far the largest housing problem in the City - a problem that was even more pronounced for disabled persons, with 24% of those with a disability living at the poverty level or below. The poverty rate for disabled persons was nearly 20% more than the general population.

In latest report *Priced Out in 2014*, Technical Assistance Collaborative (TAC), a leading organization studying housing affordability problems experienced by people with disabilities, found in the state of South Carolina the average Supplemental Security Income (SSI) monthly benefit payment was $721, which was 86% of the monthly average rent for a one-bedroom rental unit in the state. This makes it very difficult for a single adult household relying on SSI benefits to find decent and safe affordable housing without another form of income or rental assistance. While addressing the issue nationally,

TAC states, "The disparity between rental housing costs and the monthly income of a person living solely on Supplemental Security Income (SSI) payments affects the daily lives of millions of non-elderly adults with disabilities. In 2014, approximately 4.9 million adults with disabilities aged 18-64 received income from the SSI program. Unless they have rental assistance, or are living with other household members who have additional income, virtually everyone in this group has tremendous difficulty finding housing that is affordable."

Based on Section 504 of the Rehabilitation Act of 1973, which prohibits discrimination on the basis of disability in any program or activity that receives financial assistance from any federal agency, including the U.S. Department of Housing and Urban Development (HUD) as well as in programs conducted by other federal agencies, the housing authorities in the Charleston region are required to provide 504 compliant locations to the residents they serve. Currently the Charleston County Housing Authority has 399 units, the City of Charleston Housing Authority has 1399 units, and North Charleston Housing Authority has 320 units. While not all the residents of these units have a disability, the properties continue to be maintained and updated to comply with 504 compliance regulations.

HUD also lists multi-family units accessible to disabled persons in an inventory survey conducted in 2009 in the state. Units in Charleston County include: Millner Elderly Housing in Georgetown with 4 one-bedroom units, Pinebrook in Charleston with 8 one-bedroom units, Secessionvile in Charleston with 8 one-bedroom units and Westover Apartments in Charleston with 20 one-bedroom units. Units that were listed as elderly and disabled were John's Island Rural Housing in John's Island with 88 one and two-bedroom units and Sherman Housing in Charleston with 56 one-bedroom units.

Another resource for the residents in the County is the Disabilities Board of Charleston County (DBCC), which is part of a statewide network of county disabilities and special needs boards created by the legislature in the state. DBCC is one of the local boards that contract with the SC Department of Disabilities and Special Needs (SCDDSN) to provide service to people with autism and head and spinal cord injuries and other related disabilities. Currently they provide housing for approximately 200 individuals with these related disabilities across 70 locations in the county.

Finally, there were 19,164 persons over the age of 16 years with any disability in Charleston County according to the 2013 ACS. While finding an accurate count of handicap and disability accessible units is difficult, based on related activities conducted through HUD, and from the findings in the *Priced Out in 2014* report from TAC, the number of accessible units for disabled persons is highly inadequate. This assessment parallels the anecdotal reports of service providers in the Region who across the board reported a severe lack of both accessible and affordable units for disabled persons, but also a lack of funding to adequately provide supportive services for the area's disabled population.

LENDING PRACTICES

An analysis of lending practices is possible through an examination of data gathered from lending institutions in compliance with the Home Mortgage Disclosure Act (HMDA). The HMDA was enacted by Congress in 1975 and is implemented by the Federal Reserve Board as Regulation C. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the HMDA in 1975, lending institutions have been required to collect and publicly disclose data regarding applicants including: location of the loan (by Census tract, County, and MSA); income, race and gender of the borrower; the number and dollar amount of each loan; property type; loan type; loan purpose; whether the property is owner-occupied; action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one-to-four family units, manufactured housing and multi-family developments.

HMDA data is a useful tool in accessing lending practices and trends within a jurisdiction. While many financial institutions are required to report loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions - banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding the coverage threshold set annually by the Federal Reserve Board, have a home or branch office in one or more metropolitan statistical areas (MSA), originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three conditions: is a federally insured or regulated institution; originates a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originates a loan intended for sale to Fannie Mae or Freddie Mac. For-profit, non-depository institutions (such as mortgage companies) must file HMDA data if: their value of home purchase or refinancing loans exceeds 10% or more of their total loan originations or equals or exceeds $25 million; they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases for properties located in MSAs; or hold assets exceeding $10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered in isolation, but must be considered in light of other factors. For instance, while it is possible to develop conclusions simply on the basis of race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the FFIEC, "with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups." Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data. Further, the FFIEC cautions that the information in the HMDA data, even when controlled for borrower- related factors and the lender, "is insufficient to account fully for racial or ethnic differences in the incidence of higher-priced lending." The FFIEC suggests that a more thorough analysis of the differences may require additional details from sources other than HMDA about factors including the specific credit circumstances of each borrower, the specific loan products that they are seeking, and the business practices of the institutions that they approach for credit.

The following analysis is provided for Charleston County, summarizing 2014 HMDA data (the most recent year for which data are available), and data between 2007 and 2014 where applicable. Where specific details are included in the HMDA records, a summary is provided below for loan denials including information regarding the purpose of the loan application, race of the applicant and the primary reason for denial. For the purposes of analysis, this report will focus only on the information available and will not make assumptions regarding data that is not available or was not provided as part of the mortgage application or in the HMDA reporting process.

2014 COUNTY OVERVIEW

In 2014, Charleston County residents applied for roughly 18,500 home loans to purchase, refinance or make home improvements for a single family home - not including manufactured homes. Of those applications, nearly 9,900 or 53% were approved and originated. Of the remaining 8,600 applications approximately 2,850 or 15% of all applications were denied for reasons identified below. It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. The balance of the 5,700 applications, that were not originated or denied, were closed for one reason or another including a) the loan was approved but not accepted by the borrower, b) the application was closed because of incomplete information or inactivity by the borrower or c) in many instances the application may have been withdrawn by the applicant.

TABLE: Disposition of Application by Loan Type and Purpose, 2014 Single Family Homes (excluding manufactured homes)				
	Loan Type	**Home Purchase**	**Refinance**	**Home Improvement**
Total Loans				
	Conventional	8,401	5,275	896
	FHA	1,385	541	31
	VA	1,186	706	21
	FSA/RHS	34	1	0
Loans Originated				
	Conventional	5,214	2,582	363
	FHA	655	139	5
	VA	634	270	10
	FSA/RHS	11	0	0
Loans Approved but not accepted				
	Conventional	230	207	39
	FHA	29	35	7
	VA	37	28	2
	FSA/RHS	1	0	0
Applications Denied				
	Conventional	700	1,190	375
	FHA	152	154	7
	VA	91	176	6
	FSA/RHS	4	0	0
Applications Withdrawn				
	Conventional	887	637	51

	FHA	112	94	6
	VA	114	103	1
	FSA/RHS	2	1	0
Files Closed for Incompleteness				
	Conventional	167	234	21
	FHA	15	25	5
	VA	17	70	0
	FSA/RHS	0	0	0
Source: 2014 HMDA				

Of the home purchase loans for single-family homes that were originated in 2014, (6,514 loans originated) approximately 80 percent of these originations were provided by conventional lenders. The remaining 20 percent were provided by federally backed sources including the FHA, VA and FSA/RHS (Rural Housing Service). The VA and RHS lenders had an application/approval ratio of 48% and 31% respectively. Conventional lenders originated home purchase loans at a rate of 56% of all applications while 41% of the FHA home purchase loan applications resulted in origination.

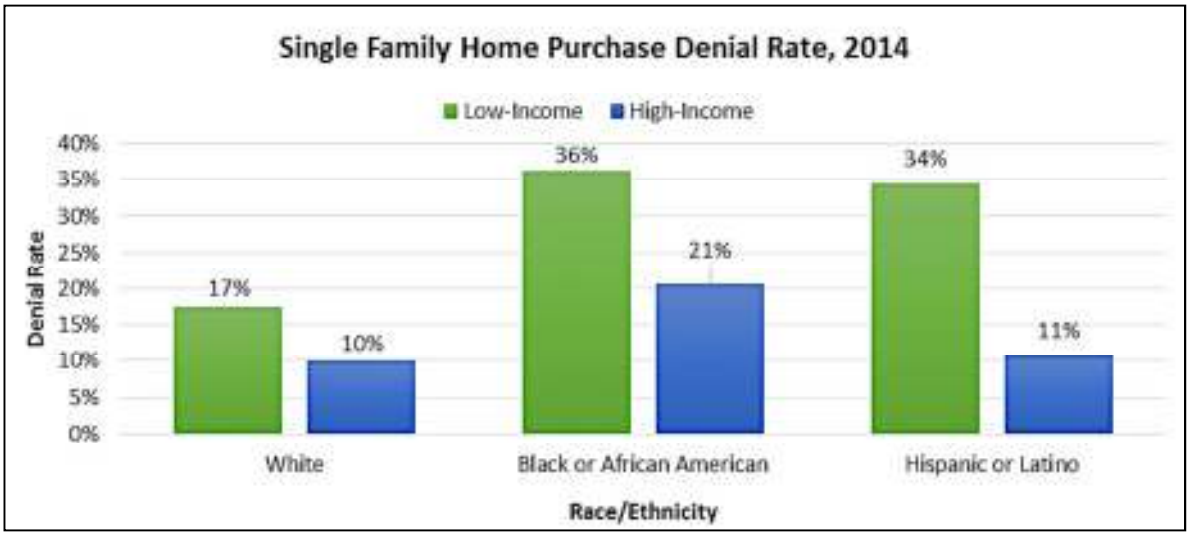
A further examination of the 2,855 denials indicates that just over 1,500 or 53% of all denials were for applicants seeking to refinance existing mortgages for owner occupied, primary residences. The number one reason for denial of refinance applications* was debt-to-income ratio (26% of refi. denials) followed closely by lack of collateral (22% of refi. Denials.) Typically, homeowners, seeking to refinance their existing home mortgage, are able to use their home as collateral. When the denial reason given for a refinance is a lack of collateral, this would indicate the home is worth less than the existing mortgage and therefore refinancing is not an option – these homes are commonly referred to as "under-water" or the borrowers are "upside-down" in their mortgage.

The percentage of loan application denials for traditional home purchase loans for one-to-four family housing in the region varies significantly among Whites, Blacks, and Hispanics. In 2014, Blacks were more than twice as likely to be denied for conventional single family home purchases as Whites, with respective denial rates of 28 percent and 11 percent. Hispanics were denied at a rate that falls between the other two, at 20 percent.

Additionally, a closer look at home purchase denial rates by race/ethnicity and income group within Charleston County, shown below, demonstrates that high-income Blacks (having greater than 120 percent of Area Median Income) were still more likely to be denied for a single family home purchase, at 21 percent, than low-income Whites (having 80 percent or less of Area Median Income), at 17

* Please note, the loan disposition information is provided for only single family homes. However, the HMDA data only provides reasons for single family loan applications including manufactured homes.

percent. Low-income Hispanics were denied at a rate similar to low-income Blacks, while high-income Hispanics were denied at a rate similar to high-income Whites. The difference between the low-income and high-income denial rates was highest for Hispanics (23 percent) and lowest for Whites (7 percent).



Upon a review of denial reasons for federally supported loan products, African Americans or Blacks were denied primarily because of poor credit history, with over half (53 percent) being denied for this reason. The top denial reasons for Whites for federally supported loan products were debt-to-income ratio (28 percent) followed closely by poor credit history (23 percent). The Hispanic sample size of federally supported loan denials was too small to merit inclusion in this analysis. Reviewing the denial reasons provided by conventional lenders shows that the top denial reasons for Whites, Blacks, and Hispanics was debt-to-income ratio.

TABLE: Home Purchase

(Single Family - Owner Occupied)

Denials by Race, Ethnicity & by Reason

Race	Primary Reason for Denial	Percentage of Conventional Loan Denials	Percentage of Federally Supported Loan Denials
Whites	Collateral	24%	15%
	Credit Application Incomplete	11%	11%
	Credit History	13%	23%
	Debt to Income Ratio	35%	28%
	Employment History	2%	6%
	Insufficient Cash	5%	3%
	Mortgage Insurance Denied	0%	0%
	Unverifiable Information	2%	5%
	Other	8%	10%
African American/Black	Collateral	9%	8%
	Credit Application Incomplete	3%	3%
	Credit History	38%	53%
	Debt to Income Ratio	41%	29%
	Employment History	0%	5%
	Insufficient Cash	3%	0%
	Mortgage Insurance Denied	0%	0%

	Unverifiable Information	0%	3%
	Other	6%	0%
Hispanic or Latino	Collateral	23%	
	Credit Application Incomplete	0%	
	Credit History	15%	
	Debt to Income Ratio	38%	
	Employment History	0%	
	Insufficient Cash	8%	
	Mortgage Insurance Denied	0%	
	Unverifiable Information	0%	
	Other	15%	
Source: 2014 HMDA			

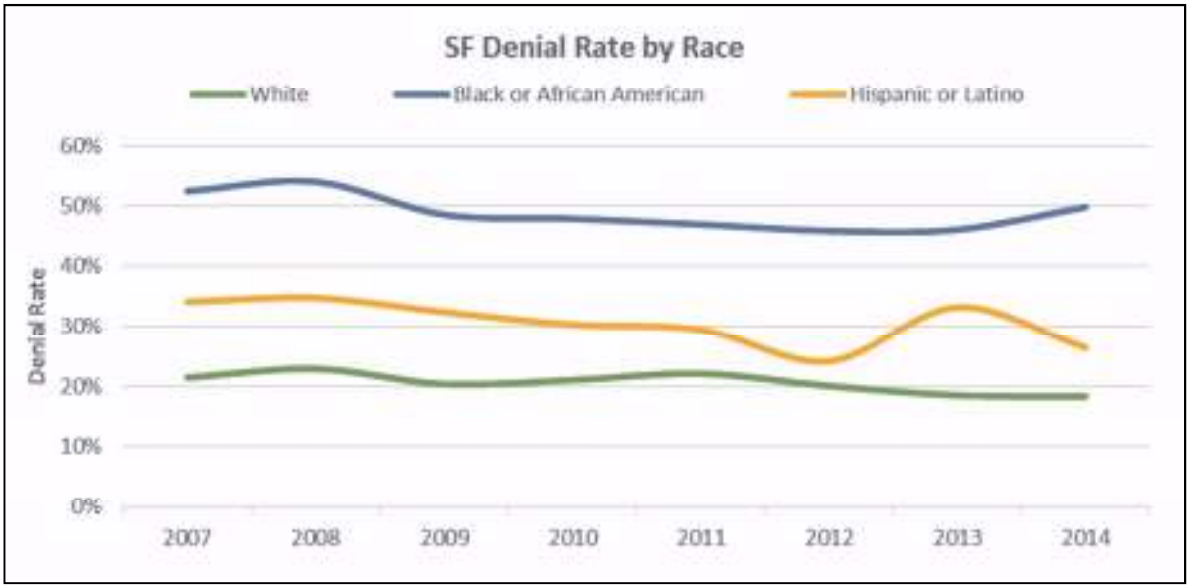
CHARLESTON COUNTY'S SINGLE FAMILY LENDING MARKET, 2007-2014

The following section will examine HMDA data over the time period 2007-2014, for Charleston County as a whole.

Highlighted below, the number of single family loan originations declined within Charleston County between 2007 and 2014, from over 15,500 to just under 9,900 (or a decrease of 36 percent.) Though the 2007 level of originations has not been surpassed as of 2014, the downward trend in Charleston County has not been consistent, with 2008-2009 and 2011-2012 showing strong year-over-year increases. The number of denials, however, demonstrated a relatively more linear decline between 2007 and 2014. Total denials declined by over half (54 percent), falling from approximately 6,250 to 2,850 during the same time period. Relatedly, of the total single family loan originations and denials within Charleston County, the share of loan denials fell from 29 percent in 2007 to 22 percent in 2014.

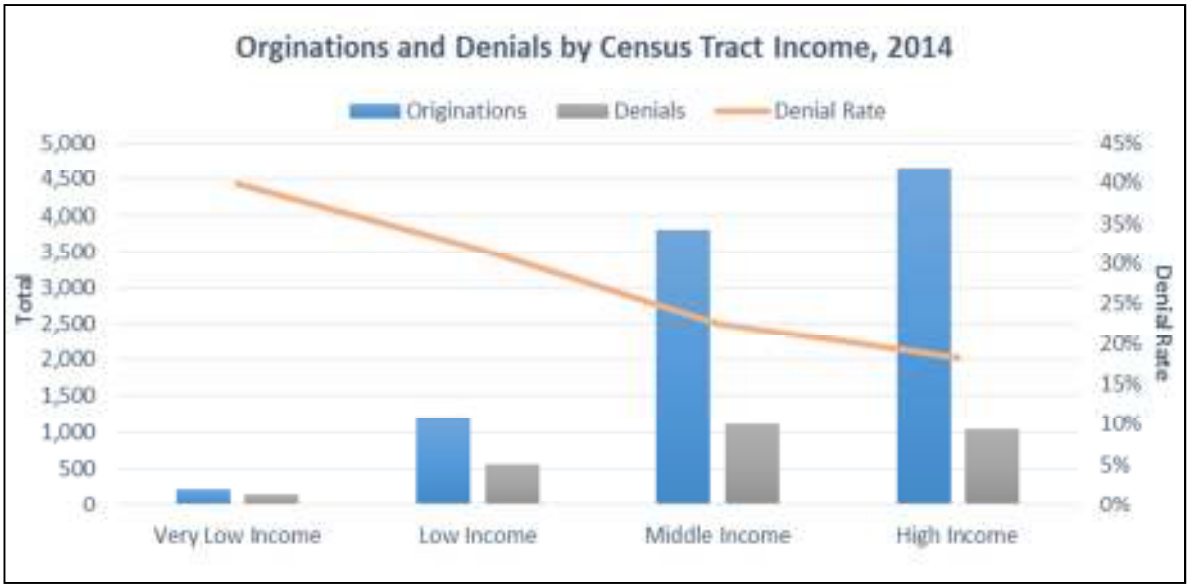
INCOME, RACE, AND SINGLE FAMILY LOAN DENIALS IN CHARLESTON COUNTY

Within Charleston County, denial rates for single-family loans vary by race and ethnicity. The chart below shows that between 2007 and 2014, Blacks were consistently denied at the highest rate relative to Whites and Hispanics, and were the only group for which single family loans were more likely to be denied than originated in some years, as was the case in 2007 and 2008. Though the Black denial rate has trended downward since 2008, a mild uptick occurred between 2013 and 2014. The Hispanic denial rate exhibited a downward trend between 2008 and 2012, though spiked between 2012 and 2013, followed by a decline back to trend between 2013 and 2014.



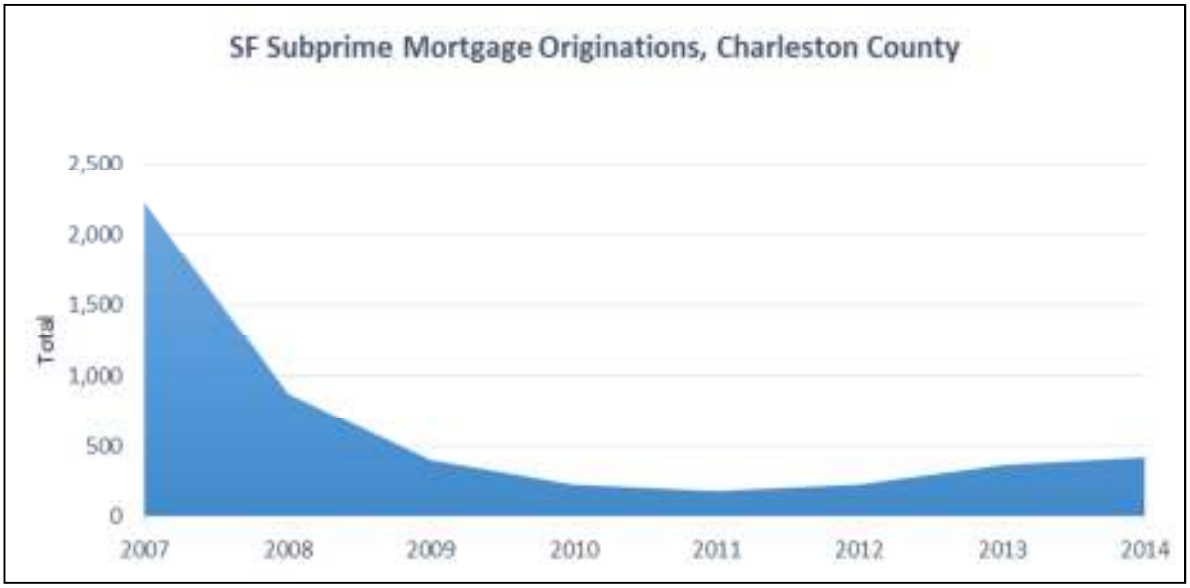
A view of single-family denial rates by income group within Charleston County, highlighted below, shows the expected outcome of higher income groups experiencing lower denial rates than lower income groups. Between 2007 and 2014, applicants in the Very Low Income category (50 percent of less of Area Median Income), were more likely to be denied for a single-family loan than any other income group. Low Income applicants (80 percent or less of Area Median Income) were denied at the second highest rate, though declined by the greatest number of percentage points between 2007 and 2014. Middle Income applicants (80 to 120 percent of Area Median Income), in a manner similar to Very Low Income and Low Income applicants, saw a relatively strong drop in denial rates between 2008 and 2009, from 34 percent to 25 percent, though the denial rate has since trended mildly downward. The lowest denial rate in every year examined belonged to the High Income group (greater than 120 percent of Area Median Income). Consistent with an overall regional decline in the single-family denial rate, every income group's denial rate fell between 2007 and 2014, though since 2012, the denial rates for Very Low Income applicants and High Income applicants have diverged.

In addition to the income of the applicant, the median income of the property's Census tract also reveals decreasing denial rates as income group rises. Though Very Low Income tracts represent 9 percent of all Census tracts within Charleston County, they are represented by only 2 percent of total originations and 5 percent of total denials as of 2014. Further, loans for single-family properties within these tracts were denied at a rate of 40 percent, higher than any other group. Loan originations within Charleston County are disproportionately likely to occur for properties in Middle and High Income tracts. For example, Middle and High Income tracts represent 64 percent of the Charleston County total, though account for over 85 percent of all single-family loans originations in 2014. Relatedly, Low and Very Low Income tracts represent 36 percent of all tracts, though account for roughly 14 percent of all single-family loan originations during the same year.



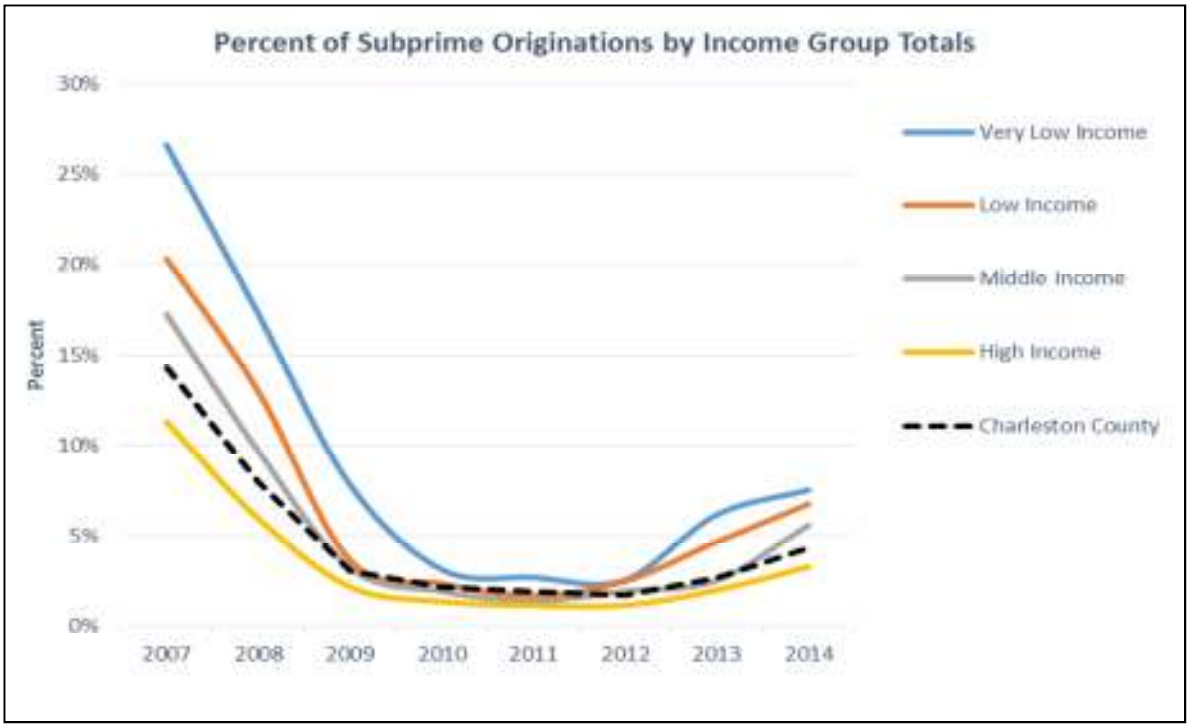
THE SUBPRIME MARKET

Illustrated below, the subprime mortgage market in Charleston County has declined significantly since 2007, remaining mostly flat since 2010, despite a mild uptick since 2012. The total number of subprime loan originations fell by over 80 percent between 2007 and 2014, much higher than the total origination decline of 36 percent.



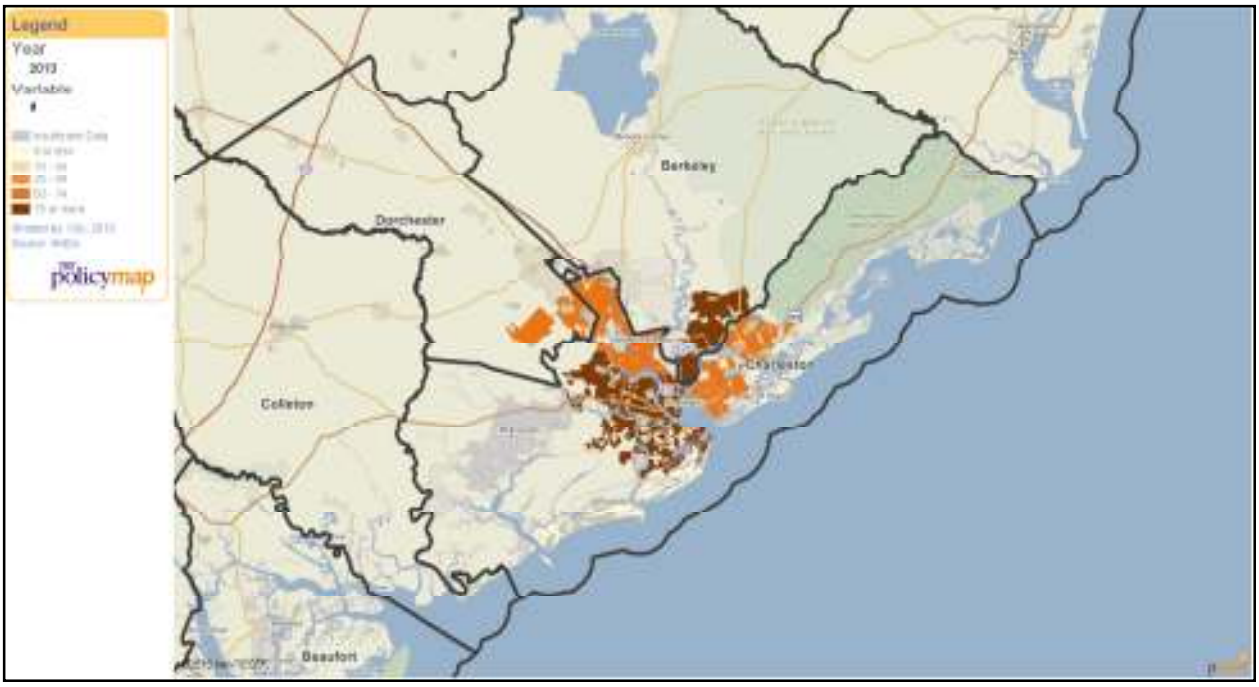
As a percentage of total single-family loan originations, Charleston County has seen a significant decrease in subprime originations relative to 2007 levels. As of 2014, subprime originations were less than 5 percent of the county's total, down from over 14 percent in 2007. Subprime originations as a percent of income group totals follows a similar pattern, with notable declines occurring between 2007 and 2010. Though all income groups and Charleston County as a whole have demonstrated an upward trend in the share of subprime originations since 2012, they remain well below 2007 levels as of 2014.

Charleston County's subprime origination trends are consistent with the tightened credit conditions and heightened home lending standards that have taken place in the aftermath of the financial crisis and Great Recession.


Percent of Subprime Originations by Income Group Totals
30%
25%
20%
15%
10%
5%
0%
Percent
2007
2008
2009
2010
2011
2012
2013
2014
Very Low Income
Low Income
Middle Income
High Income
Charleston County

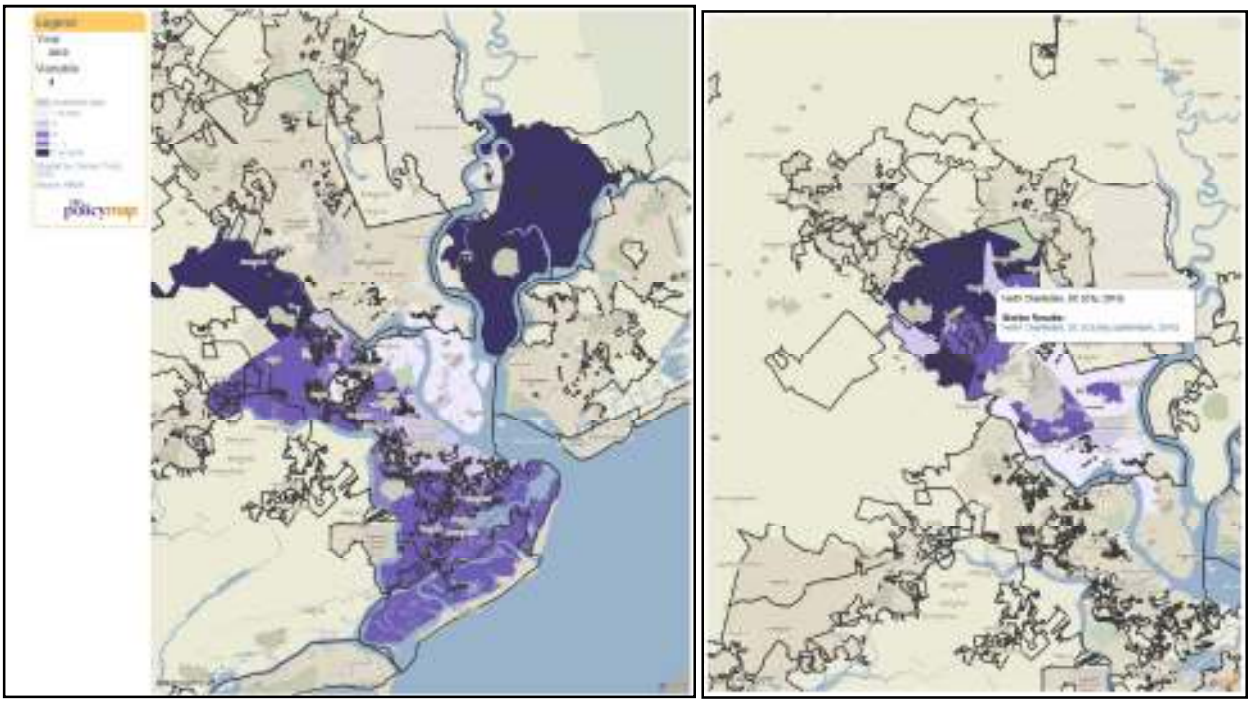
High Cost Loans

MAP: High Cost Loans Number (Charleston County)



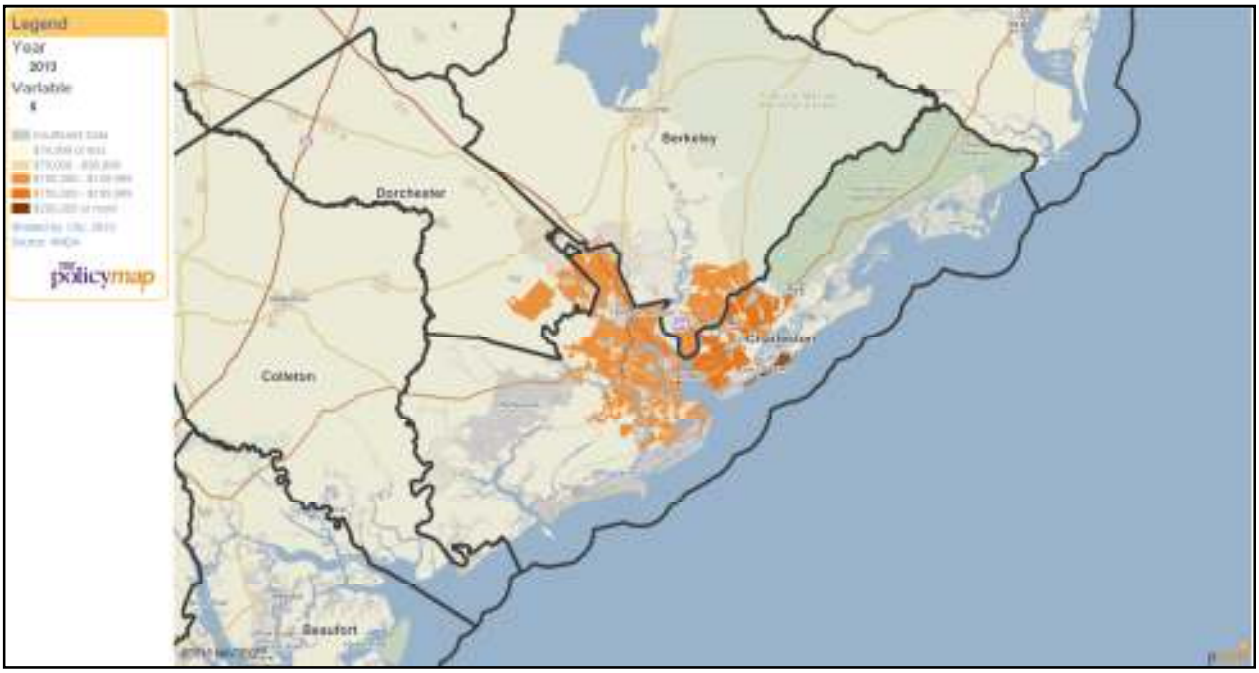
There are more high cost loans in the City of Charleston and North Charleston and the surrounding suburb areas than the rest of the County. The lightest orange shaded areas in the map above show where the number of high cost loans is 9 or less, and light orange shaded areas show where the number of high cost loans is 10-24. The medium orange shaded areas show where the number of high cost loans is 25-49. The darker orange shaded areas show where the number of high cost loans is 50-74 and the darkest orange shaded areas show where high cost loans are 75 or more in the County.

MAP: High Cost Loans Number (City of Charleston and City of North Charleston)



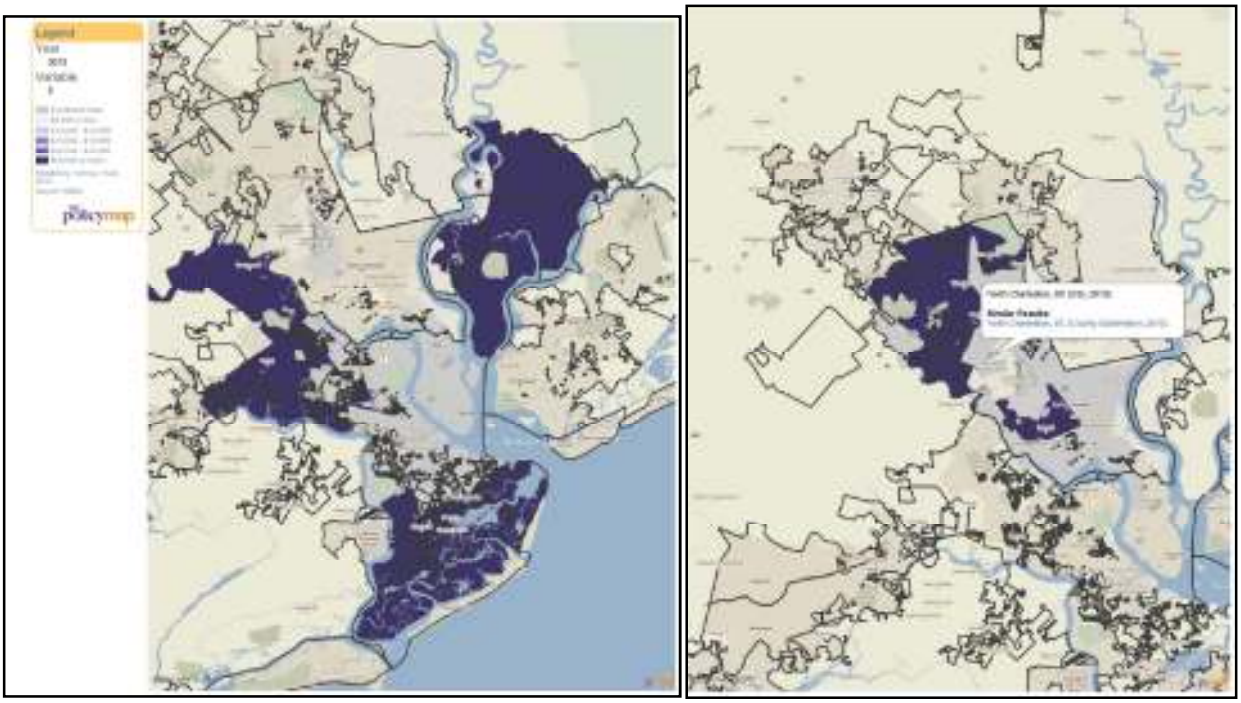
There are more high cost loans in the northern areas of North Charleston and the surrounding suburbs of the City. The lightest purple shaded areas in the map above show where the number of high cost loans is 1 or less, and light purple shaded areas show where the number of high cost loans is 2. The medium purple shaded areas show where the number of high cost loans is 3. The darker purple shaded areas show where the number of high cost loans is 4-6, and the darkest purple shaded areas show where high cost loans is 7 or more in the cities.

MAP: High Cost Loans Median Price (Charleston County)



The lightest orange shaded areas in the map above show where the median high cost loans is $74,999 or less, and light orange shaded areas show where the median high cost loans is $75,000 and $99,999. The medium orange shaded areas show where the median high cost loans is between $100,000 and $149,999 The darker orange shaded areas show where the median high cost loans is between $150,000 and $199,999 and the darkest orange shaded areas show where the median high cost loans is over $200,000. The median prices of high cost loans increases as we get closer to the coast.

MAP: High Cost Loans Median Price (City of Charleston and City of North Charleston)



The lightest purple shaded areas in the map above show where the median high cost loans is $9,999 or less, and light purple shaded areas show where the median high cost loans is $10,000 and $14,999. The medium purple shaded areas show where the median high cost loans is between $15,000 and $19,999 The darker purple shaded areas show where the median high cost loans is between $2,000 and $24,999 and the darkest purple shaded areas show where the median high cost loans is over $25,000.

COMMUNITY REINVESTMENT ACT (CRA)

Since the passage of the Community Reinvestment Act (CRA) in 1977, banks have been strongly encouraged to serve the credit needs of all persons within the community, including those with low and moderate incomes. The CRA establishes a regulatory mechanism for monitoring the level of lending, investments and services in low and moderate-income neighborhoods that have traditionally been underserved by lending institutions. While most mortgage companies, finance companies, and credit unions are required by HMDA to provide information on their lending activities, many are exempt from CRA coverage and its examination process. Because only federally-insured financial institutions are covered by CRA, mortgage companies, finance companies and credit unions are all exempt from CRA regulations. Commonly, it is considered that only depository financial institutions are covered by CRA.

Currently, three Federal Financial Institutions Examination Council (FFIEC) agencies conduct CRA examinations and enforcement – the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC). The Office of Thrift Supervision (OTS) was a fourth reporting agency, however as of June 30, 2011 they were no longer an active regulatory agency. Examiners from the three FFIEC agencies assess and "grade" lenders' activities in low and moderate-income neighborhoods. Large institutions are graded on how well they meet their CRA obligation according to a three-part test that evaluates actual performance in lending, investing, and providing banking services to the entire community including low and moderate income (LMI) borrowers and borrowers (individuals or businesses) located in LMI areas. Smaller institutions are subject to a more streamlined examination that focuses on lending.

Lending institutions receive one of four ratings or grades after a CRA exam. The top two ratings of "Outstanding" or "Satisfactory" mean that a federal examiner has determined that a lender has met its obligation to satisfy the credit needs of communities in which it is chartered. The two lowest ratings, "Needs to Improve" or "Substantial Noncompliance," reflect a failure on the part of the lending institution to meet the credit needs of communities, particularly the low and moderate income communities, in which it is chartered. The three federal agencies examine large banks approximately once every two years. However, large lending institutions with Satisfactory ratings may be examined once every four years and institutions with Outstanding ratings may be examined once every five years.

While poor CRA ratings do not result in immediate sanctions for a lender, receipt of a low CRA rating can curtail an institution's future plans for service changes or mergers with other financial institutions. When a lender plans to merge with another institution or open a new branch, they must apply to the Federal Reserve Board and/or to its primary regulator for permission. Receipt of one of the two lowest CRA ratings is considered in the review of the application by the federal agency. The reviewing federal agency has the authority to delay, deny, or add conditions to an application.

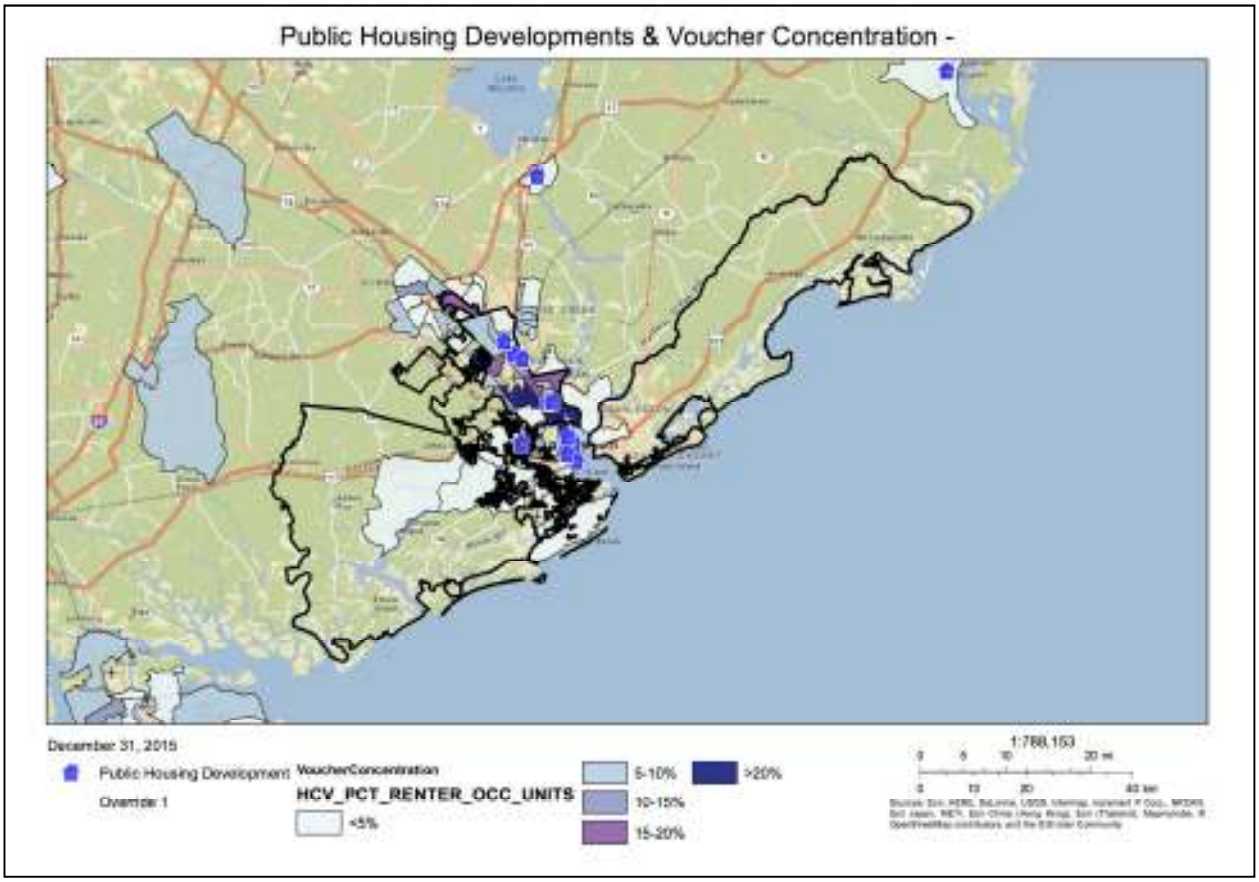
In a review of the most recent CRA ratings in the last five years for the Charleston region lenders surveyed for this analysis reveals that all of the depository financial institutions have received ratings of either Satisfactory or Outstanding in their most recent review (source: FFIEC CRA Rating Database 2015).

Below is a chart of Charleston County lenders and their CRA ratings of the last 5 years.

Charleston County Lenders CRA Ratings (2010-2015)				
Bank	**CRA Rating**	**Rating Period**	**Bank Size**	**Location**
The bank of South Carolina	Satisfactory	5/1/2015	Intermediate Small Institution	Charleston
Tidelands Bank	Satisfactory	8/1/2015	Intermediate Small Institution	Mount Pleasant
Southcoast Community Bank	Satisfactory	7/1/2014	Intermediate Small Institution	Mount Pleasant
Crescom Bank	Satisfactory	1/1/2013	Intermediate Small Institution	Charleston
Harbor National Bank	Outstanding	2/25/2013	Small Bank	Charleston
First Federal Bank	Satisfactory	9/10/2012	Large Bank	Charleston
Tidelands Bank	Satisfactory	8/1/2012	Intermediate Small Institution	Mount Pleasant
Southcoast Community Bank	Satisfactory	4/1/2011	Intermediate Small Institution	Mount Pleasant
Carolina Federal Savings Bank	Satisfactory	3/22/2010	Small Bank	Charleston
First Federal Savings & Loan Association of Charleston	Satisfactory	6/28/2010	Large Bank	Charleston
Source: FFIEC CRA Rating Database 2015				

PUBLIC HOUSING AUTHORITY

The Charleston County Housing & Redevelopment Authority (CCHRA), The Housing Authority of the City of Charleston (CHA) and the North Charleston Housing Authority (NCHA) are the three public housing agency's functioning within the Charleston Region. The map below displays the public housing development location and voucher concentration in the area.



Charleston County Housing and Redevelopment Authority

The Charleston County Housing and Redevelopment Authority was created March 15, 1972 by a Resolution of the Charleston Legislative Delegation and by a subsequent Ordinance of Charleston County Council dated July 18, 1972. It is a separate entity from the County of Charleston Government with its own Board of Commissioners.

Since that resolution, the Authority has grown to house 256 seniors on two sites; Joseph Floyd Manor and Brighton Place. An additional 143 families are housed in single-family homes, 3 bedroom, many brick, many with garages, some with 2 or 2 ½ baths, all in substantial neighborhoods and subdivisions of Charleston County. Additionally, the housing authority serves over 850 families through providing the families with Section 8 Certificates and Vouchers.

Housing Authority of the City of Charleston

The Housing Authority of the City of Charleston was organized on May 5, 1935 as a result of a declaration of need by the City Council of Charleston. Seven commissioners govern the Authority and are selected by the Mayor and City Council. The Commissioners employ a President/Chief Executive Officer and, through that person, the remaining staff are employed to carry out the duties and responsibilities of the Authority.

That mission is to provide decent, safe, sanitary and affordable housing to low and moderate-income citizens of the City of Charleston. The 107 employees of the Authority provide the day-to-day operational support for 1,399 public housing households located throughout the City and over 1,300 Housing Choice Voucher Program participants living in private accommodations.

The Authority's staff performs admissions, maintenance, property management, administrative, and resident service duties. In addition to operating the Public Housing and Housing Choice Voucher Program, the Authority has a Housing Finance Agency which is a component fund providing loans to create housing opportunities for low - and moderate - income citizens. The Housing Finance Agency arm of the Authority provides 870 additional units of housing for the citizens of Charleston.

North Charleston Housing Authority

North Charleston Housing (NCHA) public housing program consisting of 671 units and began in 1984, with the acquisition of North Park Village, formerly George Legare Homes and the opening of the newly built Three Oaks, Liberty Hill Place and Buskirk Street Housing for the Elderly. Since then, the public housing program has embarked on a number of extraordinary initiatives, all directed to enhance the quality of affordable housing for residents living in our public housing communities. Although considered a newcomer to the public housing industry, NCHA has established itself as an innovator, providing unique opportunities in this housing market.

Currently, there is a marked reduction in the number of available public housing rental units available; therefore, applications are not being accepted. However, over the next two to three years, NCHA will re-open the waiting list and begin to phase in new housing stock.

PUBLIC SECTOR ANALYSIS

OVERVIEW

It is important to examine how Charleston County and the cities of Charleston and North Charleston laws, regulations, policies and procedures will ultimately affect fair housing choice. Fair housing choice is defined, generally, as the ability of people with similar incomes to have similar access to location, availability and quality of housing. Therefore, impediments to fair housing choice may be acts that violate a law or acts or conditions that do not violate a law, but preclude people with varying incomes from having equal access to decent, safe, and affordable housing.

This section will address citizen perspectives on fair housing based on results of the community survey. It will also provide an overview of the existing laws that work to remove impediments and promote fair housing choice. The Federal Fair Housing Act can be effective in mitigating barriers to fair housing choice, depending upon enforcement efforts. Other related regulations that provide further interpretation, understanding, and support to the Federal Fair Housing Act were considered and will also be discussed along with the planning and zoning practices across the region.

Finally, this section looks at services available to residents of the Charleston area, including transportation systems, water and sewer utilities, and healthcare facilities.

LEGISLATION PERTAINING TO FAIR HOUSING

The City of Charleston has enacted a local fair housing ordinance, therefore, our analysis of applicable fair housing laws focused on both the local ordinance in addition to the state of South Carolina statute. In the analysis both were reviewed and compared to the Federal Fair Housing Act to determine whether they offered similar rights, remedies, and enforcement to the federal law and might be construed as substantially equivalent. Pertinent related laws, such as the Community Reinvestment Act and Home Mortgage Disclosure Act, were reviewed with respect to how they can facilitate fair lending. This report also summarizes the level of fair housing enforcement activity in the County.

The Federal Fair Housing Act (the Act) was enacted in 1968, and amended in 1974 and 1988 to add protected classes, provide additional remedies, and strengthen enforcement. The Act, as amended, makes it unlawful for a person to discriminate on the basis of race, color, sex, religion, national origin, handicap, or familial status. Generally, the Act prohibits discrimination based on one of the previously mentioned protected classes in all residential housing, residential sales, advertising, and residential lending and insurance. Prohibited activities under the Act, as well as examples, are listed below.

It is illegal to do the following based on a person's membership in a protected class:

- Misrepresent that a house or apartment is unavailable by:
  - ✓ Providing false or misleading information about a housing opportunity,
  - ✓ Discouraging a protected class member from applying for a rental unit or making an offer of sale, or
  - ✓ Discouraging or refusing to allow a protected class member to inspect available units;

- Refuse to rent or sell or to negotiate for the rental or sale of a house or apartment or otherwise make unavailable by:
  - ✓ Failing to effectively communicate or process an offer for the sale or rental of a home,
  - ✓ Utilizing all non-minority persons to represent a tenant association in reviewing applications from protected class members, or
  - ✓ Advising prospective renters or buyers that they would not meld with the existing residents;

- Discriminate in the terms, conditions, or facilities for the rental or sale of housing by:
  - ✓ Using different provisions in leases or contracts for sale,
  - ✓ Imposing slower or inferior quality maintenance and repair services,
  - ✓ Requiring a security deposit (or higher security deposit) of protected class members, but not for non-class members,
  - ✓ Assigning persons to a specific floor or section of a building, development, or neighborhood, or
  - ✓ Evicting minorities, but not whites, for late payments or poor credit;

- Make, print, publish, or post (direct or implied) statements or advertisements that indicate that housing is not available to members of a protected class;

- Persuade or attempt to persuade people, for profit, to rent or sell their housing due to minority groups moving into the neighborhood by:
  - ✓ Real estate agents mailing notices to homeowners in changing area with a listing of the homes recently sold along with a picture of a Black real estate agent as the successful seller, or
  - ✓ Mailed or telephonic notices that the "neighborhood is changing" and now is a good time to sell, or noting the effect of the changing demographics on property values;

- Deny or make different loan terms for residential loans due to membership in a protected class by:
  - ✓ Using different procedures or criteria to evaluate credit worthiness,
  - ✓ Purchasing or pooling loans so that loans in minority areas are excluded,
  - ✓ Implementing a policy that has the effect of excluding a minority area, or
  - ✓ Applying different procedures (negative impact) for foreclosures on protected class members;

- Deny persons the use of real estate services;

- Intimidate, coerce or interfere; or

- Retaliation against a person for filing a fair housing complaint.

The Fair Housing Act requires housing providers to make reasonable accommodations in rules, policies, practices, and paperwork for persons with disabilities. They must allow reasonable modifications in the

property so people with disabilities can live successfully. Due to the volume of questions and complaints surrounding this aspect of the federal act, in March 2008, the Department of Justice (DOJ) and the Department of Housing and Urban Development (HUD) released a joint statement to technically define the rights and obligation of persons with disabilities and housing providers.

In addition to prohibiting certain discriminatory acts, the Act places no limit on the amount of recovery and imposes substantial fines.

The prohibition in the Fair Housing Act against advertising that indicates any "preference, limitation or discrimination" has been interpreted to apply not just to the wording in an advertisement but to the images and human models shown. Ad campaigns may not limit images to include only or mostly models of a particular race, gender, or family type.

The City of Charleston has enacted a chapter in the municipal code covering Fair Housing and Discriminatory Housing Practices. The regulation specially covers discrimination and it details the rights, enforcement and remedies as it relates to fair housing. This fair housing ordinance would be considered substantially equivalent because it includes the federally protected classes in the Federal Act. In addition, it includes protection for age and sexual orientation. Having a fair ordinance, especially one that is substantially equivalent to the federal Fair Housing Act, exemplifies a jurisdiction's local commitment to enforcing fair housing regulations and it provides public awareness of individuals' rights under the Fair Housing Act. The City of North Charleston and Charleston County do not have local fair housing ordinances. The North Charleston Housing Authority does include fair housing in its Admissions and Continued Occupancy Policy, as well as its Section 8 Administration Plan.

Unfair lending practices are more difficult to detect and to prove. However, there are laws, other than the fair housing laws, to assist communities in aggressively scrutinizing fair lending activity. One such law is the Home Mortgage Disclosure Act (HMDA), which requires banks to publish a record of their lending activities annually. Frequently, fair housing enforcement agencies and nonprofits use this data to help substantiate a discrimination claim or to determine a bank's racial diversification in lending. Another law frequently utilized by community organizations is the Community Reinvestment Act (CRA). When a bank wants to merge with or buy another bank or establish a new branch, the community has an opportunity to comment. Usually, the CRA commitments made by the bank are analyzed, utilizing other data such as HMDA, to determine adherence. The community can challenge the action if the bank has a poor record. Sometimes agreements can be reached with the bank promising a certain level of commitment to the community. Additionally, the Equal Credit Opportunity Act (ECOA) prohibits discrimination in lending generally and can be quite significant when it comes to securing information about unfair lending practices and imposing remedies, which may include up to one percent of the gross assets of the lending institution.

FAIR HOUSING AND FAIR LENDING ENFORCEMENT

The South Carolina Human Affairs Commission and the Department of Housing and Urban Development (HUD) enforce local, state and federal fair housing laws that prohibit discrimination in the buying, selling, rental or enjoyment of housing because of race, color, national origin, religion, sex, disability or familial status. In addition, Charleston City includes age and sexual orientation as a protected class, which are not enforceable under Federal Law.

The HUD Field Office located in Columbia conducts investigations of fair housing complaints that are reported to them by the state and local jurisdictions. South Carolina is part of HUD's Region IV that includes Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee, Puerto Rico, and the U.S. Virgin Islands. When a complaint is filed with any of the jurisdictions, HUD is notified of the complaint. HUD and or the State Human Affairs Commission will notify the violator of the complaint and permit all parties involved an opportunity to submit an answer. The two agencies may conduct joint investigations of the complaint to determine whether there is reasonable cause to believe the Fair Housing Act and or Charleston City Ordinance has been violated. The complainant is then notified. A case is typically heard in an Administrative Hearing unless one party wants the case to be heard in the Federal District Court.

The Charleston Trident Urban League also receives fair housing complaints and makes referrals to HUD for enforcement. This agency is also responsible for conducting public education, training and outreach of fair housing rights and remedies in Charleston County. Education of the public regarding the rights and responsibilities afforded by fair housing law is an essential ingredient of fair housing enforcement. This includes the education to landlords and tenants, housing and financial providers, as well as citizens, about potential victims of discrimination. It is important that potential victims and violators of housing and/or lending discrimination law be aware of fair housing issues generally, know what may constitute a violation, and what they can do in the event they believe they have been discriminated against. Likewise, it is important for lenders, housing providers, and their agents to know their responsibilities and when they may be violating fair housing law. The Charleston Trident Urban League continues to be an important participant in providing fair housing and affordable housing outreach and education to both the public and local industries. The Urban League presents to diverse audiences including, Whites, African Americans, Hispanics, mobile home parks, condominium associations, wellness fairs, landlords, bankers and realtors.

Often, people may be unaware of their fair housing rights. Present day housing discrimination tends to be subtle. Instead of saying that no children are allowed, they may impose unreasonable occupancy standards that have the effect of excluding families with children. Rather than saying, "We do not rent to Hispanics," they may say, "Sorry we do not have any vacancies right now, try again in a few months," when, in fact, they do have one or more vacancies. Printed advertisements do not have to state, "no families with children or minorities allowed" to be discriminatory. A series of ads run over an extended period of time that always or consistently exclude children or minorities may very well be discriminatory. In addition, a person who believes he/she may have been discriminated against will probably do nothing if he/she does not realize that a simple telephone call can initiate intervention and a resolution on his/her behalf, without the expenditure of funds or excessive time. Thus, knowledge of available resources and assistance is a critical component.

COMMUNITY DEVELOPMENT BLOCK GRANT

An assessment of the key characteristics affecting economic development in the Charleston area was conducted, including the programs designed and implemented by the county and cities. Much of the information is taken from the Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance Evaluation Report (CAPER), and other documentation provided by the cities and county.

The 2015 Annual Action Plan indicated that the City of Charleston anticipated receiving approximately $906,747 in Community Development Block Grant (CDBG) funding. The funds will be combined with program income and used for staff salaries for the administration of the program, Fair Housing activities, programs and services benefitting the public, community revitalization and other eligible activities. Specific activities include homeownership housing and direct housing assistance, special needs housing, and community development opportunities.

In FY 2014-2015, Charleston County, including funding allocated to North Charleston City, planned to receive $1,578,330 in CDBG funding. The funds will be used for rehabilitation of owner-occupied housing, improving community infrastructure, public services and programs to serve the homeless and prevent homelessness, public service youth programs, community and neighborhood facilities, economic development and training, and affordable housing.

HOME INVESTMENT PARTNERSHIP PROGRAM

An assessment of the key characteristics affecting housing production, availability, and affordability in the Charleston area was conducted, including the housing and housing related programs designed and implemented by the county and cities. Much of the information is taken from the Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance Evaluation Report (CAPER), and other documentation provided by the Cities and County.

The 2015 Annual Action Plan indicated that the City of Charleston anticipated receiving approximately $479,411. These funds will be used together with program income to support the development and revitalization of housing for low-to moderate-income individuals and families and other activities related to creating suitable living environments. Specific activities include homeowner rehabilitation and increasing capacity of housing service providers.

In FY 2014-2015, Charleston County planned to receive $564,658 in HOME. The County anticipated using the funds for homebuyer assistance, homeowner rehabilitation, multifamily new construction and rehabilitation, and TBRA.

EMERGENCY SHELTER GRANT (ESG)

In FY 2014-2015, Charleston County planned to receive $134,700 and planned to use the funds for shelter operations, and rapid re-housing services as well as HMIS management and technical assistance.

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA)

An assessment of the key characteristics affecting housing production, availability, and affordability in the Charleston area was conducted, including the housing and housing related programs designed and implemented by the County and Cities. Much of the information is taken from the Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance Evaluation Report (CAPER), and other documentation provided by the Cities and County.

The 2015 Annual Action Plan indicated that the City of Charleston anticipated receiving approximately $550,293. These funds will be used to support the City of Charleston's administration of the program and also for the provision of services provided by HOPWA Project Sponsors. Specific activities include providing housing opportunities and non-housing services to people living with HIV/AIDS.

LOW INCOME HOUSING TAX CREDIT PROGRAM

The Low Income Housing Tax Credit Program (LIHTC) is designed to provide an incentive to owners developing multifamily rental housing. Developments that may qualify for credits include new construction, acquisition with rehabilitation, rehabilitation and adaptive reuse. Owners of and investors in qualifying developments can use the credit as a dollar-for-dollar reduction of federal income tax liability. Allocations of credits are used to leverage public, private, and other funds in order to keep rents to tenants affordable.

Between 2012 and 2015, numerous LIHTC projects have been located in the cities of Charleston and North Charleston. No projects have been located in Charleston County outside of these Cities.

Number of LIHTC Projects Located in Jurisdiction (Total LIHTC Units)

CITY	2012	2013	2014	2015
Charleston	0	2 (103 units)	0	1 (44 units)
North Charleston	0	1 (56 units)	0	1 (48 units)

MORTGAGE LOAN ASSISTANCE PROGRAMS

The City of Charleston's Department of Housing and Community Development runs a first-time homebuyer program called the Homeownership Initiative Program. Eligible participants must be first-time homebuyers, pass a background check, qualify for the required mortgage, be income-eligible in accordance with HUD Income Guidelines, and the home being purchased must be the primary residence. The program provides a combination of newly constructed and rehabilitated homes for sale to low- and moderate-income families in the five Charleston neighborhoods

SOUTH CAROLINA COMMUNITY LOAN FUND

The South Carolina Community Loan Fund is a nonprofit organization that helps transform and revitalize communities throughout South Carolina by financing projects that provide housing, access to food and essential services, attract businesses, employ community members and stimulate economic activity. It's mission is to advance equitable access to capital by providing loans, technical assistance, and advocacy for affordable housing, healthy food, community facilities, and community business enterprises to create thriving, prosperous, economically resilient communities for all South Carolinians.

TRANSPORTATION EFFORTS IN THE CHARLESTON AREA

Charleston Area Regional Transit Authority (CARTA) connects people and places throughout the Charleston area through various services. These services include: daily bus service, including fixed routes and park and ride lots; The Trolley (also known as DASH - Downtown Area Shuttle), which provides free shuttle service routes to area attractions; and Tel-A-Ride, a shared, curb-to-curb service for eligible passengers with disabilities who are unable to ride the public bus service. The bus routes connect to the Charleston's area major employers, with special rush hour runs and basic service available seven days a week.

All CARTA vehicles are wheelchair accessible and have wheelchair tie down straps. CARTA has a Rack and Ride program that allows passengers to take their bikes with them. It is available on CARTA buses except CARTA Trolleys and Tel-A-Ride. The service is free. CARTA is a member of the "Access Charleston" Program as noted by the Access Charleston decal on the vehicles. CARTA buses and trolleys offer subsidized fares and priority seating for senior citizens and disabled passengers and a low income fare program for qualified individuals. Qualifications for low income riders must be re-verified every 6 months. For students CARTA offers a student bus pass that is good for all regularly scheduled Metro buses and DASH. The county is also served by other public transportation services like Amtrak, Greyhound, and Southeastern Stages.

CARTA achieved ridership of more than 5 million in 2014, which marked record ridership and a 2.3% increase over 2013. To further increase the efficiency of transit services in the area, the Charleston Area Regional Transportation Authority has proposed development of the North Charleston Regional Intermodal Transportation Facility, which is a planned single-story terminal building that will include passenger terminals for Amtrak intercity rail, Southeastern Stages Intercity bus service, and CARTA local and commuter bus service, all of which will be integrated with technology and security features to provide safe and seamless connections. The facility will also serve as the administrative offices for CARTA and provide a public meeting space.

The map below illustrates the CARTA system with each route.

CARTA System Map

PROPERTY TAX AND INSURANCE

The South Carolina property tax system includes three elements: (1) the tax rate, (2) the assessment ratio, and (3) the property value. The tax rate is generally reflected in mills. A mill is a unit of monetary value equal to one tenth of a cent, or one thousandth of a dollar. For example, a tax rate of 150 mills translates to 15 cents tax per $1.00 of assessed value. Primary residences are taxed at 4 percent of fair market value and other real estate is taxed at 5 percent of fair market value. Other rates apply to agricultural property; manufacturing & utility property; railroad, airline, and pipeline property; and personal property.

The following chart provides the millage for each jurisdiction within Charleston County:

CHARLESTON COUNTY AUDITOR'S OFFICE
2015 MILLAGE LEVY

DISTRICT	TAX CREDIT FACTOR	2015 MILLAGE	2015 COMBINED MILLAGE
Town of McClellanville (TD11)	0.00000	16.2	
Awendaw Consolidated FD & Bonds		37.0	
Countywide	0.00087	166.0	234.1
Awendaw Consolidated FD & Bonds (TD 12,13,14,21)		37.0	
Countywide	0.00087	166.0	233.3
Town of Awendaw (TD 15)	0.00000	25.0	
Awendaw Consolidated FD & Bonds		37.0	
Countywide	0.00087	166.0	249.0
Town of Mt. Pleasant (TD 21)	0.00087	41.0	
Countywide	0.00087	166.0	227.0
Moultrie (TD 22)			
Countywide	0.00087	166.0	180.0
Town of Sullivan's Island (TD 23)	0.00071	58.1	
Countywide	0.00087	166.0	224.1
City of Isle of Palms (TD 24)	0.00000	24.7	
Countywide	0.00087	166.0	210.7
Capers/Dewees Islands (TD 25)			
Countywide	0.00087	166.4	180.4
East Cooper Fire District (TD 26)		25.3	
Countywide	0.00087	166.0	209.3
James Island PSD (TD 31)		56.0	
Countywide	0.00087	166.0	242.0
James Island (TD 32)			
Countywide	0.00087	166.0	180.0
City of Folly Beach (TD 33,37)	0.00000	38.0	
Countywide	0.00087	166.0	227.0
Town of James Island (TD 36)			
James Island PSD		56.0	
Countywide	0.00087	166.0	242.0
City of Charleston (TD 34,35,38,62,63,71,72,99)	0.00084	81.8	
Countywide	0.00087	166.0	247.0
North Charleston PSD (TD 41)		32.0	
Cooper River Parks and Playgrounds		15.0	
Countywide	0.00087	166.0	293.0
Grimes Creek (TD 42)			
(Northern Charleston Fire Dist)		12.0	
Countywide	0.00087	166.0	189.0
City of North Charleston (TD 43)	0.00084	46.0	
Countywide	0.00087	166.0	281.0
Town of Lincolnville (TD 44)	0.00037	66.3	
Countywide	0.00087	166.0	283.3
North Charleston (TD 45)			
(Northern Charleston Fire Dist)		12.0	
Countywide	0.00087	166.0	189.0
Town of Summerville (TD 47)	0.00087	61.8	
Countywide	0.00087	166.0	247.0
Summerville (TD 48)			
(Northern Charleston Fire Dist)		12.0	
Countywide	0.00087	166.0	189.0
St. John's Fire District (TD 51)		26.3	
Countywide	0.00087	166.0	212.3
Seabrook Island (St. John's Fire Dist) (TD 53)		26.3	
Countywide	0.00087	166.0	212.3
Kiawah Island (St. John's Fire Dist) (TD 54)		26.3	
Countywide	0.00087	166.0	212.3
Town of Rockville (St. John's Fire Dist) (TD 55)		26.3	
Countywide	0.00087	166.0	212.3
W. St. Andrew's Fire District (TD 61)		4.0	
St. Andrews Parks and Playgrounds		17.4	
Countywide	0.00087	166.0	208.3
St. Andrews PSD (TD 62)		63.8	
St. Andrew's Parks and Playgrounds		17.4	
Countywide	0.00087	166.0	280.0
Town of Hollywood (St. Paul's Fire Dist) (TD 80)		61.8	
Countywide	0.00087	166.0	247.0
Edisto Island (St. Paul's Fire Dist) (TD 81)		61.8	
Countywide	0.00087	166.0	247.0
St. Paul's Fire District (TD 82)		61.8	
Countywide	0.00087	166.0	247.0
Town of Meggett (St. Paul's Fire Dist) (TD 83)		61.8	
Countywide	0.00087	166.0	247.0
Ravenel (St. Paul's Fire Dist) (TD 84)		61.8	
Countywide	0.00087	166.0	247.0

Compliments of
PETER J. TECKLENBURG, COUNTY AUDITOR

Exemptions for certain taxes are provided under the disability exemptions that include both real property and personal property exemptions; legal residence exemptions under which residence can apply for a 4% exemption with proof that their only legal residence is in Charleston County; military exemptions under which military personnel do not have to pay personal property tax on property owned while stationed in South Carolina. (This exemption does not include county taxes on real property); and the homestead exemption program that provides real estate property tax relief to exclude the first $50,000 from the fair market value of a legal residence for South Carolinians who are age 65 and over, totally and permanently disabled, or legally blind.

In March 2014, President Obama signed the Homeowner Flood Insurance Affordability Act of 2-14 into law. This law modifies the Biggert-Waters Flood Insurance Reform Act of 2012 to make changes to flood insurance rates. This is law is important to Charleston area residents as flooding has become an increasing concern including storm surges and unprecedented rainfall.

LAND DEVELOPMENT REGULATIONS

The Cities' and County's zoning ordinance, development code and public policies were examined to reveal any current ordinances or policies that impede fair housing. Charleston County and the cities of Charleston and North Charleston land development codes and zoning regulations address affordable housing and the provision of making allowances through the code to incentivize the construction of affordable housing and assist with development barriers that affect the feasibility of producing affordable housing within the region. The following items are used as incentive tools to encourage the inclusion of affordable housing; expedited permit processing, impact and review fee waiver, density bonus, reduction in parking and setback requirements, zero lot line allowances, modification in street and design layouts, donation of publicly owned land, assistance with identifying qualified buyers/renters and the allowance of affordable housing within zoned commercial districts.

PLANNING COMMISSION AND BOARD OF ZONING APPEALS

Multiple agencies are responsible for planning and zoning across the region:

City of Charleston: The Charleston Planning Commission is a group of citizens appointed by the mayor and City Council to serve as a citizen advisory group for the council on planning related issues. The Planning Commission is comprised of nine individuals and reviews plans, planning related ordinances such as zoning ordinances, rezoning, subdivision requests, concept plans, and street names. The Commission's recommendations are then passed to the City Council, who have final approval, with the exception of subdivision approvals, which are the sole responsibility of the Planning Commission. The Commission's decisions are guided by the City's Comprehensive Plan (the Century V Plan), which the Council updated in February 2011 and plots the city's development and redevelopment for the next 10-15 years.

The Board of Zoning Appeals hears requests for zoning variances and special exceptions. The board also hears appeals to administrative decisions. Specifically, this board hears requests concerning zoning regulations for the use of property, density of residential development, parking, and the height, area and location of buildings.

The Board of Architectural Review (BAR) for the City of Charleston reviews all new construction, alterations and renovations visible form the public right-of-way. The BAR reviews all demolitions of

buildings 50 years or older on any structures south of Mount Pleasant Street, any demolitions within the Old and Historic District. The BAR also has jurisdiction over all structures included in the Landmark Overlay Properties list. The BAR adheres to the principles established by the Charleston Standards and its policy statements.

County of Charleston: Charleston County government has zoning/land use authority over the unincorporated portions of the County only. The County's Zoning and Planning Department administers the County's Comprehensive Plan ordinance adopted in 2008 and the Zoning and Land Development Regulations. It prepares various studies and plans related to the current and future use of land in Charleston County. The department services as the profession and technical staff for the County Planning Commission, which is an advisory body to the County Council, and the Board of Zoning Appeals. The Planning Commission consists of nine members and is appointed by the County Council. The Commission hears and makes recommendations to the Council on Comprehensive Plan updates; zoning and land development regulations; zoning map amendments; and planned development plans. The Commission has final decision-making authority on road name changes; preliminary subdivision plats; public project reviews; and appeals of subdivision-related administrative decisions. The County Board of Zoning Appeals consists of nine members appointed by the Council. It hears and decides appeals where it is alleged there is error in order, requirement, decision, or determination made by an administration official in the enforcement of the County's zoning ordinance. The Board hears and decides appeals for variance from the requirements of the zoning ordinance when strict application of the ordinance would result in unnecessary hardship. The Board also makes decisions regarding the permitting of uses by special exception subject to the terms and conditions of the County's Zoning Ordinance.

North Charleston: The Planning and Zoning Department of the City of North Charleston monitors growth and development within the city and works to provide communities and businesses with information to help sustain the local economy. The Planning Commission is an advisory body made up of eight appointed members of the City who meet to hear rezoning requests, subdivision variance requests and to review subdivision plats. The City of North Charleston adopted its Comprehensive Plan in 2008.

WATER AND SEWER IN THE CHARLESTON AREA

The Charleston Water System is a public water and wastewater utility providing clean water services to the Greater Charleston Community. The systems Hanahan Water Treatment Plant produces drinking water delivered to customers through 1800 miles of water mains. The system also provides sewer service – not storm water service- through 700 miles of collection mains 187 pump stations, and eight miles of deep tunnels that carry wastewater to Plum Island Wastewater Treatment Plant, which treats an average of 19 million gallons a day. Stormwater services are provided through the Department of Public Services and are funded through the collection of stormwater user fees. They are budgeted and accounted for in the Stormwater Utility Fee. The storm water service cleans pipes, inlets and ditched in order for drainage to operate effectively and manage flooding.

Daniel Island is part of the City of Charleston, but is located in Berkeley County rather than Charleston County. Berkeley County Water and Sanitation provides water and sewer services to residents of Daniel Island.

The North Charleston Sewer District provides construction, operation, maintenance and enlargement of sewers and sewage treatment and disposal in the district.

Additionally, Mount Pleasant, which is the third largest municipality in the County although not an entitlement jurisdiction, operates the Mount Pleasant Waterworks. The agency delivers water to homes and businesses through the water distribution system, a network of infrastructure that includes pipes, valves, fire hydrants, pump stations, and storage tanks. The agency also operates two wastewater treatment plants.

HEALTH CARE FACILITIES

The Charleston region is home to many top rated medical facility that offer patient services, education, and medical research opportunities. The following institutions are located in the Charleston region:

- Medical University of South Carolina is a 700-bed medical center with six colleges located in on an 80-acre campus in the city of Charleston. MUSC receives research funding of more than $232 million, with more than $94 million coming from the National Institutes of Health. MUSC includes Hollings Cancer Center and MUSC Children's Hospital.

- Roper St. Francis is a healthcare provider network with more than 90 facilities and doctors' offices, including three full service hospitals. Roper Hospital and Bon Secours St Francis Hospital are located in Charleston. Roper St. Francis Mount Pleasant Hospital is located in Mount Pleasant, SC. The network also includes a Rehabilitation Hospital in Charleston, SC.

- East Cooper Medical Center is a general medical and surgical center located in Mount Pleasant. The hospital has 140 beds and includes rehabilitation services.

- Trident Medical Center is a 313-bed major medical center providing a range of services and specialties in North Charleston. The medical center includes an award-winning Heart Center, the Trident Breast Care Center, and the South Carolina Institute for Robotic Surgery.

- Ralph H. Johnson VA Medical Center is located in Charleston and consists of one primary, secondary, and tertiary care facility serving over 67,000 veterans from 21 counties. It is a 149-bed tertiary care teaching hospital with 20 operating nursing home care beds. The VAMC includes an annex in North Charleston.

- Naval Health Clinic Charleston is located in North Charleston provides a wide range of service including family practice, pediatrics and internal medicine, dermatology, ophthalmology, ambulatory non-interventional cardiology, physical therapy, optometry, and wellness programs.

FAIR HOUSING

Under the South Carolina Fair Housing Law enacted in 1989, it is unlawful to refuse to sell, rent, finance or otherwise make available a dwelling on the basis of race, color, religion, sex, familial status, national origin, or disability. Apartments, houses, manufactured homes and vacant lots to be used for housing are covered by the Fair Housing Law. With few exceptions, anyone who has control over residential property and real estate financing must adhere to these regulations. This includes rental managers, property owners, real estate agents, landlords, banks, developers, builders, insurers, home inspectors, and individual homeowners who are selling or renting property.

The South Carolina Human Affairs Commission (SCHAC) is designated by the US Department of Housing and Urban Development (HUD) as a Substantial Equivalent Agency and as such, is authorized with similar legal responsibilities in handling fair housing complaints. SCHAC administers the State's Fair Housing Law, which is equivalent to federal Fair Housing Law, and has the authority to investigate complaints, subpoena witnesses, issue orders, hold hearings and enforce findings. The jurisdiction of the Commission includes both the public and private sectors. The SCHAC is comprised of fifteen members, with two members from each of the State's six Congressional districts appointed by the Governor with the advice and consent of the State Senate. Three additional at-large members are appointed by the Governor. Members serve a three-year term, with no more than two consecutive terms. HUD and the Charleston Trident Urban League also accept fair housing complaints in the Region.

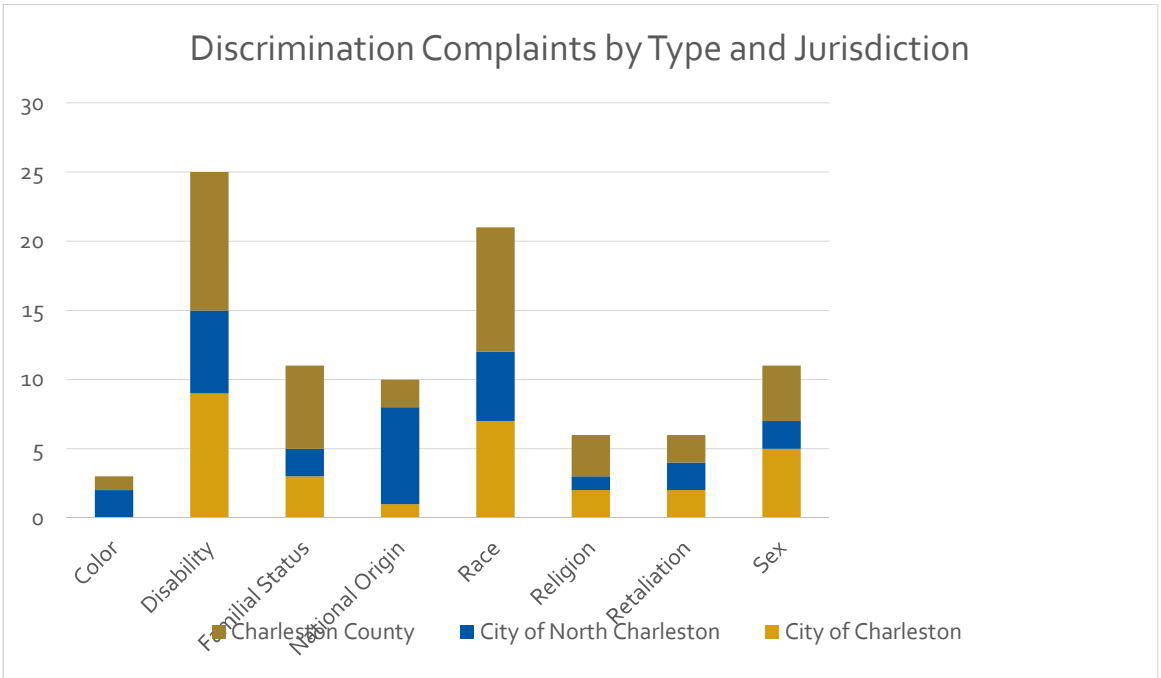
FAIR HOUSING COMPLAINTS

The National Fair Housing Alliance's 2008 *Fair Housing Trends Report* announced that 27,023 fair housing complaints were filed nationwide in 2007.[6] According to the report, this number represents less than one percent of the estimated incidence of illegal housing discrimination that occurs each year in the United States. Further, the report estimates that private fair housing organizations process approximately 60% more complaints than public entities. The report indicates that for the past few years, disability as a basis for discrimination has dominated the complaint load nationally. A similar pattern exists in the Charleston region. Disability based complaints are the largest cohort in the region and race based complaints are the second largest.

From 2010-2015 the South Carolina Human Affairs Commission found a total of 93 complaints in the City of Charleston, the City of North Charleston, and Charleston County. The largest cohort of complaints (25 or 27%) was based on disability. Race based complaints made up 21 (22%) of the complaints in the region, and Familial Status and Sex had the third largest cohort with 11 complaints each.

The following graph shows the complaints by type and jurisdiction from 2010 to 2015.

[6] http://www.nationalfairhousing.org/FairHousingResources/tabid/2555/Default.aspx



The tables on the following pages list the complaints in 2010 to 2015 by jurisdiction in the Charleston area.

TABLE: Fair Housing Cases Filed in Charleston County				
HUD Case Number	**FHAP Case Number**	**HUD Closure Date**	**Closure Reason**	**Basis Categories (Complaints)**
04-10-0893-8	H-2-10-006	10/28/14	Complainant Failed to Cooperate	Disability
04-10-1026-8	H-3-10-008	02/17/11	Complainant Failed to Cooperate	Retaliation
04-10-0558-8	H-1-10-012	03/16/11	Conciliated/Settled	National Origin
04-10-1163-8	H-3-10-005	06/23/11	No Cause	Race
04-10-1263-8	H-3-10-002	06/23/11	No Cause	Familial Status
04-10-1761-8	H-3-10-029	07/20/11	No Cause	Race
04-10-1761-8	H-3-10-029	07/20/11	No Cause	Religion
04-10-1761-8	H-3-10-029	07/20/11	No Cause	Sex
04-10-1263-8	H-3-10-002	06/23/11	No Cause	Familial Status
04-10-1190-8	H-2-10-009	06/08/11	No Cause	Disability
04-10-1411-8	H-3-10-018	05/24/11	No Cause	Disability
04-10-1513-8	H-3-10-003	05/24/11	No Cause	Race
04-11-0549-8	H-4-10-003	06/21/11	No Cause	Disability
04-11-0958-8	H-2-11-010	11/02/11	Lack of Jurisdiction	Religion
04-11-1258-8	H-3-11-019	09/24/12	No Cause	Disability
04-12-0742-8	H-2-12-010	03/07/13	Conciliated/Settled	Familial Status
04-12-0664-8	H-2-12-003	03/07/13	Conciliated/Settled	Familial Status
04-12-0814-8	H-2-12-019	04/10/13	No Cause	Race
04-12-0814-8	H-2-12-019	04/10/13	No Cause	Color
04-12-0842-8	H-2-12-015	04/10/13	No Cause	Familial Status
04-13-0095-8	H-4-12-003	04/10/13	Conciliated/Settled	Disability
04-13-0092-8	H-4-12-004	07/12/13	No Cause	Race
04-13-0906-8	H-2-13-001	02/12/14	Complainant Failed to Cooperate	Race
04-14-0287-8	H-1-14-004	11/28/14	Withdrawn After Resolution	Religion
04-15-0021-8	H-3-14-008	01/09/15	Conciliated/Settled	Disability
04-15-0495-8	H-4-14-010	05/22/15	Conciliated/Settled	Race
04-15-0897-8	H-3-15-003	09/28/15	Withdrawal Without Resolution	Sex
04-10-1744-8	n/a	09/23/11	No Cause	Disability
04-14-0072-8	H-3-13-013	n/a	No Cause	Disability
04-14-0072-8	H-3-13-013	n/a	No Cause	Retaliation
04-15-0471-8	n/a	06/24/15	No Cause	Race
04-15-0471-8	n/a	06/24/15	No Cause	Disability
04-13-0662-8	n/a	08/03/13	No Cause	Sex
04-14-0311-8	n/a	n/a	n/a	National Origin
04-15-0509-8	n/a	07/23/15	No Cause	Race
04-15-0509-8	n/a	07/23/15	No Cause	Sex
04-15-0509-8	n/a	07/23/15	No Cause	Familial Status
Source: SC Human Affairs Commission				

TABLE: Fair Housing Cases Filed in the City of Charleston				
HUD Case Number	**FHAP Case Number**	**HUD Closure Date**	**Closure Reason**	**Basis Categories (Complaints)**
04-10-1026-8	H-3-10-008	02/17/11	Complainant Failed to Cooperate	Retaliation
04-10-0558-8	H-1-10-012	03/16/11	Conciliated/Settled	National Origin
04-10-1163-8	H-3-10-005	06/23/11	No Cause	Race
04-10-1761-8	H-3-10-029	07/20/11	No Cause	Race
04-10-1761-8	H-3-10-029	07/20/11	No Cause	Religion
04-10-1761-8	H-3-10-029	07/20/11	No Cause	Sex
04-10-1190-8	H-2-10-009	06/08/11	No Cause	Disability
04-10-1411-8	H-3-10-018	05/24/11	No Cause	Disability
04-11-0589-8	H-1-11-012	06/22/11	Lack of Jurisdiction	Religion
04-11-0589-8	H-1-11-012	06/22/11	Lack of Jurisdiction	Sex
04-12-0382-8	H-1-12-009	06/13/12	No Cause	Disability
04-12-0659-8	H-2-12-017	07/25/12	Complainant Failed to Cooperate	Sex
04-12-0742-8	H-2-12-010	03/07/13	Conciliated/Settled	Familial Status
04-12-0664-8	H-2-12-003	03/07/13	Conciliated/Settled	Familial Status
04-13-0094-8	H-4-12-002	04/10/13	Conciliated/Settled	Disability
04-13-0092-8	H-4-12-004	07/12/13	No Cause	Race
04-13-0906-8	H-2-13-001	02/12/14	Complainant Failed to Cooperate	Race
04-13-1026-8	H-3-13-005	02/12/14	No Cause	Sex
04-14-0451-8	H-1-14-013	10/09/14	No Cause	Familial Status
04-14-0749-8	H-2-14-009	12/08/14	Conciliated/Settled	Disability
04-14-0749-8	H-2-14-009	12/08/14	Conciliated/Settled	Retaliation
04-15-0021-8	H-3-14-008	01/09/15	Conciliated/Settled	Disability
04-14-0697-8	H-2-14-011	01/27/15	No Cause	Race
04-15-0495-8	H-4-14-010	05/22/15	Conciliated/Settled	Race
04-15-0934-8	H-3-15-006	09/28/15	Withdrawn After Resolution	Disability
04-10-0694-8	n/a	01/28/12	No Cause	Disability
04-15-0471-8	n/a	06/24/15	No Cause	Race
04-15-0471-8	n/a	06/24/15	No Cause	Disability
04-13-0662-8	n/a	08/03/13	No Cause	Sex
Source: SC Human Affairs Commission				

TABLE: Fair Housing Cases Filed in the City of North Charleston				
HUD Case Number	**FHAP Case Number**	**HUD Closure Date**	**Closure Reason**	**Basis Categories (Complaints)**
04-10-0893-8	H-2-10-006	10/28/14	Complainant Failed to Cooperate	Disability
04-11-0549-8	H-4-10-003	06/21/11	No Cause	Disability
04-11-1031-8	H-3-11-002	11/23/11	Conciliated/Settled	National Origin
04-11-0789-8	H-2-11-002	11/23/11	No Cause	National Origin
04-11-0789-8	H-2-11-002	11/23/11	No Cause	Disability
04-11-1325-8	H-3-11-023	01/04/12	Conciliated/Settled	National Origin
04-11-1112-8	H-3-11-007	01/04/12	No Cause	National Origin
04-11-1324-8	H-3-11-022	05/16/12	Conciliated/Settled	National Origin
04-11-1248-8	H-3-11-014	09/24/12	No Cause	National Origin
04-11-1258-8	H-3-11-019	09/24/12	No Cause	Disability
04-12-0318-8	H-1-12-004	06/06/12	Complainant Failed to Cooperate	Race
04-12-0814-8	H-2-12-019	04/10/13	No Cause	Race
04-12-0814-8	H-2-12-019	04/10/13	No Cause	Color
04-13-0095-8	H-4-12-003	04/10/13	Conciliated/Settled	Disability
04-14-0243-8	H-1-14-003	10/09/14	Conciliated/Settled	Familial Status
04-14-0287-8	H-1-14-004	11/28/14	Withdrawn After Resolution	Religion
04-15-0897-8	H-3-15-003	09/28/15	Withdrawal Without Resolution	Sex
04-10-1744-8	n/a	09/23/11	No Cause	Disability
04-15-0509-8	n/a	07/23/15	No Cause	Race
04-15-0509-8	n/a	07/23/15	No Cause	Sex
04-15-0509-8	n/a	07/23/15	No Cause	Familial Status
04-15-0828-8	H-4-14-012	09/14/15	Lack of Jurisdiction	Race
04-15-0828-8	H-4-14-012	09/14/15	Lack of Jurisdiction	Retaliation
04-15-0018-8	H-3-14-013	10/26/15	No Cause	Race
04-15-0018-8	H-3-14-013	10/26/15	No Cause	Retaliation
04-10-0381-8	H-4-09-016	07/01/11	Lack of Jurisdiction	Color
04-15-0251-8	H-4-14-006	n/a	n/a	National Origin
Source: SC Human Affairs Commission				

NIMBY (NOT IN MY BACKYARD)

Opposition by local residents to new developments that may be needed by the overall community, but may be considered unattractive for various reasons can be defined as NIMBY (Not in My Backyard). In regards to fair housing NIMBY can create a barrier to development of housing types of which some may be affordable to mid- or low-income residents in the area. This has an effect on how the development of affordable housing will impact a neighborhood. Development of affordable housing is widely seen as a necessary need for the larger community, however local residents may oppose affordable housing projects for fear that it may have adverse effects on the area, including lowering property values, creating added living costs and in some cases, increase crime in the area. In protecting the interest of the local residents from new affordable housing development projects, the result is that NIMBY becomes another barrier to fair housing, limiting low-income residents another opportunity to find affordable housing.

NIMBY opposition in recent years to development in Charleston County, the City of Charleston and the City of North Charleston are the negative public opinions centered to the interpretation between residents and developers on the Gathering Place zoning ordinance, in which many cases are related to urban sprawl and traffic congestion complaints. One prominent example is the forced abandonment of the Angel Oak development on John's Island off Maybank Highway in 2013. Similar opposition in James Island in relation to new apartment buildings and a senior living facility and more recently in 2015 with Mount Pleasant and Sullivan's Island in regard to new apartment developments were also deemed controversial and had significant resistance by the local residents.

PREVIOUSLY IDENTIFIED IMPEDIMENTS

As identified in section 6 of the previous 2010 Analysis of Impediments to Fair Housing Choice (AI), four major categories of impediments were analyzed in Charleston County, the City of Charleston and the City of North Charleston. The previously identified impediments were:

6.1) Banking, Finance, and Insurance Related Impediments

6.2) Socioeconomic Impediments

6.3) Neighborhood Conditions as Impediments

6.4) Public Policy Impediments

The first identified impediment, Banking, Finance, and Insurance Related Impediments, had 3 parts: 1.) Impacts of Increased Foreclosures, rising unemployment rates, the sub-prime mortgage lending crises on housing choice, affordability and sustainability; 2.) Low number of loan applications for minorities and low origination rates for minority applicants; and 3.) Predatory lending and other industry practices.

The second identified impediment, Socio-Economic Impediments addressed poverty and low-income among minorities.

The third identified impediment, Neighborhood Conditions Related Impediments addressed the issue of limited resources to assist lower income, elderly and indigent homeowners maintain their homes and stability in neighborhoods.

The fourth identified impediment, Public Policy Related Impediments addressed two parts: 1.) Increased public awareness of fair housing rights and local fair housing legislation and local enforcement should be evaluated, and 2.) Inadequate public transportation and lack of mobility for elderly, disabled and low and moderate-income households.

Each of the identified impediments were defined and included detailed issues and impacts. Remedial actions were recommended to address each impediment. Together this provided the strategy for the County and the Cities to work towards fair housing within the region. It should be noted that while these identified impediments were the four main issues in the community, the severity of each issue and the impact was sometimes different across the region and therefore jurisdictions.

FAIR HOUSING INITIATIVES

This section addresses the actions taken to address previously identified impediments by Charleston County, the City of Charleston and the City of North Charleston. As identified in the previous 2010 Analysis of Impediments to Fair Housing Choice (AI), four major categories of impediments were analyzed across the County and Cities were:

1. Banking, Finance, and Insurance Related Impediments;
2. Socioeconomic Impediments;
3. Neighborhood Conditions as Impediments; and
4. Public Policy Impediments.

For each of the categories, impediments were summarized and a detailed list of actions taken to address the impediments was recorded. While the identified impediments are applicable to the County and Cities, the impact or severity of the issues that underlie the impediments, sometimes differed in severity or impact, and therefore the summary and summary of actions differ for each jurisdiction. Remedial actions will require further research, analysis, and final design by the County and Cities for implementation.

Charleston County

Charleston County has taken steps in addressing four (4) previously identified impediments found in the 2010 AI. However, recently in 2015 the County identified four (4) additional impediments in relation to the previous four identified impediments from the 2010 AI. In this period, Charleston County has provided fair housing strategies to address these impediments known to affect households throughout the County in the new 2015 Year-5 Annual Action Plan. The four additional identified impediments and fair housing strategies are:

Identified Impediment #1: Limited resources to assist lower income, elderly and indigent homeowners maintain their homes and stability in neighborhoods.

Fair housing actions includes funding through CDBG and HOME funding to address housing rehabilitation, emergency housing repairs and providing access to water and sewer/septic

Identified Impediment #2: Increased public awareness of fair housing rights, and local fair housing legislation and local enforcement should be evaluated.

Fair housing actions include funding through CDBG funding to address fair housing rights and outreach.

Identified Impediment #3: Poverty and low-income among minority populations.

With various support for varying programs, the County will provide one-time financial assistance for the cost of mortgage, rent, security deposit and/or utility costs for those with disabilities and special needs to remain in their home and not become homeless. Provide emergency assistance to LMI households to prevent homelessness. Assist students in pre-K to 5th grade in North Charleston to improve reading skills above their current grade level.

Identified Impediment #4: Low number of loan applications from minorities and low origination rates for minority applicants.

There were actions taken to provide LMI households with down payment assistance and housing counseling to create affordable housing through a new service provider, Metanoia, Inc.

Fair Housing Actions in response to the previous 2010 AI.

Detailed below is an update to the impediments identified in the previous 2010 Charleston Area AI and the ongoing challenges found in the community.

Impediment 1: Banking, Finance, Insurance and other Industry related impediments (3-parts)

A. Impacts of Increased Foreclosures, Rising Unemployment Rates, the Sub-Prime Mortgage Lending Crisis on Housing Choice, Affordability and Sustainability

B. Low number of loan applications from minorities and low origination rates for minority applicants.

C. Predatory lending and other industry practices.

Actions taken to address impediment:

A. The County continues initiatives that reduce mortgage defaults and foreclosure rates among low and moderate income home buyers by continuing to work with National Non-Profit Housing Intermediaries, Federal Home Loan Bank, the State, HUD and other lenders to develop and implement programs that reduce the mortgage default rate and foreclosure rates among low and moderate income home buyers and existing home owners.

   In 2013-2014 Community Development promoted the availability of financial resources through the SC Housing Corporation to help homeowners avoid foreclosure. The announcement was sent to area non-profits, churches, towns and municipalities who were encouraged to share with their employees, volunteers, citizens, boards, clients, donors, etc.

B. The County with the Cities continue to increase their homebuyer outreach and education, and credit counseling efforts in order to increase the number of minorities who apply and qualify for mortgage loans, and are encouraging financial institutions and mortgage companies to expand their homebuyer support services to more people as a means of improving the origination rates

among minorities. They have also increased their funding, implementation and utilization of financial literacy and credit counseling services.

In 2013, three LMI buyers received down payment assistance totaling $32,439 through Lowcountry Housing Trust, now known as SC Community Loan Fund, and Metanoia, Inc. to purchase homes in Charleston County. The County has also partnered with collaborators to provide homeownership counseling, debt management assistance and financial literacy training to residents to more aptly prepare those who are seeking mortgages and those who currently have mortgages.

Various efforts helped to expand homeownership and credit counseling classes, as part of a youth initiative in order to prevent credit problems, and strengthen financial literacy and money management.

C. The County and Cities are encouraging lending institutions to insure that banking services are extended to all areas, particularly areas within low-income census tracts, and to provide greater outreach to the low income and minority households to lessen the use of predatory lenders.

The Bank On Charleston initiative was created and provides financial education and budget management training to empower the consumer *to* use banking products safely and responsibly. The goal of the initiative is to bank 1,200 residents over the next twelve months.

In 2013 and 2014 Trident United Way (TUW) opened Financial Stability Centers in the rural communities of Charleston. The Centers are tasked with the goal of providing one-stop, integrated service delivery to address the most critical human services needs of the community.

Impediment 2: Socio-Economic Impediments

Poverty and low-income among minority populations.

<u>Actions taken to address impediment:</u>

The County, Cities and local Chamber of Commerce are continuing to work on expanding job opportunities through the recruitment of corporations, the provision of incentives for local corporations seeking expansion opportunities, assistance with the preparation of small business loan applications, and other activities aimed at reducing unemployment and expanding the base of higher income jobs.

To assist in the growth and move forward with all County residents enjoying the economic benefits, the County has supported or taken these actions:

• The County is offering specific financial incentives and programs to help business start-ups or a business looking to relocate to the county through: Statutory Incentives, Discretionary incentives, Infrastructure Grants and Gap financing through the Berkeley/Charleston/Dorchester Council of Governments.

• The County also continues to support agencies that provide workforce development programs and continuing education courses to increase the educational level and job skills of residents.

• Seventy-plus citizens participated in the Rural Readiness Program organized through a collaborative

effort, which helps citizens find employment opportunities and/or the tools and training necessary for future employment to move their careers forward.

• The County worked extensively with young adults to develop workplace readiness skills, provide exposure to the work world, and gain experience in the operations of county government.

• In 2014, the Charleston area SCORE has permanently set up operations in the Lonnie Hamilton Public Services building. SCORE volunteers provide advice for prospective, new and small business owners.

• The County also held a job fair for veterans in conjunction with the VA, State Department of Employment and Workforce and other agencies and veteran groups.

• The Small Business Enterprise (SBE) program is the small-business development component of Charleston County's Contracts and Procurement Department. The SBE Program is race and gender neutral with an emphasis on assisting small companies to achieve maximum exposure to the public procurement process.

• Charleston County's Disadvantaged Business Enterprise (DBE) program was created to ensure a level playing field for DBEs to compete fairly for transportation contracts and reduce burdens on small businesses.

• County Council recognized the Small Business and Prime Contractor of the Year during the May 19th Council meeting while the Procurement Department hosted events for Minority Owned and Disadvantaged Business Enterprises throughout 2014-2015.

• Finally in 2015, the County, through the Contracts and Procurement Department, will continue to employ an On-the Job Training (OJT) Program for federal-aid construction projects that include Training Special Provision (TSP) requirement in which the South Carolina Department of Transportation (SCOOT) assigns a specific number of OJT slots. Provisions are in place to hire women, minority, or economically disadvantaged individuals.

Impediment 3: Neighborhood Conditions Related Impediments

Limited resources to assist lower income, elderly and indigent homeowners maintain their homes and stability in neighborhoods.

<u>Actions taken to address impediment:</u>

The County and Cities implemented a Centralized Program of Self-Help Initiatives based on volunteers providing housing assistance to designated elderly and indigent property owners and assist them in complying with municipal housing codes.

For this, the County invested $779,326 of PY 2013 CDBG and HOME funds to provide housing rehabilitation and emergency repair services to 125 low-to-moderate income households. Of those households, all the projects addressed vital safety concerns for the area's most vulnerable citizens.

This was continued in 2014 with $488,215 invested for CDBG and HOME funds to provide housing

rehabilitation and emergency repair services to 77 low-to-moderate income households. Of those households, all the projects also addressed vital safety concerns for the area's most vulnerable citizens.

• Elderly - 47 households

• Disabled - 4 households

• African American - 76 households

• Caucasian- 1 households

• Female head of households - 51

The County also invested $5,000 in the N.EW. Fund for low- Income city neighborhood development and revitalization opportunities in 2013 and 2014.

The County continues involvement of volunteers, community and religious organizations/institutions and businesses as a means of supplementing financial resources for housing repair and neighborhood cleanups.

To further affordable housing in the area, the County completed the construction of three multi-family rental units. The demographics for these units were 100% African American/Black and 100% Female Head of Household, all with incomes of less than 50% of Area Median Income.

The County also completed the acquisition and rehabilitation of three single-family rental units. The demographics were 100% African American/Black and 33% Female Head of Household, all with income of less than 50%of Area Median Income.

To provide access to clean water and sewer/septic, the County helped provide clean, safe drinking water and sanitary systems to 58 LMI households.

Impediment 4: Public Policy Related Impediments (2-part)

A. Increase public awareness of fair housing rights and local fair housing legislation and evaluate local enforcement.

B. Inadequate Public Transportation and Lack of Mobility for Elderly, disabled and low and moderate income households.

<u>Actions taken to address impediment:</u>

A. Charleston County has enacted local fair housing legislation. The County and Cities continue increasing fair housing education and outreach in efforts to raise awareness and increase the effectiveness of its local fair housing ordinances. Other alternatives for increasing awareness and effectiveness of fair housing include providing local enforcement.

   In 2013, the County provided Charleston Trident Urban League (CTUL) with a CDBG grant for

fair housing hotline services in North Charleston. The grant assisted 75 LMI households.

All housing discrimination complaints and enforcement proposals were referred to the South Carolina Human Affairs Commission, HUD's "Substantial equivalent" enforcement agency for South Carolina.

Other activities included participating in conferences, fairs and expos, presentations, public awareness campaigns and media.

B. The County and Cities continue to explore alternative methods of providing funding to CARTA to resume a more extensive route schedule or identify alternative methods of providing public transportation including organized car pools or private bus systems that could be subsidized to provide a cost effective means of getting people to their place of work. Some of the actions that have taken place are:

• The CARTA Tel-A-Ride service provided curb-to-curb assistance to the elderly and individuals with disabilities.

• Formed two new North Area Shuttle (NASH) routes that link CARTA riders to area hotels, restaurants, retail, entertainment venues as well as Charleston International Airport at no cost to riders.

• The Charleston County School District and CARTA coordinated bus schedules to allow easy access for students and employees to use the transit system.

• CARTA Ambassadors qualify for a free riding pass and a low income rider discount and senior fares are available.

• In 2014, CARTA hosted public meetings to provide information and receive public comments regarding the proposed intermodal facility and complex which will accommodate transit services provides by CARTA, AMTRAK, Southeastern Stages and local taxis.

City of Charleston

The City of Charleston has taken steps to addressing previously identified impediments found in the 2010 AI. Detailed below is an update to the impediments identified in the AI and the ongoing challenges found in the community.

Impediment 1: Banking, Finance, Insurance and other Industry related impediments (3-parts)

A. Impacts of Increased Foreclosures, Rising Unemployment Rates, the Sub-Prime Mortgage Lending Crisis on Housing Choice, Affordability and Sustainability

B. Low number of loan applications from minorities and low origination rates for minority applicants.

C. Predatory lending and other industry practices.

Actions taken to address impediment:

A. The City set up in its Action Plan that it will seek avenues to work with the State, National Non-Profit Housing Intermediaries, Federal Home Loan Bank, other lenders and HUD to evaluate programs and identify funding that can help reduce the mortgage default rate and foreclosure rates among low and moderate income home buyers and existing home owners.

   The City currently partners with and refers clients to Palmetto CAP and the Charleston Trident Urban League to provide homeownership counseling, debt management assistance and financial literacy training to City residents to prepare those who are seeking mortgages and those who currently have mortgages, but have encountered financial challenges.

B. To address the low number of loan applications from minorities and low origination rates for minority applicants. The Charleston Trident Urban League completed an update to the Home Mortgage Disclosure Act Report (HMDA). CTUL is planning to conduct a meeting with local financiers and the political leadership from the Tri-county area to discuss its findings and implement concrete next steps that can assist in improving opportunities for minorities to access loans at favorable rates.

C. To address predatory lending and other negative industry practices, the City encourages financial Institutions to continue to assist low to moderate income persons with establishing or reestablishing checking, savings, and credit accounts for residents that commonly utilize check cashing services through bank initiated "fresh start programs."

   Efforts with the Greater Charleston Empowerment Corporation and other partners are implementing the Bank On Charleston Initiative to help improve the financial future of low-income residents, which includes training to for residents to use banking products safely and responsibly.

   The City is also working with Family Services, Inc., which is also considering a loan program that would prevent persons from pursuing title loan companies and predatory lenders for loans that cost thousands of dollars.

   Efforts are underway with the Appleseed Foundation and the City in concert with collaborators to support a Bill to establish a Predatory Lending Law in the State of South Carolina, which would abolish predatory lending in our State.

Impediment 2: Socio-Economic Impediments

Poverty and low-income among minority populations.

Actions taken to address impediment:

The City continues to work on expanding job opportunities through the recruitment of corporations, the provision of incentives for local corporations seeking expansion opportunities, assistance with the preparation of small business loan applications, and other activities. The City also continues to support agencies that provide workforce development programs and continuing education courses to increase the educational level and job skills of residents. These agencies and their activities are:

The Greater Charleston Empowerment Corporation, which facilitate the development of a job-training program with collaborators. The purpose is to provide an opportunity to teach the building trades to residents to secure full-time employment in the robust construction trade that is occurring in our local community.

Four hundred and seventy-one (471) minority business enterprises were provided technical assistance through the Charleston Citywide Local Development Corporation (LDC), a nonprofit corporation that provides loans to small businesses.

Additionally, the Charleston Trident Urban League (CTUL) provides workforce development training to youth in the community and provides summer employment with the support of local businesses.

Charleston County also has a One-Stop Training Center and Goodwill Industries Inc., that provides comprehensive workforce development training for residents.

The Trident United Way operates Prosperity Centers throughout the rural areas of the three counties. These centers offer financial literacy training, which assists persons in improving their financial management skills.

Impediment 3: Neighborhood Conditions Related Impediments

Limited resources to assist lower income, elderly and indigent homeowners maintain their homes and stability in neighborhoods.

<u>Actions taken to address impediment:</u>

The City continues to support and expand Self-Help Initiatives based on volunteers providing housing assistance to designated elderly and indigent property owners and assist them in complying with municipal housing codes. The City also will continue to seek funding to support programs that provide direct financial assistance with the repair or maintenance of the homes of low and moderate-income families.

The City of Charleston administers a Roof Replacement and Substantial Rehabilitation Program that provide housing rehab assistance to low and moderate income persons.

The City also provides CDBG funding to two local non-profit organizations that offer assistance to the elderly and disabled in the form of minor home repair.

The City continues its collaboration with Palmetto CAP, which provides up to $6,500 per home for the installation of central heating and air conditioning units. CAP also provides assistance with paying for expenses related to rent and utilities for residents.

The City of Charleston also funds ShelterNet, which is operated by Humanities Foundation. ShelterNet provides rent, mortgage and utility assistance to residents to promote stability and ensure they remain in their home for as long as possible.

Impediment 4: Public Policy Related Impediments (2-part)

A. Increase public awareness of fair housing rights and local fair housing legislation and evaluate local enforcement.

B. Inadequate Public Transportation and Lack of Mobility for Elderly, disabled and low and moderate income households.

<u>Actions taken to address impediment:</u>

A. To address public policy impediments related to fair housing rights and local fair housing legislation, and also how to evaluate local enforcement of the fair housing laws, the City of Charleston has revised and approved a Fair Housing Ordinance that includes protected classes beyond that of the Federal Fair Housing law and is considered substantially equivalent.

   The City is also working closely with the National Fair Housing Alliance (NFHA) to ensure funding in the amount of $1.4m is deployed in the local community to assist with Affirmatively Furthering Fair Housing in our community.

B. To address Inadequate Public Transportation and Lack of Mobility for Elderly, disabled and low and moderate income households CARTA, the Regional Transportation Authority for the Charleston area provides smaller shuttles in communities as an alternative to the larger buses that operate on the primary thoroughfares. Additionally, CARTA has established a Tele-Ride service that provides lower fares or no fare to the elderly and or disabled. The service is provided directly to the residence of these clients. The City implemented a "free" trolley route on the Peninsula of Charleston, which transports persons across certain areas of the Peninsula.

   The City of Charleston and Historic Charleston Foundation also commissioned a transportation/mobility study. Some measures recommended by the report are being explored to remedy what is becoming an increasing challenge in the Region.

City of North Charleston

The City of North Charleston has taken steps to addressing previously identified impediments found in the 2010 AI. Detailed below is an update to the impediments identified in the AI and the ongoing challenges found in the community.

Impediment 1: Banking, Finance, Insurance and other Industry related impediments (3-parts)

A. Impacts of Increased Foreclosures, Rising Unemployment Rates, the Sub-Prime Mortgage Lending Crisis on Housing Choice, Affordability and Sustainability

B. Low number of loan applications from minorities and low origination rates for minority applicants.

C. Predatory lending and other industry practices.

<u>Actions taken to address impediment:</u>

A. The City of North Charleston with the County and the City of Charleston continues initiatives that reduce mortgage defaults and foreclosure rates among low and moderate income home buyers by continuing to work with collaborators and other lenders to develop and implement programs that reduce the mortgage default rate and foreclosure rates among low and moderate income home buyers and existing home owners.

   The City also initiated a program in June 2011, in conjunctions with the Charleston Trident Urban League that addresses post purchase support programs including housekeeping and preventive maintenance training, and offers assistance to help organize neighborhood programming such as associations, crime watch and other initiatives aimed at strengthening and maintaining neighborhood stability.

B. The City continues to increase their homebuyer outreach and education, and credit counseling efforts in order to increase the number of minorities who apply and qualify for mortgage loans. The County and Cities are encouraging financial institutions and mortgage companies to expand their homebuyer support services to more people as a means of improving the origination rates among minorities.

   The County and Cities increased their funding, implementation and utilization of financial literacy and credit counseling services.

   Along with the County and the City of Charleston, North Charleston is encouraging the local school district to consider outside funding as a possible source of financing for credit education programs in schools throughout the City. Continued emphasis should also be placed on homeownership and credit education provided through bilingual instructors and counselors to address the needs of Spanish speaking residents.

B. The City of North Charleston is encouraging lending institutions to insure that banking services are extended to all areas, particularly areas within low-income census tracts, and to provide greater outreach to the low income and minority households to lessen the use of predatory lenders.

The County and Cities are evaluating legislation or regulations that limit interest rates at the local and state level to combat this problem.

The City has encouraged the area Chamber of Commerce or other local entity to consider establishing a consumer hot line for receiving complaints and concerns relative to industry practices cited.

North Charleston is also collaborating with the County and the City of Charleston on Bank On Charleston.

Impediment 2: Socio-Economic Impediments

Poverty and low-income among minority populations.

Actions taken to address impediment:

The City of North Charleston with the County and the City of Charleston and various local collaborators are continuing to work on expanding job opportunities through the recruitment of corporations, the provision of incentives for local corporations seeking expansion opportunities, assistance with the preparation of small business loan applications, and other activities aimed at reducing unemployment and expanding the base of higher income jobs. This will promote positive growth in the City, as North Charleston was named one of 'America's Fastest Growing Cities' by WalletHub.

A large development in the City is that Boeing has announced in 2014 that the newest airliner in the Dreamliner family of passenger planes (787-10) will be assembled in North Charleston bringing high level paying jobs to the area.

From efforts by the City to expand funding to address workforce development, it also received a $1.6 million grant from the US Department of Labor to fund a demonstration project for youth. Two satellite American Job Centers will offer six week pre-employment programs that combine both classroom instruction and work based training opportunities.

Impediment 3: Neighborhood Conditions Related Impediments

Limited resources to assist lower income, elderly and indigent homeowners maintain their homes and stability in neighborhoods.

Actions taken to address impediment:

The City of North Charleston continues to support a Centralized Program of Self-Help Initiatives based on volunteers providing housing assistance to designated elderly and indigent property owners and assist them in complying with municipal housing codes. The program is partnered with the County and is based on a case management system where the select needs of designated area property owners are matched with volunteer resource teams capable of solving code violations and other needed exterior repairs for select properties.

In 2014, the City of North Charleston also partnered with Trident United Way and thousands of other volunteers to participate in the annual Day of Caring to support local organizations with housing repairs, painting, and other help activities.

Impediment 4: Public Policy Related Impediments (2-part)

A. Increase public awareness of fair housing rights and local fair housing legislation and evaluate local enforcement.

B. Inadequate Public Transportation and Lack of Mobility for Elderly, disabled and low and moderate income households.

<u>Actions taken to address impediment:</u>

A. North Charleston has made efforts to enact a local fair housing legislation under the recommendations of the previous 2010 AI and has continued increasing fair housing education and outreach in an effort to raise awareness.

   In 2013, the County funded local fair housing hotline and outreach program for $10,000, *serving* 80 households in North Charleston.

   Along with the County, the City participated in Black Expo 2015 reaching over 5,000 citizens and also educated the public on HUD programs and topics on fair housing.

B. North Charleston is interconnected with the County and the City of Charleston and continues to explore alternative methods of providing funding to CARTA to resume a more extensive route schedule or identify alternative methods of providing public transportation including organized car pools or private bus systems that could be subsidized to provide a cost effective means of getting people to their place of work in the area.

   In North Charleston, CARTA has worked to improve fixed routes, flex service, express commuter service, and Para transit as well as for the greater Charleston region. The CARTA Tel-A-Ride service provides curb-to-curb assistance to the elderly and individuals with disabilities.

   The Charleston County School District and CARTA coordinates bus schedules to allow easy access for students and employees to use the transit system.

   CARTA Ambassadors qualify for a free riding pass. In an effort to make it more accessible for

low-income residents and elderly, a low-income rider discount and senior fares are available.

CARTA hosted a public meeting regarding its plans for a new intermodal facility at the site of the current Amtrak station in North Charleston.

CITIZEN PARTICIPATION

The Charleston Region conducted a series of community meetings, telephone interviews, as well as a survey, to obtain insight from community stakeholders and the public into community development needs and priorities.

Community Meetings and Focus Groups

Community leaders were approached to understand the perceived housing needs in the region. In the Focus Group, one of the most common issues mentioned was the lack of adequate housing options for the disabled. The lack of housing options is both a lack of accessible units which meet ADA requirements and a lack of units affordable to those with disabilities who generally experience lower incomes that the general population. There were also multiple reports of landlords requiring monthly income three times that of the rent for disabled households. For example, if a unit costs $700 per month then a landlord would require proof of $2,100 per month in income, an incredibly difficult requirement for someone with a disability. Other public meetings provided opportunities to the community to discuss Fair Housing issues and for them to take the survey.

Focus Group Meeting with Charleston County
Date: 10/14/2015
Location: North Charleston City Hall

Eastside Community Development Corporation Board Meeting
Date: 11/07/2015 @6pm
Location: St. Julian Devine Center, 1 Cooper Street/3rd floor

Maryville/Ashleyville Neighborhood Meeting
Date: 11/14/2015 @10am
Location: Emanuel AME Church, West Ashley at 1057 5th Avenue at St. Andrews Blvd

Westside Neighborhood Meeting
Date: 11/19/2015 @ 7:15
Location: Arthur W Christopher Community Center (AWCCC) 265 Fishburne St.

Telephone Interviews

Telephone interviews were conducted with the North Charleston PHA, the City of Charleston PHA and a City of Charleston City Council Member.

General issues revolved around needing more outreach and marketing to educate residents on Fair Housing issues, such as what their rights were, and who to contact with complaints.

The City of Charleston PHA did not receive any complaints to fair housing. The primary impediments identified by this organization are affordability, lack of available units, and reluctance by landlords to accept Section 8 units. The waitlist is closed in Charleston with over 2,500 families still waiting. Elderly and disabled housing is in large need in the region. Approximately 2/3 of the families on public housing

are elderly or disabled and they need better access to transportation and medical facilities. More affordable housing is needed for all types of low and moderate income families.

The City of North Charleston Public Housing Agency did not have any discrimination complaints or issues with Section 8 housing brought to their attention. There is a noticeable shortage of one bedroom units in the region. Housing voucher applicants have several repeat issues including a lot of applicants in the 50-80% income range who aren't eligible, difficulty in coming up with deposits, and voucher holders often trying to lease units that are too large or expensive. Section 8 housing applicants are often not responsive with the necessary materials, which removes them from the wait list. The wait list is currently closed and it was only open for one day in July during which it received 1,937 applications. There has not been an increase in funding for Section 8 housing.

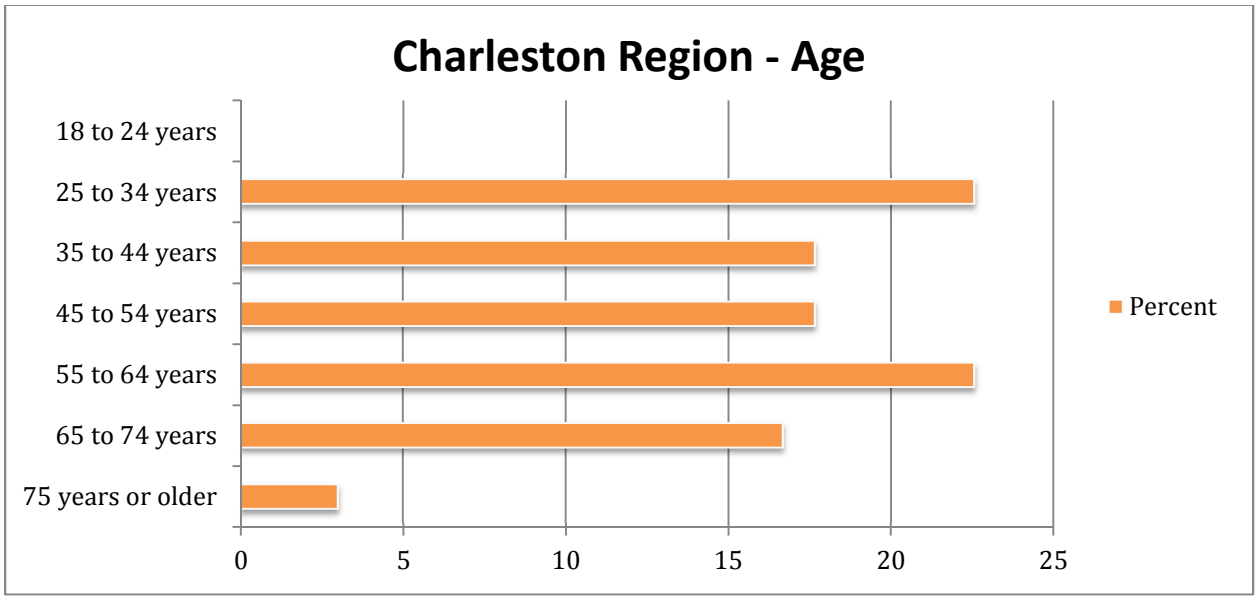
Results of Fair Housing Survey

Charleston County, the City of Charleston and the City of North Charleston conducted an online Fair Housing Survey in December 2015 and 104 residents responded. The charts below display the results of the Fair Housing Survey beginning with demographic question and then Fair Housing questions.

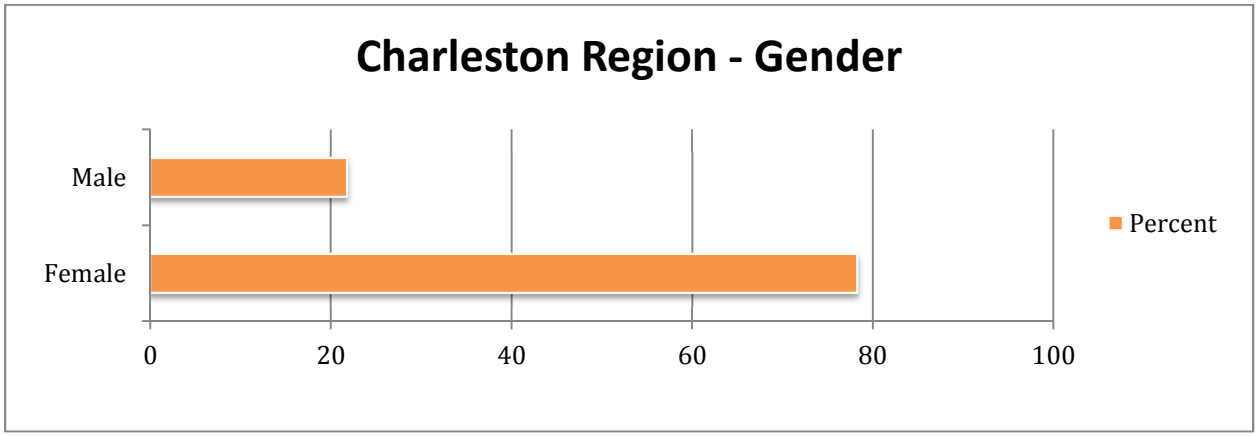
Charleston Area – Location of Survey Takers	
ZIP Codes	Responses
29401	1
29403	11
29405	4
29406	6
29407	7
29410	2
29412	7
29414	8
29418	4
29420	8
29431	1
29439	1
29449	2
29455	6
29456	2
29461	2
29464	9
29466	3
29482	1
29483	1
29485	2
29485	2
Total	90

Source: Charleston Area Fair Housing Survey, Dec 2015

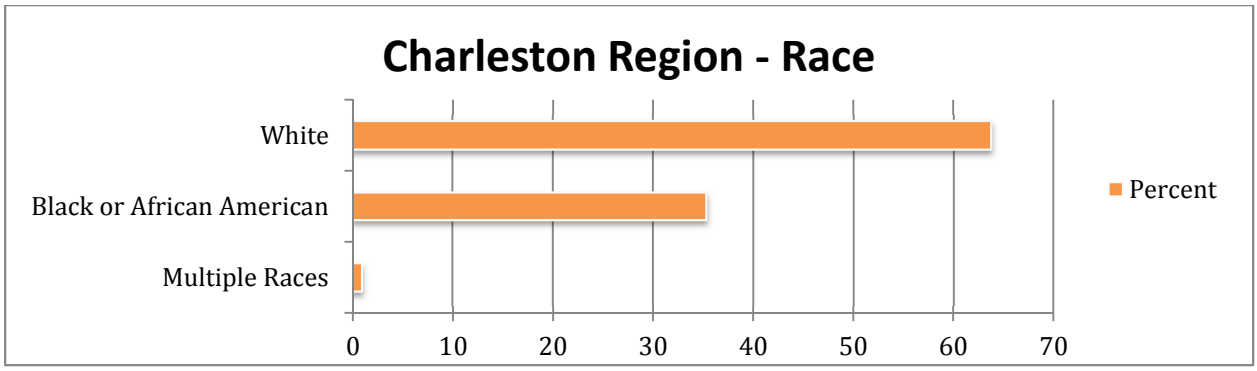
We asked survey takers what ZIP code their homes were located and 90 out of 104 online surveys responded. ZIP code 29403 (City of Charleston) was the highest with 11 responses, followed by 29464 (Mt. Pleasant) with 9 responses and 29414 (City of Charleston) and 29420 (North Charleston) with 8 responses each. Fourteen survey takers chose to skip this survey question.



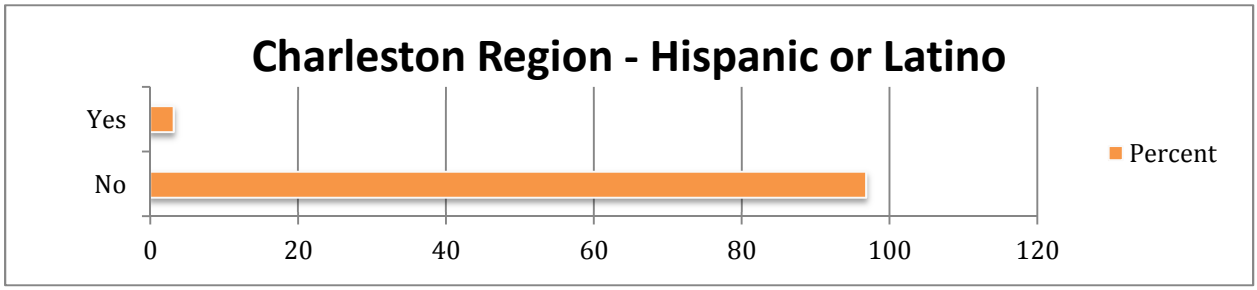
According to the fair housing survey, the two largest age cohorts represented in the survey were ages 25 to 34 years and 55 to 64 years with both groups taking 23 surveys. The next two largest age cohorts represented in the fair housing survey were ages 35 to 44 years and 45 to 54 years with both taking 18 surveys. Ages 65 to 74 years were represented with 17 surveys, 75 years and older had 3 surveys, 18 to 24 had none, and two skipped the survey question.



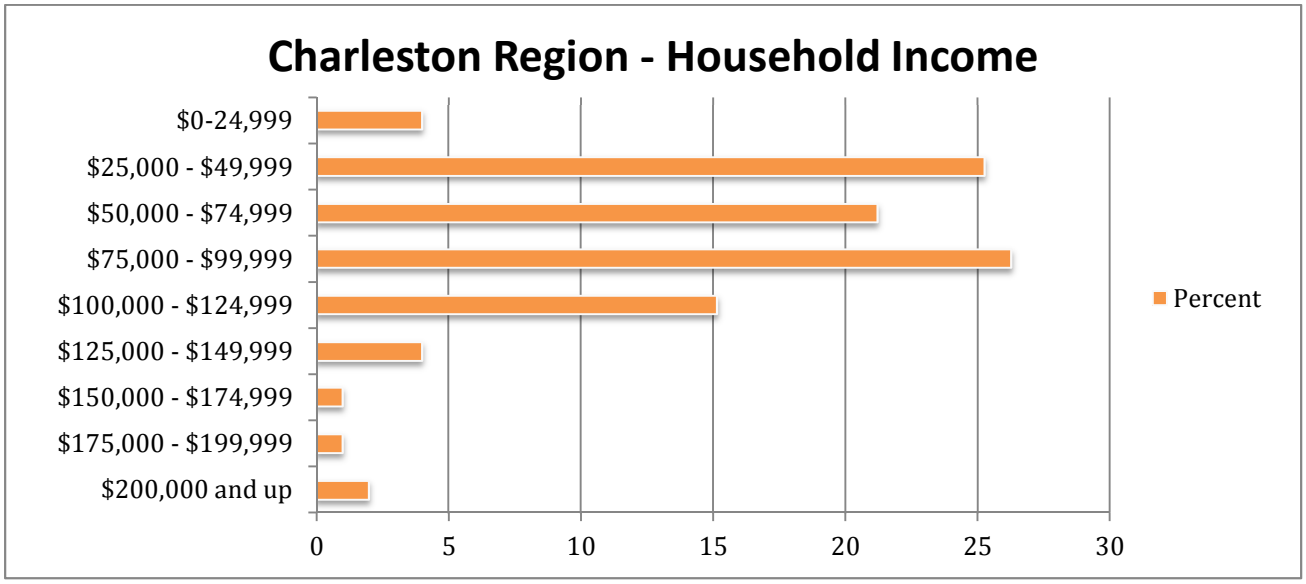
Of the 104 survey responses, 79 were female, 22 were male, and 3 chose to skip the question.



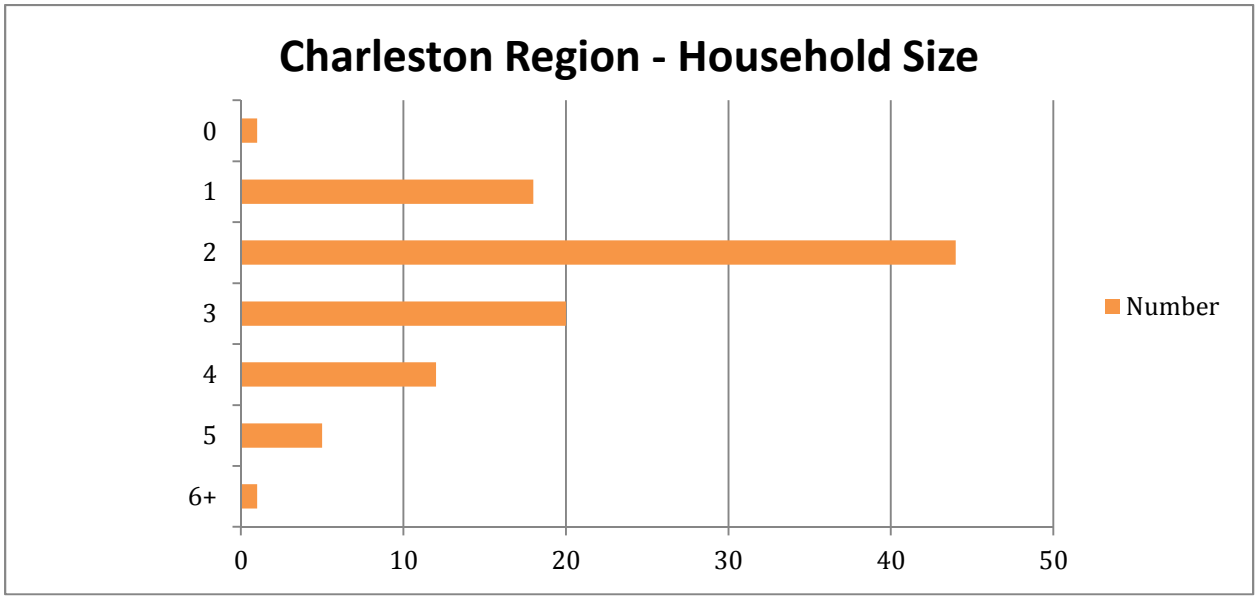
Of the 104 survey responses, 65 responded as White, 36 responded as Black or African American, 1 responded as from multiple races, and two chose to skip the question. No other races were selected in the fair housing survey.



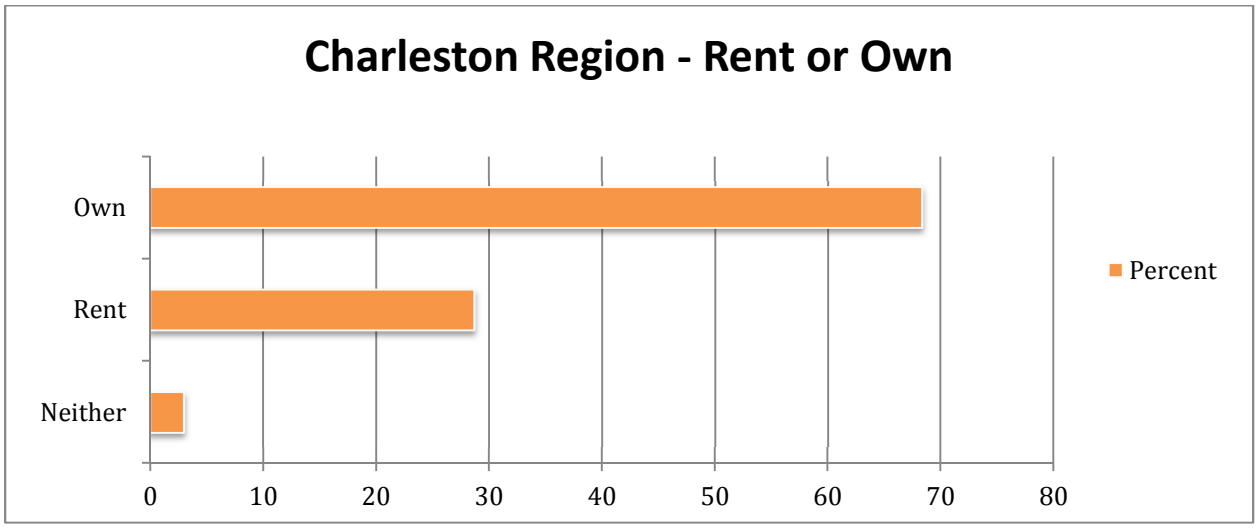
Of the 104 survey responses, 3 responded as Hispanic or Latino descent, 92 responded that they were not of Hispanic or Latino descent, and 9 chose to skip the question.



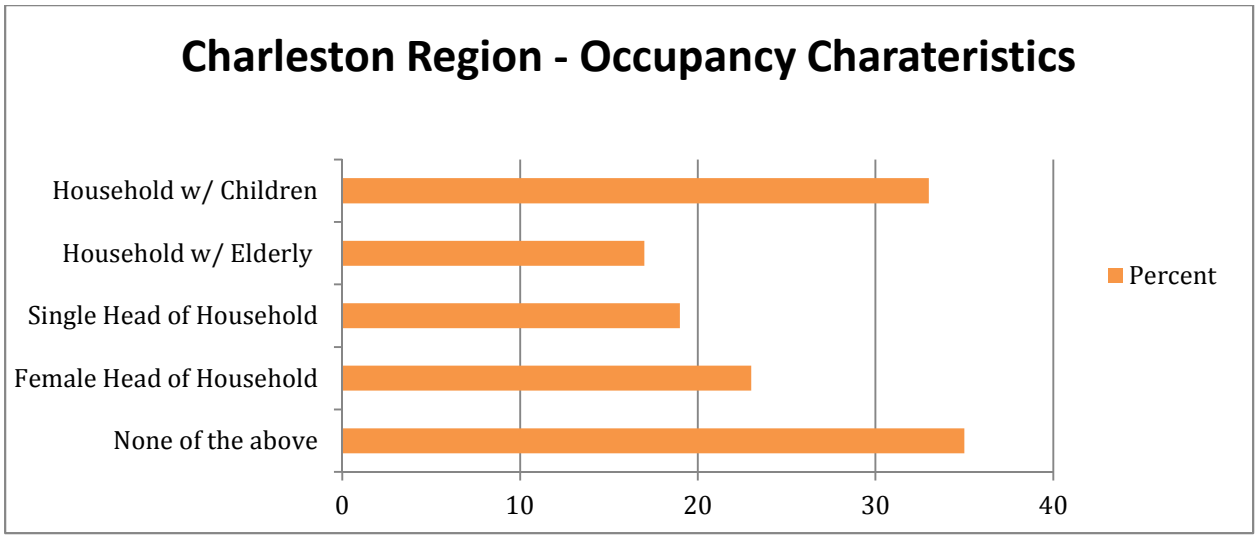
Of the 104 surveys taken in the fair housing survey, the largest cohort for household income was $75,000 - $99,999 with 26, followed closely by $25,000 - $49,999 with 25 ,and then $50,000 to $74,999 with 21 responses. Five survey takers chose to skip this survey question.



Of the 104 surveys taken in the fair housing survey, the largest cohort for household size by far was two-persons with 44 responses followed by three-persons with 20 responses and one-person with 18 responses. Four-person households had 12 responses, and there was one household of eight. One responded with a household of zero. Three survey takers chose to skip this survey question.

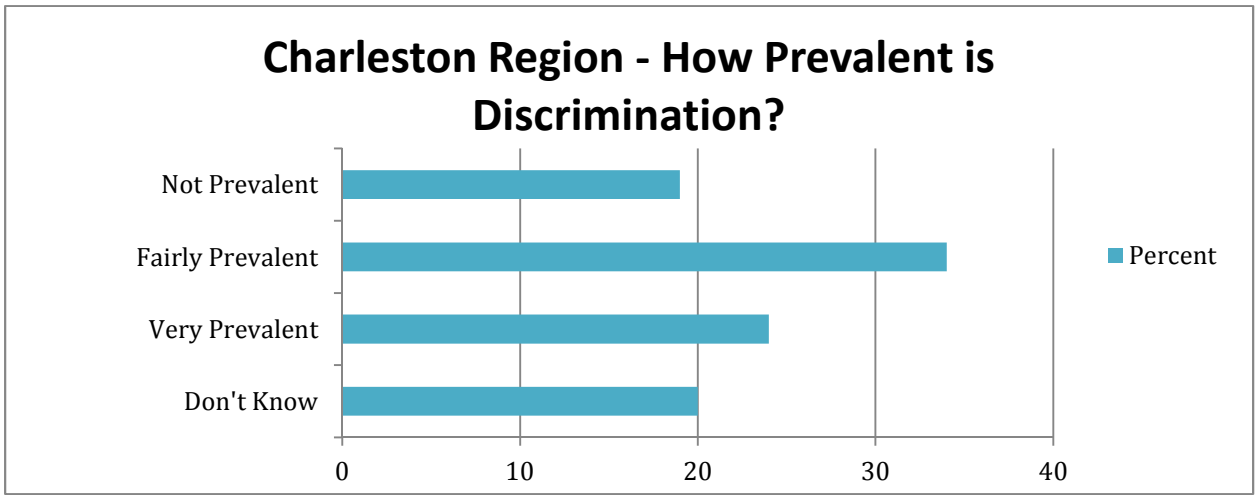


Of the 104 survey responses, 69 responded that they own their homes, 29 responded that they rent, and 3 said neither. Three survey takers chose to skip this survey question.

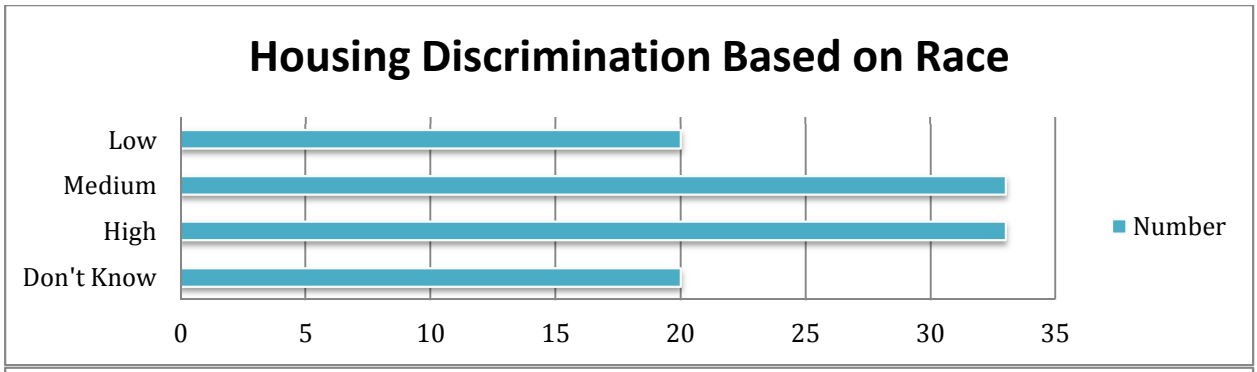


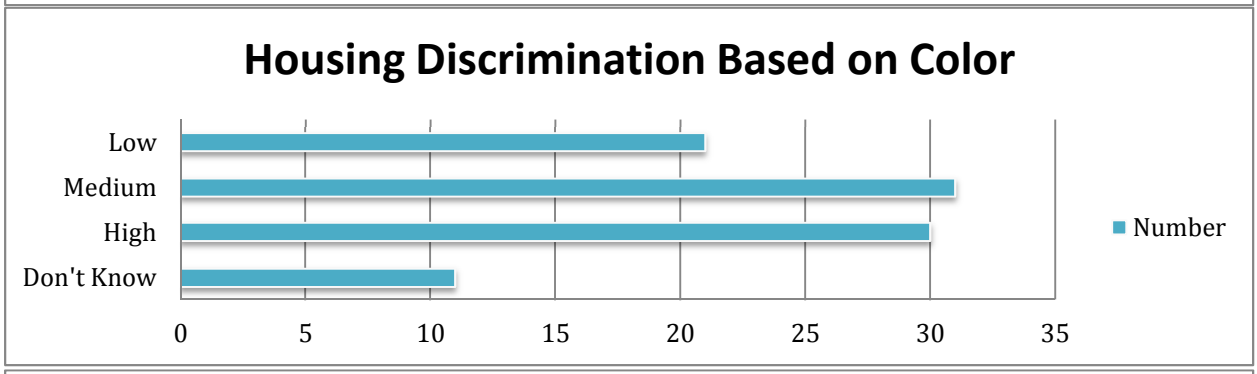
Of the 104 surveys taken in the fair housing survey, the largest cohort for occupancy characteristics was Households with Children with 33 responses, followed by Female Head of Household with 23 responses, Single Head of Household with 19 responses and then Households with Elderly with 17 responses. Thirty-five survey takers answered None of the Above. Three survey takers chose to skip this survey question. While there were 101 respondents, survey takers were allowed to choose more than one option if they also selected as having Household with Children or Elderly.

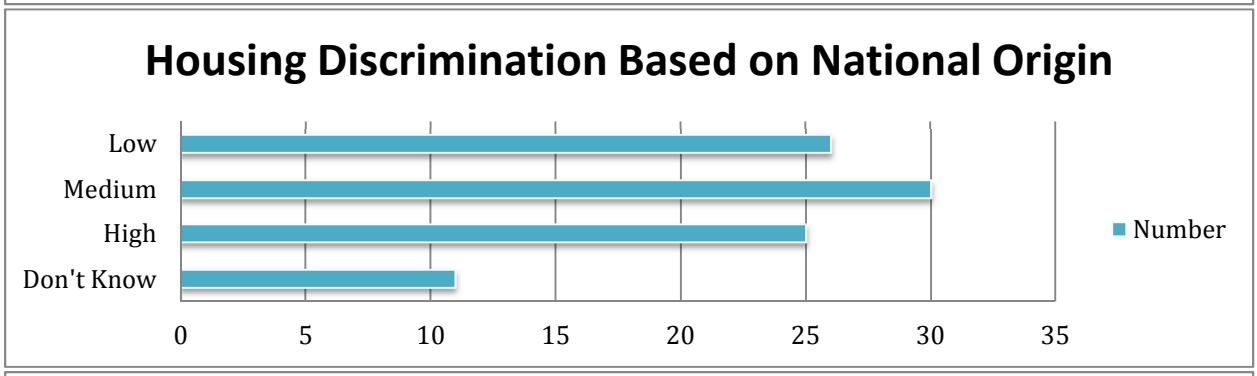
Questions Addressing Fair Housing

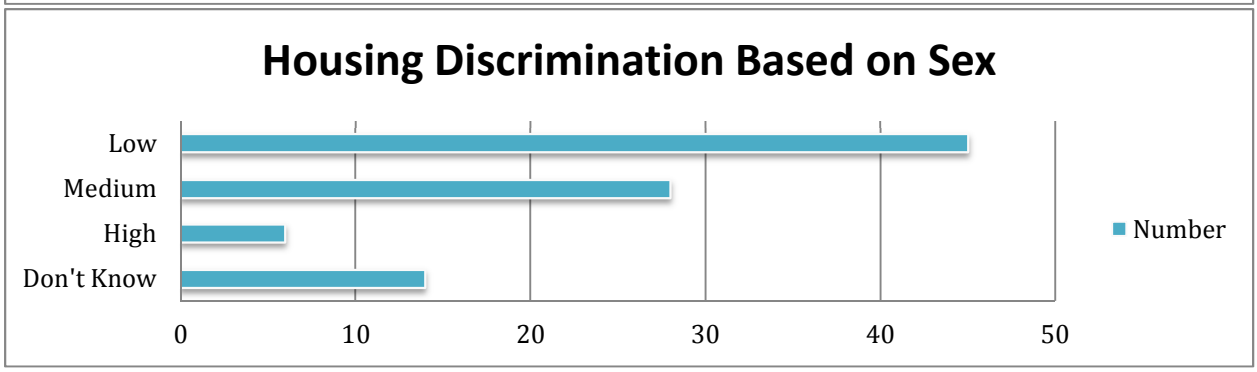


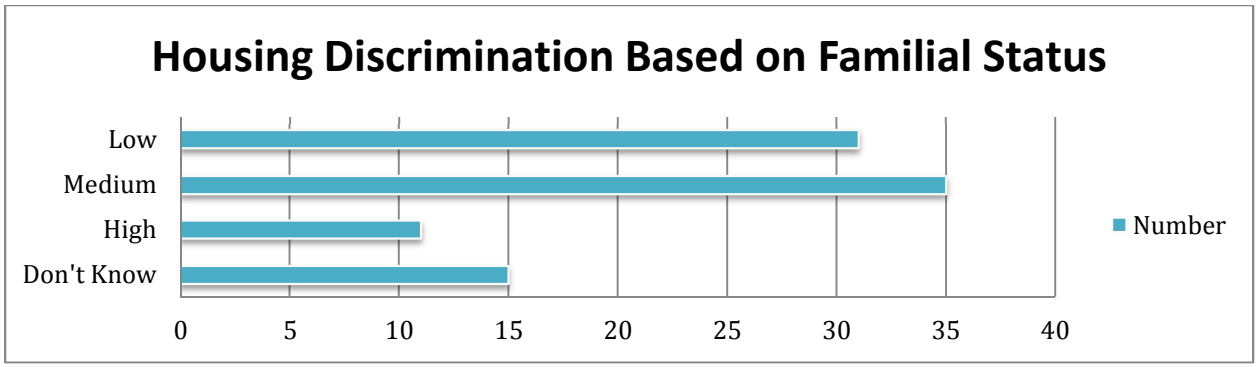
In asking how prevalent the residents of the Region thought housing discrimination based on race, color, national origin, sex, familial status, LGBT status, religion or disability was in the community, of the 104 surveys taken in the fair housing survey, the largest cohort was Fairly Prevalent with 34 responses, followed by Very Prevalent with 24 responses and Not Prevalent with 19 responses. Twenty answered Don't Know. Seven survey takers chose to skip the question.

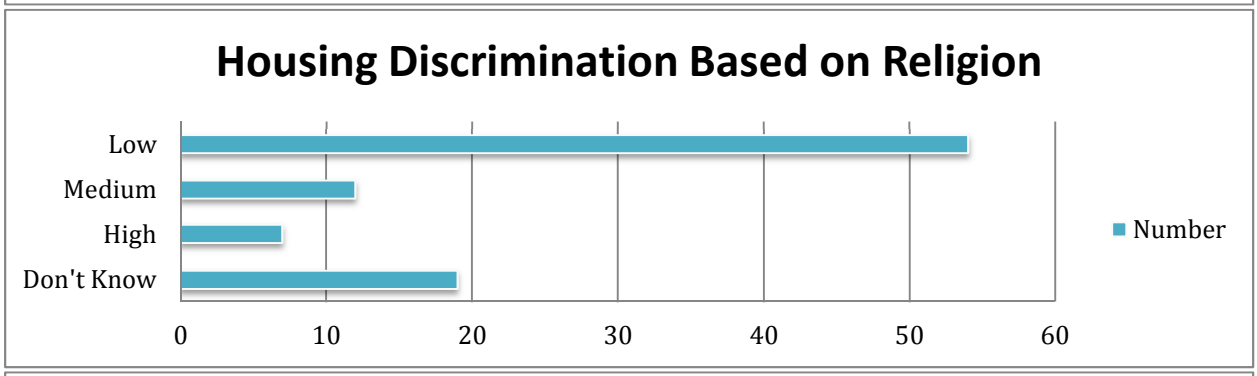

Housing Discrimination Based on Race
Low
Medium
High
Don't Know
0
5
10
15
20
25
30
35
Number

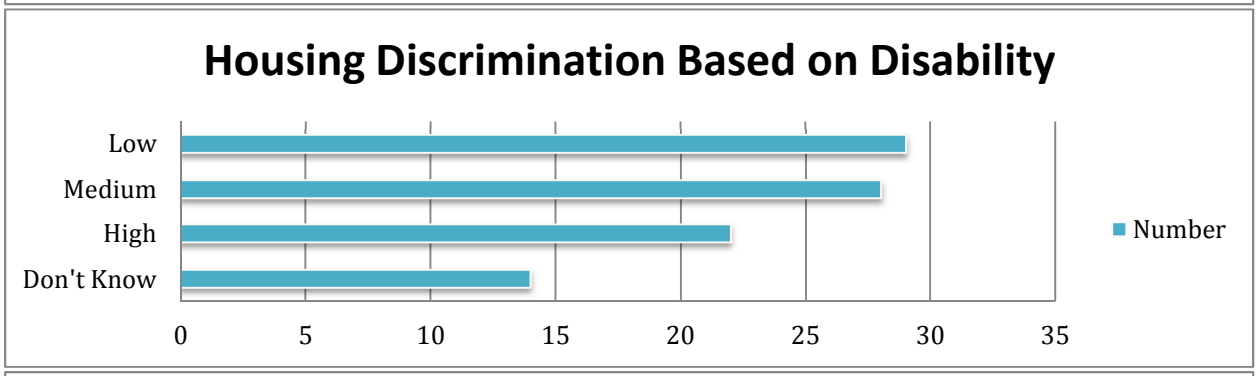

Housing Discrimination Based on Color
Low
Medium
High
Don't Know
0
5
10
15
20
25
30
35
Number

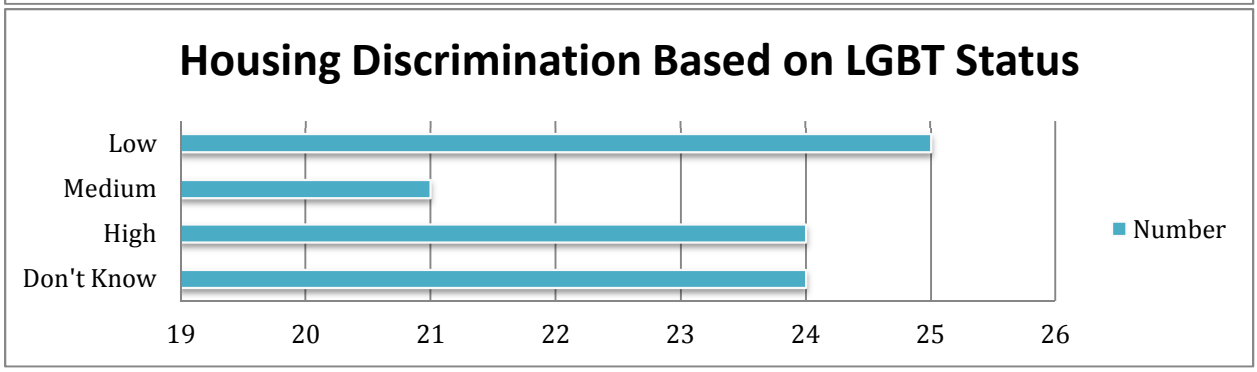

Housing Discrimination Based on National Origin
Low
Medium
High
Don't Know
0
5
10
15
20
25
30
35
Number


Housing Discrimination Based on Sex
Low
Medium
High
Don't Know
0
10
20
30
40
50
Number

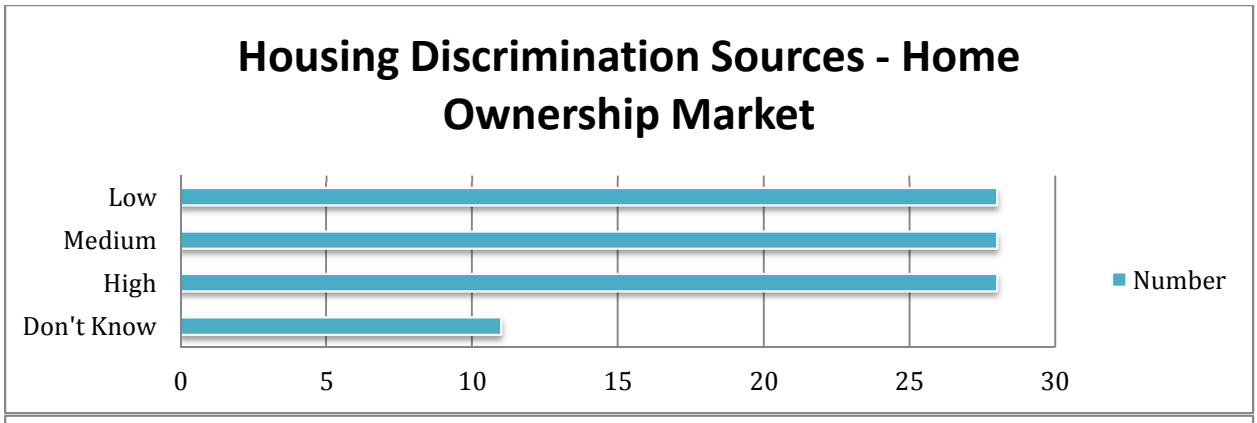


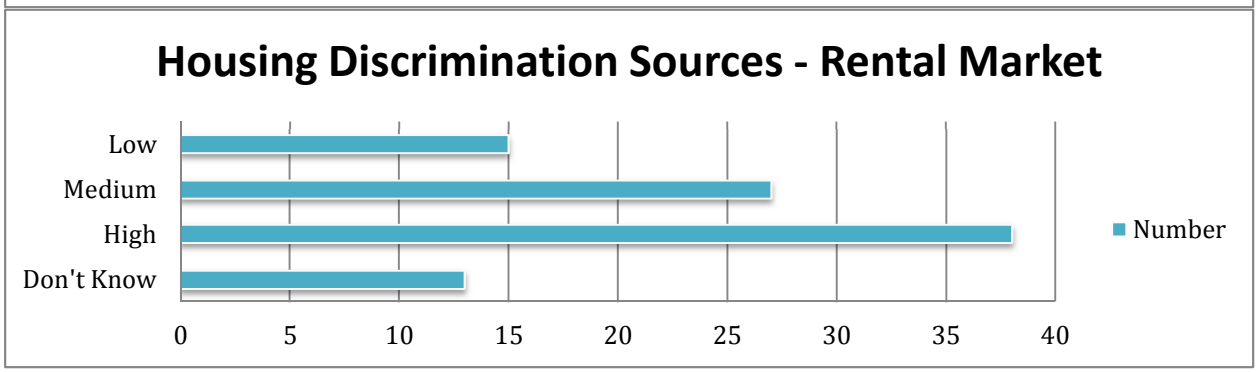




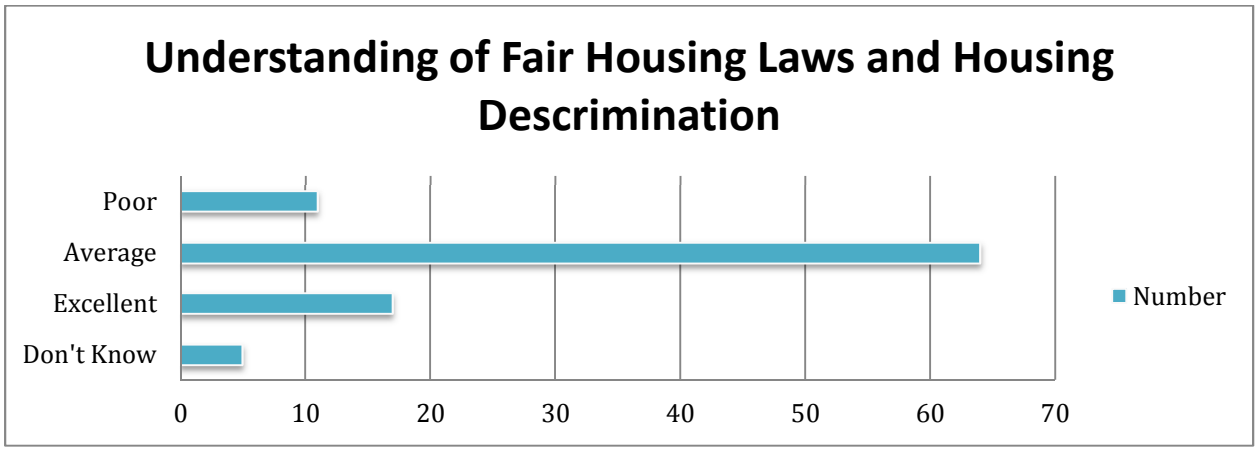


When Charleston Region residents were asked to rate the types of housing discrimination based on how prevalent the discrimination type was in the community, Race and Color had higher responses relative to the other discrimination types, and Sex and Religion had more responses for being low.

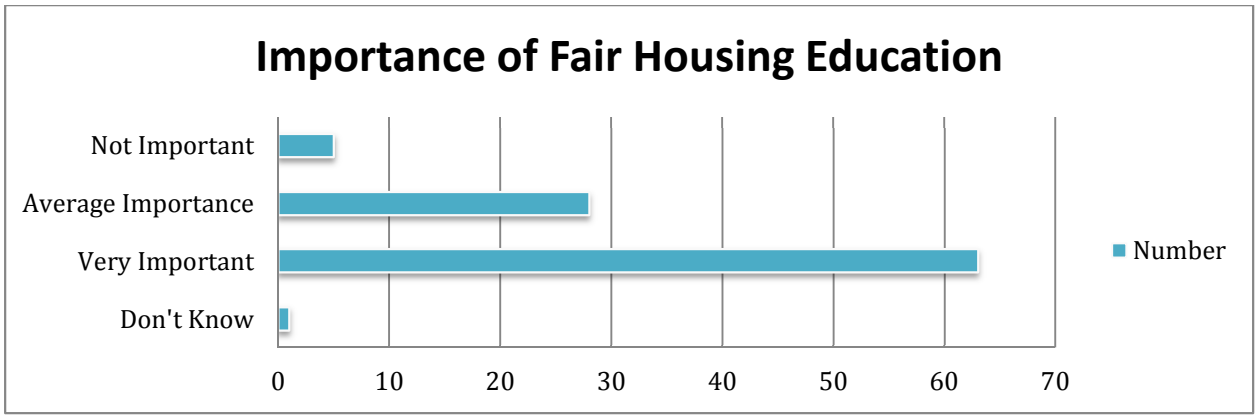




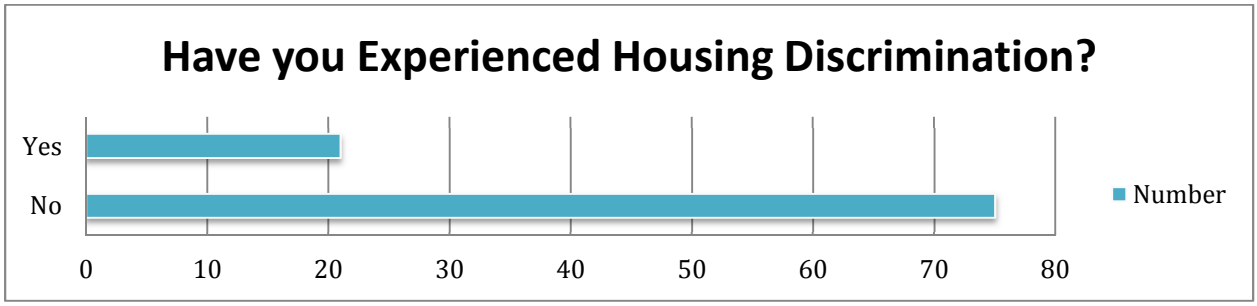
When Charleston Region residents were asked to rate the sources of housing discrimination based on how prevalent it was between the Home Ownership market and the Rental Market, survey takers responded with a higher rate for housing discrimination for the Rental Market.



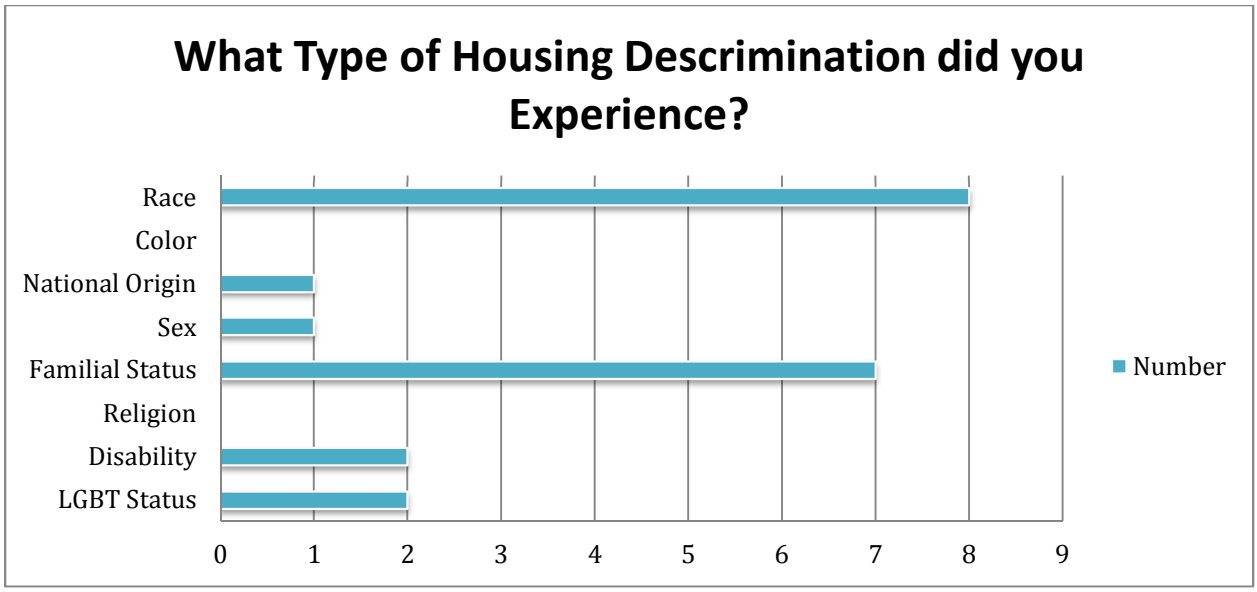
When Charleston Region residents were asked about their understanding of Fair Housing Laws and the issue of housing discrimination, 64 of the survey takers answered Average understanding followed by 17 responding with Excellent understanding. Eleven responded with Poor understanding and 5 didn't know.



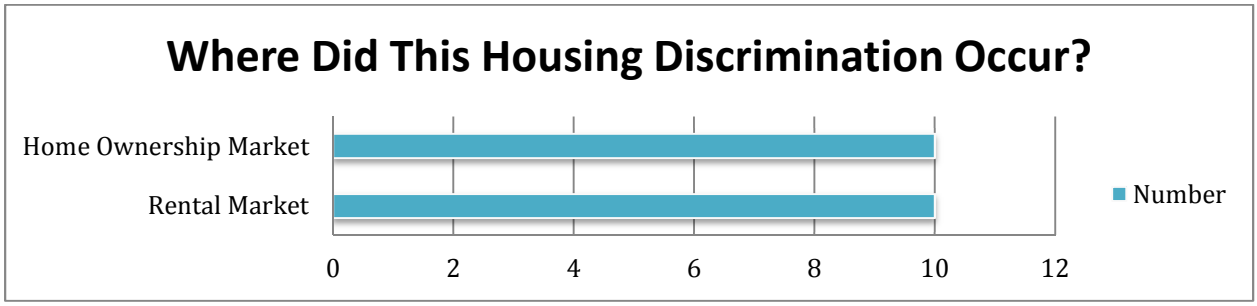
When Charleston Region residents were asked how important they thought Fair Housing Education was in the area, 63 survey takers responded it was Very Important followed by 28 that responded it was of Average Importance. Only 5 responded that it was Not Important and 1 responded they didn't know.



When Charleston Region residents were asked if they have ever personally experienced housing discrimination, 21 survey takers answered Yes and 75 answered No. Eight survey takers chose to skip the question.



When Charleston Residents were asked what type of housing discrimination they experienced, the two highest responses were Race with 8 responses and Familial Status with 7 responses.



When Charleston Region residents were asked where this housing discrimination occurred, the responses were even with 10 for the Home Ownership Market and 10 for the Rental Market.

JUNE 2015 SUPREME COURT RULING ON FAIR HOUSING

On June 25, 2015 the Supreme Court handed down a landmark fair housing ruling that upheld the ability to bring "disparate impact" claims under Fair Housing Act suits. The Fair Housing Act of 1968, an integral legislative victory of the Civil Rights Movement, protects people from discrimination when they are renting, buying, or securing financing for housing. The case, Texas Department of Housing and Community Affairs v. Inclusive Communities Project, centered on the question of if a policy or action has to be intentionally discriminatory, or merely have a discriminatory effect, in order to qualify as a valid basis for a discrimination claim under the Act.

Inclusive Communities, a Dallas-based non-profit, claimed that the Texas Department of Housing and Community Affairs was guilty of housing discrimination because the way in which the state allocated Low Income Housing Tax Credits perpetuated racial segregation by limiting the development of affordable housing into areas that were historically impoverished with high concentrations of minorities. The state claimed that no discrimination occurred because its intention was not to promote racial segregation but to revitalize these underserved areas by injecting much needed capital for the development of new affordable housing. Inclusive Communities claimed that regardless of intention, the state's decision to fund tax-credit projects only in minority and poverty-laden neighborhoods resulted in segregation, and thus had a discriminatory effect (disparate impact).

Fair housing advocates across the nation watched the case closely and worried if the Supreme Court ruled against disparate impact claims that it would essentially "defang" the Fair Housing Act by removing a key basis for liability. Intent is much harder to prove than effect. In the end the Court ruled 5-4 to uphold the lower court decisions in favor of Inclusive Communities, salvaging fair housing disparate impact claims.

CURRENT IMPEDIMENTS AND RECOMMENDATIONS

This *Analysis of Impediments to Fair Housing* for the Charleston region points to multiple and, in many cases, interrelated areas of need. These impediments emerged from an extensive review of current policies and practices in both the public and private sectors, interviews with key service providers, and a detailed examination of socio-economic data. Each major need is summarized as follows, along with a brief overview of the existing conditions surrounding each issue and proposed implementation strategies to address identified resource gaps and needs. A list of sample measures that can be used to assess progress in mitigating impediments to fair housing is also included for each key issue.

Impediment 1: Lack of Fair Housing Awareness

Assessment: Indicators point to a lack of fair housing awareness in the Charleston region. Almost 60 percent of respondents to the city's Fair Housing Survey answered that they thought housing discrimination was either fairly prevalent or very prevalent; yet less than 18 percent of respondents indicated they had excellent understanding of fair housing laws and issues relating with housing discrimination. Approximately 67 percent answered that they had only an average understanding of fair housing laws and issues, and almost 12 percent answered that they had a poor understanding.

Strategies:

I. Expand promotional efforts and provide information related to fair housing laws and contact information for fair housing complaints on the city website
II. Work with the Charleston Trident Urban League, CCCS/Family Services, Increasing H.O.P.E. Financial Training Center, and NACA Charleston to increase education and awareness efforts
III. Promote renter's rights
IV. Promote the Fair Housing Hotline
V. Collect information on fair housing issues and potential violations in conjunction with neighborhood and community meetings and public hearings

Measures:

I. Distribution of fair housing materials
II. Fair Housing complaints referred to the South Carolina Fair Housing Center, the SC Human Affairs Commission and the HUD Office of Fair Housing and Equal Opportunity
III. A record of presentations and meetings with local governments, real estate professionals, housing property managers and housing developers

IV. Increased call activity
V. Frequent review of complaints logged by partner agencies
VI. Follow-up survey

Impediment 2: Lack of Transportation Options

Assessment: A lack of transportation options has been identified as an impediment for low and moderate-income households, which are more likely to have jobs with off peak commute work hours.

Strategies:

I. Expand public transportation operating hours as well as expansion of existing route network.
II. Work closely with public transportation agencies and local businesses to accommodate shift work schedule

Measures:

I. Additional routes and expanded hours leading to increased number of riders
II. Stake holder meetings, strategy sessions or workshops hosted by staff to bring together major employers and transportation service providers.

Impediment 3: Affordability

Assessment: The supply of affordable housing in the region – both for purchase and for rent – is inadequate to meet current and future demand. The provision of fair housing and the availability of affordable housing are closely linked. While not strictly a fair housing issue, the impact of affordability on housing choice cannot be overlooked. Since the housing development peak in 2005 the region has experienced a dramatic decline in the number of new residential construction projects.

In addition, many of the housing units that are affordable are unsafe and/or substandard and in critical need of repair. According to the 2013 ACS, a relatively high amount of housing stock was built before 1980 (Charleston County 43.4%, City of Charleston 47.2%, City of North Charleston 45.7%). There is also a pressing need for safe, decent and affordable housing that can accommodate the needs of disabled residents. The shortage of affordable housing is most acutely evidenced in the long waiting lists for Section 8 housing vouchers for the residents.

Finally, according to the 2013 ACS, in every jurisdiction over 30% of home owners with a mortgage were cost burdened, including over 25% that were considered extremely cost burdened. Between 12% and 18% of owner occupied households, without a mortgage are cost burdened, including between approximately 10% and 17% that were considered extremely cost burdened. In each jurisdiction over 55% of all renters, paying rent, were cost burdened including approximately 48% that were considered extremely cost burdened. High percentages of households in the Charleston region that are cost burdened point to housing that is not affordable in the city, and can be an impediment to fair housing.

Strategies:

I. Introduce inclusionary zoning as an affordable housing tool that links the production of affordable housing to the production of market-rate housing which either require or encourage new residential developments to make a certain percentage of the housing units affordable to low- or moderate- income residents
II. Increase TBRA or Section 8, VASH options
III. Provide additional financial incentives to Charleston area housing developers who provide additional affordable housing options
IV. Continue working closely with the local Housing Authorities
V. Continue working with local lenders including CDFIs like the South Carolina Community Loan Fund to encourage additional investments and lending activity within the County

Measures:

I. Increased number of affordable housing units developed
II. Increase in the number of TBRA, Section 8 or VASH vouchers available to low-income residents
III. Increase in funding made available, or other financial equivalents, to affordable housing developer
IV. Expansion of Public Housing opportunities for low income residents

Impediment 4: Elderly and Handicap Accessible Housing Units – Special Needs Housing

Assessment: Indicators point out a lack of handicap accessible housing units, and options for special housing needs for those such as disabled or elderly.

Strategies:

I. Increase ADA requirements for senior housing and multi-family developments
II. Increase promotion of fair housing rights "reasonable accommodations."
III. Review lack of options for low-income persons with disabilities and/or special needs
IV. Review current medical issues, Medicaid/Medicare issues with the state

Measures:

I. Increase in the number of ADA compliant units available
II. Decrease in the number of fair housing complaints recorded for this matter
III. Distribution of fair housing materials in relation with special needs housing and handicap accessible housing units
IV. A record of presentations and meetings with developers, property managers and housing providers in the city

Impediment 5: Not In My Backyard (NIMBY)

Assessment: NIMBY is opposition by local residents to new developments that are needed by the larger community, but may be considered unsightly or likely to lead to decreased property values. In the case of fair housing, NIMBY can create a barrier to development of housing types that are affordable to lower income families. During the community outreach efforts conducted for this AI, NIMBY issues were cited as major obstacles on multiple occasions by stakeholders.

Strategies:

I. Inform citizens about the necessity and benefits of project developments
II. Create community outreach plans for affordable and special needs housing
III. Work with advocacy groups to build coalitions and develop areas that minimize perceived harm

Measures:

I. Increased availability of housing developments for lower income families

II. Increased socio-economic and racial integration in the region
III. Decreased public opposition towards affordable, workforce, and multifamily housing

Impediment 6: Poverty Rates – Extremely Low Income

Assessment: High rates of poverty and unemployment, particularly among minority communities, contribute to lower rates of home ownership and prosperity. Throughout the region the poverty rate for Black or African-American populations is 20% higher than the White population. The most extreme case is within the City of Charleston where the difference is 28.4%. In addition, many of the minority populations living in poverty are concentrated in certain areas, highlighting both racial and economic segregation.

Strategies:

I. Expand job opportunities through recruitment of employers
II. Assistance with the preparation of small business loan operations
III. Support agencies that provide workforce development programs and continuing education courses
IV. Invest in efforts and partnerships that aim at revitalizing concentration areas and improving communities across multiple fronts – housing, education, infrastructure, education, etc.
V. Invest in efforts and projects that increase low-income and minority residents' access to high-opportunity areas that remain out of reach due to costs. As the landmark June 25, 2015 Supreme Court ruling on fair housing demonstrated, solely focusing public investment dollars in distressed areas with high minority concentrations can have an unintended disparate impact of perpetuating historically existing patterns of racial segregation by limiting these residents housing choice. By also investing in projects in areas with higher incomes and diversity that target low-income and minority residents, residents of traditionally distressed and segregated areas gain access to housing, education, and employment opportunities previously unavailable to them

Measures:

I. Increased public investment dollars into distressed minority concentration areas (affordable housing units, public services, etc.)

II. Increased public investment dollars into higher opportunities areas; more affordable units/developments in more diverse neighborhoods with higher incomes; increase in low-income and minority residents accessing amenities (employment, education, and recreation) in high opportunity areas

III. Increased number of Voucher and TBRA clients accessing housing and services in high opportunity areas

Impediment 7: Low Home Ownership Rates/High Loan Denial Rates Amongst Minorities

Assessment: A review of Home Mortgage Disclosure Act (HMDA) data for Charleston County indicates a lack of credit history or poor credit histories as well as high debt-to-income ratios continue to be the most common factors in denials of mortgage applicants. Furthermore, within Charleston County, denial rates for single-family loans vary by race and ethnicity. Black applicants were consistently denied at the highest rate relative to Whites and Hispanics, and were the only group for which single-family loans were more likely to be denied than originated in some years, as was the case in 2007 and 2008.

Strategies:

I. Expand Credit Counseling programs

II. Expand Financial Literacy Training Programs

III. Coordinate with local lenders to provide CRA related investments in low-income and minority neighborhoods

IV. Increase Marketing for housing related programs in minority and low-income neighborhoods

Measures:

I. Increase in the number of Credit Counseling classes or programs offered

II. Increase in the number of Financial Literacy classes or programs offered

III. Increase in CRA investments in Charleston County

IV. Increase in marketing materials for housing related programs – resulting in increased participation

CONCLUSION AND NOTE ON HUD'S NEW FAIR HOUSING FINAL RULE

Established in the Fair Housing Act of 1968, the law directs the U.S. Department of Housing and Urban Development (HUD) and its program participants to promote fair housing and equal opportunity. In establishing the Fair Housing Act, it was intended to ensure that every person in America has the right to fair housing, regardless of their race, color, national origin, religion, sex, disability or familial status. This Analysis of Impediments to Fair Housing Choice has reviewed the various variables and factors affecting fair housing in the Charleston area. The region continues to make strides in affirmatively furthering fair housing and ensuring that all citizens have equal access to decent housing options.

HUD released a final rule in July 2015 to equip communities that receive HUD funding with reporting tools to help them meet fair housing obligations for the purpose of their use of HUD funds. HUD's final rule will clarify and simplify existing fair housing obligations and will create a more streamlined Fair Housing planning process. HUD's final rule is a response to recommendations of a 2010 Government Accountability Office report as well as stakeholders and program participants who asked for clearer guidance, more technical assistance, better compliance and more meaningful outcomes. Included in this final rule, HUD will also provide additional guidance and technical assistance to facilitate local decision-making on fair housing priorities and goals for affordable housing and community development.

The final rule will take effect 30 days after July 8, 2015, however it will not be fully implemented immediately. In summary, the final rule will help communities analyze specific challenges to fair housing choice in their area and help them establish local goals and priorities to address the fair housing barriers in their community.

Source: The U.S. Department of Housing and Urban Development

Additional information about the Affirmatively Furthering Fair Housing Final Rule can be retrieved at: www.hud.gov/AFFH

Ratification
Number _____

AN ORDINANCE

TO AMEND PROVISIONS OF CHAPTER 54 OF THE CODE OF THE CITY OF CHARLESTON (ZONING ORDINANCE) BY AMENDING PART 12 – GATHERING PLACE TO CHANGE DISTRICT NAME AND SPECIFIC DETAILS WITHIN, BY AMENDING ARTICLE 2, PART 3, TABLE OF PERMITTED USES TO CHANGE DISTRICT NAME, BY AMENDING SEC. 54-301, TABLE 3.1: HEIGHT, AREA AND SETBACK REGULATIONS ADDING A NEW ROW, BY AMENDING SEC. 54-201, BASE ZONING DISTRICTS TO CHANGE DISTRICT NAME, BY AMENDING ARTICLE 2, PART 11, SEC. 54-268 DESIGNATION OF DESIGN REVIEW DISTRICT, REVIEW AUTHORITY, SCOPE OF AUTHORITY AND EXEMPTIONS TO CHANGE DISTRICT NAME, BY AMENDING ARTICLE 3, PART 8, SEC. 54-347 LANDSCAPE BUFFER REQUIREMENTS TO CHANGE DISTRICT NAME, TO WIT:

BE IT ORDAINED BY THE MAYOR AND COUNCILMEMBERS OF CHARLESTON, IN CITY COUNCIL ASSEMBLED:

Section 1. Part 12 – Gathering Place (GP) of Chapter 54 of the Code of the City of Charleston (Zoning Ordinance) is hereby amended to read as follows (new text in **bold and double underlined** and deleted text with ~~strikethrough~~):

PART 12 - ~~GATHERING PLACE (GP)~~ **MIXED USE 3- CENTERS (MU-3/C)** DISTRICT

Sec. 54-274. - Purpose.

This **incentive based** district authorizes mixed-use town, village, and neighborhood centers around the city at major intersections or along traditional commercial streets around the city. Diverse housing, mixed-use, and pedestrian-oriented development are permitted in the district to allow for a variety of housing types to address housing needs, to create concentrations of housing and services at locations accessible by public transportation**,** and to facilitate an environment conducive to walking.

The purpose of the District is to preserve the character and quality of the existing residential neighborhoods and to accommodate responsible growth through the use of incentives designed to promote and protect the built and natural environments.

~~Gathering Place District is for suburban locations where there is undeveloped acreage of at least eighty (80) acres, or for development sites of at least three (3) acres, as designated for Gathering Places in the City's Comprehensive Plan.~~

The District is for non-peninsula infill or redevelopment sites located adjacent to streets or intersections experiencing high travel volumes and providing important connectivity. All new sites must meet the following criteria:

1) Are located within the Urban Growth Boundary
2) Are able to be served within existing water and sewer connections
3) Are located within one quarter (0.25) mile of an existing publicly accessible transit stop
4) Are a minimum area of three (3) highland acres

Sec. 54-275. - Definitions.

For purposes hereof, the following words have the following meanings:

~~Pavement width. That portion of a street devoted exclusively to the operation of motorized vehicles. Specifically excluded are on-street parking spaces, sidewalks and landscaped areas.~~

~~Building frontage. The width of a building along a street, including parallel walls or fences, but excluding roof overhang and canopies, and any ornamental features that cause a protrusion from the walls of the building. Building frontage shall be measured as the combined width of the building faces that front the street and lie within setback limits. When the width of the building varies vertically, building frontage shall be measured at ground level.~~

~~Frontage line. The part of a lot abutting with the right-of-way of an adjacent street~~.

Street. The entire width between boundary lines of every way, including sidewalks, used for purposes of vehicular traffic to include any public way, road, highway, street, avenue, boulevard, parkway, alley, lane, bridge**,** and approaches thereto. "Street" shall also mean any private way, road, highway, street, avenue, boulevard, parkway, alley, lane, bridge, and approaches thereto, as well as any private way or area within a shopping center, office park**,** or other non-residential development, including sidewalks, that is designed or intended for the passage of vehicular traffic.

Aquatic Bench. A shallow area just inside the perimeter of a water body where aquatic and wetland plants exist to protect water quality, stabilize the bank, sustain ecosystems and offer aesthetic appeal.

Car Share Program. A membership-based shared vehicle program in which member drivers are able to reserve and drive a vehicle they do not own.

Coastal SC Low Impact Development Guide. Ellis, K., C. Berg, D. Caraco, S. Drescher, G. Hoffmann, B. Keppler, M. LaRocco, and A.Turner. 2014. Low Impact Development in Coastal South Carolina: A Planning and Design Guide. ACE Basin and North Inlet – Winyah Bay National Estuarine Research Reserves, 462 pp.

Development Plan. A general plan for an area within the District that delineates the streets, uses, Open Space, connections, incentive options, density, height and the relationship of proposed uses to adjacent properties.

Fair Market Rent. An amount calculated and published annually by the United States Department of Housing and Urban Development, or its successor, for the Charleston-North Charleston Metropolitan Statistical Area (eighty (80%) percent of area median income (AMI)), as adjusted by the City of Charleston Department of Housing and Community Development. In the absence of such information, the rents charged by the owner shall not exceed thirty (30%) percent of the annual Household Income.

Household Income. All sources of financial support, both cash and in kind, of adult occupants of the housing unit, to include wages, salaries, tips, commissions, all forms of self-employment income, interest, dividends, net rental income, income from estates or trusts, Social Security benefits, railroad retirement benefits, Supplemental Security income, Aid to Families with Dependent Children or other public assistance welfare programs, other sources of income regularly received, including Veterans' (VA) payments, unemployment compensation and alimony, awards, prizes,

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government or institutional or eleemosynary loans, grants or subsidies and contributions made by the members' families for medical, personal or educational needs.

Initial Maximum Allowable Sales Price. An amount equal to three (3) times one hundred twenty (120%) percent of the area median family income (AMI), as determined annually by the United States Department of Housing and Urban Development as adjusted by the City of Charleston Department of Housing and Community Development, or their successors, plus any subsidy available to the buyer.

Open Space. Outdoor areas designed and developed to provide for active and/or passive, recreational and/or leisure uses. All Open Space shall be at ground level. Open Space shall be visible from a public right-of-way and is intended to be inviting for residents and the general public. Open Space shall be regularly accessible to the public at minimum from dawn until dusk. Wetlands, buffers, stormwater ponds, and areas used for parking, loading, vehicular access, dumpsters or HVAC systems do not qualify as Open Space.

Owner Occupied Workforce Housing Unit. A dwelling unit where at least one occupant is an owner, and where all occupants have, in the aggregate, Household Income less than or equal to one hundred twenty (120%) percent of the area median income (AMI) for owner occupied units. Area median income (AMI) shall be determined annually by the United States Department of Housing and Urban Development as adjusted by the City of Charleston Department of Housing and Community Development, or their successors.

Qualified Household. Households where occupants have, in the aggregate, a Household Income less than or equal to one hundred twenty (120%) percent of the area median income (AMI) for owner occupied units, or a Household Income less than or equal to eighty (80%) percent of the area median income (AMI) for rental units. Area median income (AMI) shall be determined annually by the United States Department of Housing and Urban Development as adjusted by the City of Charleston Department of Housing and Community Development, or their successors.

Rental Workforce Housing Unit. A dwelling unit, where occupants have, in the aggregate, a Household Income less than or equal to eighty (80%) percent of the area median family income (AMI) for rental units. Area median income (AMI) shall be determined annually by the United States Department of Housing and Urban Development as adjusted by the City of Charleston Department of Housing and Community Development, or their successors.

Sec. 54-276. - Permitted uses.

See Article 2, Part 3: Table of Permitted Uses.

Every Development Plan in the District shall contain both residential and non-residential land uses, with the larger use occupying no more than eighty five (85%) percent of the total gross square footage.

Assisted living, nursing homes and other similar uses without full kitchens as part of a unit are deemed to be residential uses for the purpose of this calculation.

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Sec. 54-277. - Density and lot size.

The maximum allowable density in this District is intended to make both public transit and affordable housing options practical, as both are only viable if the density is high enough to sustain them.

The base density is limited to 13.2 dwelling units per highland acre, subject to density bonuses acquired through the use of Incentive Options as hereinafter set forth. Within the ~~Gathering Place~~ District, there are no maximum ~~density~~ or minimum lot size requirements~~.~~ once a Development Plan has been approved.

Sec. 54-278. - Block length.

No block face within **the**~~a Gathering Place~~ District shall exceed 400' in length without another street providing through access. This length can be extended to 600' if an **accessible** ~~mid~~**interior**-block pedestrian ~~path~~**way breaks up the mass and scale of the building façade. Any interior-block pedestrian way shall be inviting and open to the public regularly between, at minimum, dawn until dusk, provide through access, and the location of which must be approximately in the middle of the block face and the design of which is subject to the approval of the Design Review Board.**

Sec. 54-279. - Street connectivity.

Streets in the ~~Gathering Place~~ District must ~~to~~ connect to other streets within the District and to adjoining parcels~~neighborhoods~~. Cul-de-sacs~~, T-turnarounds and dead-end streets~~ are not permitted in ~~a Gathering Place~~**the** District. ~~unless unavoidable due to physical constraints of the site or an adjoining site.~~ **T-turnarounds and dead-end streets are permitted only to preserve a means of connectivity to future development or adjacent parcels provided, however, no T-turnaround or dead end street shall stub at grand trees, wetlands or similar protected natural features.**

~~In the event of unavoidable physical constraints, a modified cul-de-sac may be used if it does not exceed 600 feet in length and meets one of the following criteria:~~

1. ~~It incorporates an alternative design feature at the center of the turn-around, such as a natural area with existing trees, a landscaped space, or a park area with amenities, the size of which must at least equal the square footage of pavement within the turn-around area.~~
2. ~~A pedestrian access area to the marsh front, waterfront or other physical feature that necessitates the cul-de-sac, the area of which must be at least equal to the square footage of the turn-around.~~

Gated streets are not permitted in ~~a Gathering Place~~**the** District.

Sec. 54-280. **- Height limits.** ~~- Thoroughfare classifications and right-of-way design standards.~~

The minimum height of a building or structure shall be two (2) stories. The maximum height of a building or structure shall be five (5) stories. Prevailing grand tree heights in the Development Plan area may alter height restrictions, as determined by the Design Review Board.

~~a. Within the Gathering Place District, a thoroughfare is defined as a vehicular way incorporating moving lanes and parking lanes within a right-of-way. Thoroughfares shall be designed in context with the Gathering Place District development for which they will be incorporated based on geography, infrastructure, proposed land use and density.~~

~~b. Thoroughfares are identified according to the following definitions and hierarchy, which are only applicable within the boundaries of a Gathering Place District.~~

~~Type 1 GP Commercial Street~~	~~This thoroughfare is, by definition, a Commercial Street, with moderate vehicular speed [20 to 25 mph] and high vehicular and pedestrian traffic volumes. Adjoining uses are mixed, with no residential uses on the street level floors of buildings. Pedestrian-oriented design, including sidewalks and bicycle route designation, is essential on these streets to assure their being safe, convenient, and enjoyable for walking. Walking is a primary function of Thoroughfare Type 1, the Commercial Street.~~
~~Type 2 GP Mixed-Use Street~~	~~This thoroughfare is labeled a Street and has moderate vehicular speed [20 to 25 mph] and high vehicular and pedestrian traffic volumes. Adjoining uses are mixed. Pedestrian-oriented design, such as sidewalks, is essential on these streets to assure their being safe, convenient, and enjoyable for walking. Walking is a primary function of Type 2 Thoroughfare, the Street.~~
~~Type 3 GP Small Street~~	~~This is a thoroughfare defined as a Small Street having lower vehicular speeds [20 mph] and moderate volume of both vehicular and pedestrian traffic. Pedestrian-oriented design, such as sidewalks and walking trails, is essential on these streets to assure their being safe, convenient, and enjoyable for walking. Walking is a primary function of the Small Street, Type 3 thoroughfare.~~
~~Type 4 GP One-Way Street~~	~~This is a thoroughfare defined as a One Way Street that carries vehicle traffic in one direction. Pedestrian-oriented design, such as sidewalks and walking trails, is essential on these streets to assure their being safe, convenient, and enjoyable for walking and to fulfill their pedestrian function.~~
~~Type 5 GP Road~~	~~This is a local, rural and/or suburban thoroughfare defined as a Road and having lower vehicular speeds [20 mph]. It does not include curb/gutter and sidewalks as a Road is intended for uses where off-street paths exist or the streets themselves are used to satisfy the pedestrian travel function. The Road, a Type 5 thoroughfare, incorporates swales for stormwater management. The Type 5 Road thoroughfare is intended for more rural areas and environmentally sensitive areas.~~

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~~Type 6 GP Alley~~	~~This thoroughfare, defined as an Alley, provides rear access to building lots for service access, parking access and utility easements. This Type 6 thoroughfare, functions as both pedestrian and vehicular accessway.~~
~~Type 7 GP Avenue~~	~~This thoroughfare Type 7, defined as an Avenue, is designed to accommodate predominantly vehicular traffic. Type 7 Avenues can function as connectors between Gathering Place Districts and other urban developments and become collectors upon exiting urban centers.~~

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~~c. Gathering Place thoroughfares shall be designed according to the minimum design requirements found in Table 12-1.~~

~~TABLE 12-1: THOROUGHFARE AND RIGHT-OF-WAY DESIGN REQUIREMENTS~~

~~Thoroughfare Type~~	~~R-O-W[1]~~	~~Travel Lanes[2]~~	~~On-street Parking[3]~~	~~Curb~~	~~Curb Radii[4]~~	~~Street Trees (2 sides)[5]~~	~~Street tree Spacing[5]~~	~~Sidewalks~~	~~Bicycle Travel[6]~~
~~Type 1 GP >Commercial Street~~	~~62′ min.~~	~~Two-ways 11′ min. travel lane~~	~~7′ (2 sides)~~	~~Vert.~~	~~15′~~	~~Tree Well (24 sq ft) or Planting Strip (5 ft. min. width)~~	~~20′ – 40′~~	~~8′ min. (2 sides)~~	~~optional~~
~~Type 2 GP Mixed-Use Street~~	~~60′ min.~~	~~Two-ways 10′ min. travel lane~~	~~7′ (2 sides)~~	~~Vert.~~	~~15′~~	~~Tree Well (24 sq ft) or Planting Strip (5 ft. min. width)~~	~~20′ – 40′~~	~~8′min. (2 sides)~~	~~optional~~
~~Type 3 GP Small Street~~	~~55′ min.~~	~~Two-ways 10′ min. travel lane~~	~~7′ (1 side)~~	~~Vert.~~	~~15′~~	~~Tree Well (24 sq ft) or Planting Strip (4 ft. min. width)~~	~~30′ – 50′~~	~~5′min. (2 sides)~~	~~optional~~
~~Type 4 GP~~	~~38′ one-way~~	~~One-way~~	~~7′ (1 side)~~	~~Vert.~~	~~15′~~	~~Tree Well (24 sq ft)~~	~~30′ – 50′~~	~~5′ min. (2 sides)~~	~~optional~~

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~~One Way Street~~		~~11′ min. travel lane~~				~~or Planting Strip (4 ft. min. width)~~			
~~Type 5 GP Road~~	~~30′+ min. (depending on swale)~~	~~Two-ways 10′ min. travel lane~~	~~n/a~~	~~n/a~~	~~n/a~~	~~optional~~	~~n/a~~	~~optional~~	~~optional~~
~~Type 6 GP Alley~~	~~20′ min.~~	~~One-way 12′ min. travel lane~~	~~n/a~~	~~n/a~~	~~25′~~	~~n/a~~	~~n/a~~	~~optional~~	~~n/a~~
~~Type 7 GP Avenue~~	~~46′ min.~~	~~Two-ways 10′ min. travel lane~~	~~n/a~~	~~n/a~~	~~15′~~	~~Planting Strip (5 ft. min. width)~~	~~50′~~	~~n/a~~	~~8′ min. path(2 sides)~~

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1. ~~Right-Of-Way Design Modifications – Right-of-way narrowing devices including, but not limited to, curb extensions, bulbouts, neckdowns and corner bulges shall not be permitted unless approved by the Design Review Committee. Minimum right-of-way width may need to be increased to accommodate utilities. Thoroughfare types may be incorporated into a divided right-of-way design provided that the center median includes street trees and has a minimum width of 10' (width may include curb).~~
2. ~~Travel Lanes – Travel lane width is designed for low to moderate vehicular speeds (25 MPH or less); higher vehicular speeds may require design modifications. Travel lane width is inclusive of the gutter and up to the face of the curb.~~
3. ~~On-Street Parking – On-street parking may exist on both sides of Type 1, 2, 3 and 4 streets. On-street parking width is inclusive of the gutter and up to the face of the curb. For thoroughfares with high levels of parking usage and parking turnover (i.e. Type 1 GP Commercial Street) on-street parking lanes shall be increased to 8 feet.~~
4. ~~Curb Radii – Curb radii are applicable to the face of curb and apply to street intersections, not driveway intersections. Curb radii are designed for low vehicular speeds; higher vehicular~~

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~~speeds may require design modifications. Rear alley intersection may incorporate a "driveway" intersection design rather than a curbed street design if approved by the Department of Public Service.~~

5. ~~Street Trees – Street tree spacing may vary depending on tree species and development infrastructure. Street tree spacing shall be reviewed and approved by the Department of Parks at construction plan submittal. Street trees shall be installed prior to final plat approval and recordation. Tree wells are encouraged on the Type 1 GP Commercial Street.~~

6. ~~Bicycle Travel – The Gathering Place District should provide opportunities for bicycle travel. A bicycle path is an independent bicycle way that is to be provided off-street and outside of the vehicular thoroughfare. A bicycle route shall be provided within the vehicular thoroughfare where suitable for shared use of bicycles and vehicles traveling at low speeds and may be indicated with the use of "sharrows". A bicycle lane is a dedicated marked lane with a moderate-speed vehicular thoroughfare. (See Figure 280:2)~~

d. ~~Thoroughfare Design Flexibility. Gathering Place thoroughfare design standards may be modified to accommodate unique design elements that are project specific provided that such modifications are made part of the official concept plan and are approved by the Planning Commission. The concept plan must show the proposed layout and corresponding right-of-way cross sections. Modified design standards shall not compromise thoroughfare right-of-way safety or function and must be able to provide appropriate locations for utilities. Modified design standards shall accommodate all required right-of-way components, shall provide appropriate pedestrian and vehicle mobility options and shall be designed to support adjacent future development.~~

~~Sec. 54-281a. - Type 1 streets.~~

~~The following streets within the City of Charleston are designated as Type 1 streets:~~

~~Clements Ferry Road~~

~~Folly Road on James Island~~

~~Maybank Highway on James Island~~

~~Sam Rittenberg Boulevard~~

~~King Street~~

~~This Type 1 designation is applicable only for sections of these streets that are located with the boundaries of a Gathering Place District.~~

~~Sec. 54-281b. - Type 2 streets.~~

~~The following streets within the City Of Charleston are designated as Type 2 streets:~~

~~Maybank Highway on Johns Island~~

~~West Ashley Circle, as identified in the Glenn McConnell Expressway Extension Study dated February 2002, on file in the Department of Planning and Neighborhoods, to include all future cross streets as identified in said study and all existing and future roads within one thousand (1000′) feet of the intersection of Glenn McConnell Parkway and Bees Ferry Road.~~

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~~Folly Road in West Ashley~~

~~Albemarle Road~~

~~Savannah Highway~~

~~Wesley Drive~~

~~St. Andrews Boulevard~~

~~Old Towne Road~~

~~Ashley River Road~~

Sec. 54-281. - Rooftop uses above height limit.

Rooftop uses are permitted above the height limit, provided that such uses are not residential or office in nature or accessory to residential or office uses, and provided further, the spaces for such uses are open air. Shade structures or other types of partial protection from the elements are allowed.

Sec. 54-282. - Off-street parking.

There are no requirements for off-street parking in the ~~Gathering Place~~ District.

Sec. 54-283. **- On-street parking.** ~~- Urban design requirements.~~

All new streets in the District shall incorporate on-street parking. Placement of on-street parking is subject to approval of the Technical Review Committee.

~~a. Each building must front on a thoroughfare~~.

~~b. Setback and height. Design requirements within the Gathering Place District are based upon the type of street a lot or building area abuts. Setback and height requirements, per thoroughfare type, are as follows:~~

~~Thoroughfare Type~~	~~Setback[5]~~	~~Height[1, 4]~~	~~Frontage Ratio[2]~~
~~Type 1 GP Commercial Street~~	~~0 – 5′~~	~~30′ and 2 story min.[3] 65′ or 6 story max.~~	~~85% min.~~
~~Type 2 >GP Mixed Use~~	~~0 – 5′~~	~~55′ max. 65′ max. for unoccupied architectural features or 4~~	~~85% min.~~

~~Street~~		~~story max., whichever is shorter~~	
~~Type 3 GP Small Street~~	~~0—10′~~	~~3½ stories~~	~~70% min.~~
~~Type 4 GP One Way Street~~	~~0—10′~~	~~3½ stories~~	~~70% min.~~
~~Type 5 GP Road~~	~~0—20′~~	~~35′ max.~~	~~n/a~~
~~Type 6 GP Alley~~	~~n/a~~	~~35′ max.~~	~~n/a~~
~~Type 7 GP Avenue~~	~~25′ min.~~	~~65′ max.~~	~~n/a~~

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1. ~~The maximum height granted for properties in a FEMA flood zone shall be the height allowed per street type measured from base flood elevation, provided that the area below base flood elevation is floodproofed in nonresidential buildings. Ground floor parking shall count as a story.~~
2. ~~The Frontage Ratio is the amount of building frontage as a proportion of the front property line. Utility easements, required buffers, grand trees (including grand tree protective zones), driveways and sidewalks shall be excluded from the building frontage ratio calculations.~~
3. ~~All buildings fronting a Type 1 or Type 2 street must have a minimum of two occupied floors.~~
4. ~~For those Gathering Place developments located with an Old City Height District, the maximum and minimum requirements for the Old City Height District shall apply instead of the maximum height requirements in this section.~~
5. ~~Building setbacks shall be measured from the street right-of-way. Buildings, including attached units in a continuous row, may be sited outside the required setbacks, where necessary, for the preservation of natural features and grand trees (including grand tree protective zones) subject to approval by the Zoning Administrator.~~

Sec. 54-284. - ~~Parks and~~ **O**~~o~~pen **S**~~s~~pace.

Each Development Plan in the District shall include Open Space intended for resident and public use. ~~Gathering Places shall include open space for community use, which~~ **Open Space** must constitute a minimum of **ten (**10%**) percent** of the gross highland acreage of the **Development Plan.**~~gathering place.~~

A minimum of two (2) different types of Open Space, the types of which are outlined below, shall be incorporated in every Development Plan.

A minimum of twenty five (25%) percent of the Open Space shall be vegetated with either preexisting vegetation or native plantings.

Unless dedicated to and accepted by a public entity, Open Space shall be maintained by a Property Owner's Association.

The following ~~parks and~~ open space types are permitted within **the District**~~Gathering Places~~:

Neighborhood Greens—Open green spaces intended to serve as the social center of the community and provide a location for civic activities and outdoor community functions. Neighborhood greens shall:

- Be predominantly planted areas, but may have some paved surfaces;
- Be a minimum of ~~20,000~~**10,000** square feet; ~~and~~
- Be centrally located within the **Development Plan**~~gathering place~~.

Plazas/Squares**/Pocket Parks**—**Partly e**~~E~~nclosed spaces that are urban in nature and designed to serve as meeting places for area residents and workers. Plazas**,** ~~and~~ squares **and pocket parks** shall:

- Be predominantly paved surfaces, but may have some planted areas;
- Include pedestrian lighting and pedestrian-level details, such as variations in paving types;
- Be landscaped and incorporate amenities such as benches, fountains, monuments, and formal or informal gardens;
- Be a minimum area of 1,000 square feet;
- Be located within denser, more urban areas of the **Development Plan**~~gathering place~~, either at the intersection of streets or within a developed block;
- Be **fronted by adjacent buildings.** ~~mostly enclosed by building frontages;~~

Neighborhood Parks—Large open areas designed to provide recreational facilities and spaces for the entire **Development Plan**~~gathering place~~, or smaller green spaces designed to serve smaller areas within the **Development Plan**~~gathering place~~. These parks may be designed as part of a Neighborhood Green, and shall:

- Contain grassy fields, playground equipment, designated sports facilities, or picnic areas;
- Be landscaped throughout;
- Be designed for active and passive recreational purposes;
- Be a minimum area of ~~40,000~~**20,000** square feet**, or 5,000 square feet if the gross acreage of the Development Plan is less than five (5) acres**;
- Be directly connected to any bicycle and pedestrian network**;**
- **May include tree save areas with minimal improvements such as trails, benches and observation decks.**

Sec. 54-285**a**. - ~~Site~~**Development** ~~p~~**P**lan~~s~~.

Property in the District shall be developed in accordance with an approved Development Plan.

A Development Plan is a general plan for an area within the District that delineates the streets, uses, Open Space, connections, incentive options, density, height and the relationship of proposed uses to adjacent properties.

Each owner shall include all their acreage within the mixed use center in one (1) Development Plan. Owners are encouraged to work together with other owners in the same mixed use center to create one (1) comprehensive Development Plan for the entire mixed use center.

A Development Plan shall be presented at a public hearing of the Planning Commission and is subject to the approval of the Planning Commission.

The Planning Commission shall review all components of the Development Plan, however, the Planning Commission may not modify the maximum density as allowed by ordinance or the height. The height as set out on the Development Plan is subject to review and modification by the Design Review Board.

An approved Development Plan identifies the general location of streets, Open Space, connections, and incentive options (as applicable). An approved Development Plan fixes the land uses, maximum density and height, (unless the height is subsequently altered by the Design Review Board).

A Development Plan must create a mixed use center with a focus on publicly accessible Open Space and integrated mixed land uses in appropriate areas to create a walkable urban environment. The separation of land uses into monofunctional buildings is discouraged.

Discussions with staff and preapplication at Technical Review Committee are strongly encouraged prior to submitting a Development Plan to the Planning Commission.

In addition to the information as may be required by Article 6 of this chapter, **a Development Plan**~~site plans for properties zoned Gathering Place~~ shall include the following:

Streets~~Types~~: ~~Each street on a site plan must be assigned a street type.~~**Each street shall be delineated and approximate widths indicated.**

Land Uses: ~~A range of uses shall be specified for each lot or building area of a site plan.~~**The land uses and how they relate to adjacent properties shall be delineated, including any off-street parking.**

~~Park/~~Open Space~~ Types~~: All ~~parks and o~~**O**pen ~~s~~**S**pace must be identified as to **minimum square footage,** type and **general** location**.**~~, and the dimensions of each must be delineated.~~

Connections: All sidewalk, pedestrian, bicycle and building connections shall be delineated in conceptual form showing both the internal property and any adjacent properties.

Incentive Options: All incentive options being used shall be indicated and generally located on the Development Plan.

Density and Height: The maximum residential density and maximum height shall be included. The minimum non-residential total gross square footage, separated by land use, shall be included.

Traffic Study Submittal: A copy of the required traffic study by Article 6 of this chapter shall be submitted along with the Development Plan.

Minor modifications to an approved Development Plan may be made by the Zoning Administrator. Minor modifications include shifts in location of up to thirty (30) feet. All other changes shall be considered substantial. Any substantial changes to an approved Development Plan shall require the approval of the Planning Commission.

A subdivision of a parcel in the District is not permitted if the subdivision would result in any new parcel having less than three (3) acres of useable highland unless a Development Plan has been approved for the parent parcel proposed to be subdivided. All subdivisions s hall be in accordance with the approved Development Plan and all applicable sections of the Zoning Ordinance.

Sec. 54-285b. - Bicycle parking.

Every building containing 10,000 or more square feet must provide an onsite enclosed and covered bicycle parking room or rooms that are secure and ventilated and which can accommodate: one (1) bicycle parking space per three (3) residential units, plus one (1) bicycle parking space for every twenty thousand (20,000) square feet of commercial use. Assisted living, nursing homes or other similar uses without full kitchens are exempt from this requirement. Spaces within dwelling units do not count toward the bicycle parking requirement. At minimum, one (1) bicycle parking room shall include a bicycle work stand, a basic set of bicycle repair tools and an air pump. The use of security cameras and/or security personnel is encouraged.

Bicycle racks must:

- **(a) Provide at least two (2) points of contact for a standard bicycle frame (racks that are designed to support a bicycle primarily by a wheel are not allowed).**
- **(b) Have rounded surfaces and corners.**
- **(c) Be coated in a material that will not damage the bicycle.**
- **(d) Be securely anchored or fastened to a hardscape surface.**

Bicycle parking space dimensions must:

- **(a) Accommodate a wide range of bicycle frame types and provide adequate space between bikes, especially those with wider handlebar stems. Each bicycle parking space shall be sufficient to accommodate a bicycle at least six (6) feet in length and two (2) feet wide.**
- **(b) An aisle or other space shall be provided for bicycles to enter and leave the facility.**

Lighting and site materials must:

- **(a) Be provided such that all bicycle parking rooms are thoroughly illuminated and visible from adjacent sidewalks, parking lots or buildings during hours of use.**
- **(b) Bicycle parking shall be located on a hard surface material such as concrete, asphalt, brick or other stable surface to which the rack can be securely fastened.**
- **(c) Signage shall demarcate the bicycle parking and be placed in a visible and highly used location to inform users of the system in place.**

Proximity to building entrances.

- **(a) Bicycle parking shall be located within close proximity to, or inside, the main building.**

(b) Bicycle parking shall be located no further than fifty (50) feet away from the building's main or secondary entrance.
(c) Buildings with entrances in close proximity of each other may combine each respective bicycle parking requirement into one (1) parking room if it is located no more than fifty (50) feet away from the main or secondary entrance of each building it is intended to serve.

Sec. 54-285c. - Aquatic Bench.

An aquatic bench is required for all new wet detention basins in the District. An Aquatic Bench is a shallow area just inside the perimeter of a water body where aquatic and wetland plants exist to protect water quality, stabilize the bank, sustain ecosystems and offer aesthetic appeal. The aquatic bench shall extend a minimum of ten (10) feet inward from the normal shoreline around the entire perimeter of the pond at a 10:1 slope. A variety of at minimum ten (10) different plant species, of which at least five (5) are emergent species, shall be planted. One species shall not contribute to more than thirty (30) percent of the total vegetation of the aquatic bench. The aquatic bench shall extend up to a maximum depth of eighteen (18) inches below the normal pool water surface elevation.

Sec. 54-285d. - Setbacks.

Buildings shall be set back in line with existing or approved adjacent projects or placed as near to a right-of-way as appropriate. Setbacks shall be subject to review and approval by the Design Review Board.

Sec. 54-285e. - Incentive Options.

Density bonuses are available upon the implementation of the Incentive Options identified in Table 1: Incentive Options for Bonus Density.

The maximum bonus density allowable per Development Plan is thirty two (32) units per highland acre, for a total maximum density possible of 45.2 units per highland acre.

Table 1: Incentive Options for Bonus Density

	Incentive Options	Description	Additional Density units/acre	Maximum Additional Density units/acre
1	Comprehensive Development Plan	Development Plan Amongst Unaffiliated Owners	4	4
2	Workforce Housing	Workforce Housing 60% AMI (greater of 10 units or 5%) Workforce Housing 80%, 120% AMI (greater of 15 units or 10%)	8 6	24 18
3	Mobility + Transportation	Transit Service Car Share Program	20 4	20 4

4	Open Space	Increase Open Space by 5%	4	12
5	Mixed Use	Increase Mixed Use by 5%	2	4
6	Community Space	Provide Community Meeting Room Space	2	2
7	Street Connectivity	Connect Site to Existing Adjacent Commercial	6	6
8	Sidewalk Improvements	Provide Adequate Off-Site Sidewalk Connections	6	6
9	Stormwater Management	Decrease Stormwater Runoff Preserve or Create Riparian Buffer(s) Preserve or Create Non-Riparian Buffer(s)	4 6 4	4 6 4

General requirements

(a) For each building on a Development Plan utilizing bonuses, any combination of the nine (9) Incentive Options is allowed, up to the maximum additional density per option as indicated in Table 1. For example, one (1) Development Plan may utilize "Incentive Option #4 Open Space" up to three (3) times earning up to 12 units/acre bonus if Open Space is increased by 15%- (above the required 10% Open Space, for a total of 25% Open Space).

(b) All Incentive Options not directly incorporated into another, future building, shall be in place and functioning before a certificate of occupancy will be issued for any building included on the Development Plan.

(c) All Incentive Options shall remain in place and be maintained for the life the Development Plan.

(d) The failure to maintain Incentive Options will subject buildings in the Development Plan to having their certificates of occupancy revoked.

(e) If the density bonuses originally set out on an approved Development Plan cannot be achieved or maintained, the owner of buildings within the Development Plan shall be required to substitute Incentive Options to earn all density bonuses necessary in order for a certificate of occupancy to be issued and thereafter maintained.

(f) An owner availing himself to the use of Incentive Options shall place covenants on record authorizing the City, among other things, to enforce the covenants, to include at the City's option the right to implement the Options and charge all costs thereof to the owners of lands subject to the Development Plan, secured by a lien on the lands.

1) Comprehensive Development Plan. A comprehensive plan for an entire District is best achieved if all owners agree to be part of one (1) Development Plan.

Requirements: Development Plan Amongst Unaffiliated Owners
For four (4) points, two (2) or more unaffiliated owners of contiguous property in the District subject their properties to one (1) Development Plan.

2) Workforce Housing. Housing affordability is important to protect.

Requirements: Workforce Housing
Provide onsite residential units qualifying as Owner Occupied Workforce Housing Units or Rental Workforce Housing Units as defined by the U.S. Department of Housing and Urban Development, or its successor, and adjusted for household size by the City of Charleston Department of Housing and Community Development, or its successor.

For eight (8) points, provide at affordable rents Owner Occupied Workforce Housing Units for Qualified Households whose Household Income does not exceed sixty (60%)

percent of AMI and/or Rental Workforce Housing Units for Qualified Households whose Household Incomes do not exceed sixty (60%) percent of AMI in an amount equal to the greater of ten (10) units or five (5%) percent of the number of residential units in each building of the approved Development Plan, rounded up to the next whole number. At least twenty five (25%) percent of the workforce housing units, rounded up to the next whole number, shall have more than one (1) bedroom.

AND/OR

For six (6) points, provide at affordable rents Owner Occupied Workforce Housing Units for Qualified Households whose Household Income does not exceed one hundred twenty (120%) percent of AMI and/or Rental Workforce Housing Units for Qualified Households whose Household Income does not exceed eighty (80%) percent of AMI in an amount equal to the greater of fifteen (15) units or ten (10%) percent of the number of residential units in each building of the approved Development Plan, rounded up to the next whole number. At least twenty five (25%) percent of workforce housing units, rounded up to the next whole number, shall have more than one (1) bedroom.

General requirements

(a) The workforce housing units shall be integrated and intermixed within the building, and not isolated to a specific area or floor that is separate from market rate units. If there are multiple floors of residential units, the workforce housing shall be spread out and shall not all be located on the same floor or specific area.

(b) Exterior finishes and general quality of workforce housing units shall be similar to the building's market rate units.

(c) The upkeep of workforce rental units shall be of the same quality as the upkeep of the other market rate rental units of the development.

(d) Prior to the issuance of a certificate of occupancy for any portion of the development, the owner thereof shall identify, in writing, to the City of Charleston Department of Housing and Community Development, or its successor, the units designated as Owner Occupied Workforce Housing Units and/or Rental Workforce Housing Units.

(e) Prior to the issuance of a certificate of occupancy for any portion of a development, the owner shall execute covenants identifying the Owner Occupied Workforce Housing Units and/or Rental Workforce Housing Units and restricting such units to occupancy, and if applicable ownership, by Qualified Households, and submit a copy of the recorded covenants to the City of Charleston Department of Housing and Community Development, or its successor.

(f) As for the Owner Occupied Workforce Housing Units, the covenants shall identify the Initial Maximum Allowable Sales Price, and provide that the Initial Maximum Allowable Sales Price may be adjusted annually for inflation based on the increase in the area median income (AMI) or Consumer Price Index, whichever is greater. Each owner of such units, prior to initial occupancy, shall be required to submit to the City of Charleston Department of Housing and Community Development, or its successor, a verified income report of Household Income of all members of the household. The covenants shall require notice to the City of Charleston Department of Housing and Community Development, or its successor, of any transfer of the Owner Occupied Workforce Housing Units and verification that the purchaser is a Qualified Household. Owner Occupied Workforce Housing Units shall be subject to resale restrictions for a period of ninety (90) years.

(g) As for Rental Workforce Housing Units, the covenants shall require the owner to provide proof to the City of Charleston Department of Housing and Community Development, or its successor, at inception and on an annual basis, that no more than

Fair Market Rent is being charged for the unit(s), and verified income reports of Household Income of all rental occupants. Rental Workforce Housing Units shall be subject to these restrictions for a period of thirty (30) years.

(h) The covenants shall accord the City of Charleston, or its assignee, rights to enforcement by any legal and/or equitable means, including the revocation of a certificate of occupancy, and in all events be subject to approval by corporation counsel.

3) Mobility and Transportation. Sustainable communities welcome, encourage and offer a variety of transportation options. Walking, bicycling, public transit and car sharing programs require significantly less space per traveler than do single ownership automobiles. When a variety of transit, bicycle parking options, car shares and other alternative methods of transportation are available, a reduction in vehicular parking can be justified.

Requirements: Transit Service
For twenty (20) points, provide a transit stop and either public or private transit service to and from the site.

General requirements

(a) Transit stop design. A transit stop shall consist of pedestrian accommodations including seating, a covered waiting area for transit customers, and reinforced pavement for the path of the transit vehicle. The design of the transit stop shall be subject to the approval of the Design Review Board if on private property or the Design Review Committee if in the public right-of-way.

(b) Transit stop location. The stop location shall be mutually agreed upon by the owner, the Technical Review Committee and the transit provider. The stop shall ideally be centrally located along street frontage. However, the stop may be located up to 400 feet from any edge of the Development Plan if located on the same side of street as the majority of the Development Plan acreage, or if across the street, a suitable pedestrian crossing is provided as determined by the Planning Commission. The owner shall provide proof of permission from the applicable party to locate the stop off-site and to thereafter maintain it.

(c) Transit service. Regular service, either public or private, shall be available seven (7) days a week. On weekdays, hourly or more frequent interval service must be provided to and from the transit stop from 6:00am-9:00am and 3:30pm-7:30pm. Service must be provided to the City's largest areas of employment and education as approved by the Planning Commission. A holiday schedule is allowable.

(d) Longevity. The transit stop and service to and from the stop shall remain in place and be maintained for the life the Development Plan or until the Planning Commission determines either a public transit provider offers a comparable service or the service is no longer viable.

Requirements: Car Share Program
For four (4) points, provide and maintain a Car Share Program onsite with appropriate signage and car capacity to fill at minimum four (4) vehicle parking spaces with four (4) cars. The Car Share Program shall have preferred parking in easily accessible areas and

is encouraged to be open to the public. Owners are allowed and encouraged to partner with a 3rd party provider that specializes in offering a car share program.

4) **Open Space. High quality public outdoor spaces are important attributes of a thriving community. As a community grows, so too does the demand for additional outdoor space. Quality public places are thoughtfully designed to be accessible, comfortable, sociable and to provide a variety of activities. A quality outdoor public space provides a much needed alternative to the surrounding urban development.**

   Requirements: Increase Open Space by 5%
   For four (4) points, increase the Open Space requirement based on the Development Plan's gross highland acreage by five (5%) percent more.

5) **Mixed Use. A tool for cohesive and lasting community building, mixed use nodes link working, living, and relaxing and can also emphasize an area that is shared by all members of a community. Mixed-use development provides ready access to places and services required on a day-to-day basis.**

   Requirements: Increase Mixed Use by 5%
   For two (2) points, increase mixed use by decreasing the largest land use category (residential or non-residential), by five (5%) percent of the total gross square footage.

6) **Community Space. Public indoor space where the community can gather.**

   Requirements: Provide Community Meeting Room Space
   For two (2) points, provide a meeting room for the community to access. This room shall not be counted as residential or accessory to residential.

   General requirements
   (a) The room shall be at minimum five hundred (500) square feet in size.
   (b) The room shall be an appropriate shape for the use.
   (c) The room shall be indoor and conditioned.
   (d) The room shall have tables, seating and other meeting amenities, as appropriate.
   (e) The room shall be available, free of charge, to anyone who resides within three (3) miles of any edge of the Development Plan using it for a recognized civic purpose.

7) **Street Connectivity. To integrate infill development into a neighborhood, connections to existing amenities such as commercials zones are important.**

   Requirements: Connect Site to Existing Adjacent Commercial
   For six (6) points, provide a direct connection to adjacent, off-site commercial centers with a pedestrian friendly two-way access street.

   General requirements
   (a) The street shall have a pedestrian oriented design.

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(b) The sidewalks shall be a minimum of six (6) feet wide, except sidewalks fronting commercials uses shall be a minimum of eight (8) feet wide. The Technical Review Committee may allow minor adjustments to widths to accommodate field conditions.
(c) Street trees shall be planted, as determined by the Technical Review Committee.
(d) A planting strip to separate vehicles and pedestrians shall be in place, as determined by the Technical Review Committee. A planting strip with trees shall be a minimum of five (5) feet wide or streets with commercial uses shall use tree wells or other mechanisms to maintain the urban composition. The Technical Review Committee may allow minor adjustments to these requirements to accommodate field conditions.
(e) On street parking shall be provided as appropriate and is required on a street fronted by adjacent buildings with commercial, as determined by the Technical Review Committee.
(f) Crosswalks and pedestrian signals, as well as bicycle boxes and bicycle signals shall be implemented, as determined by the Technical Review Committee.
(g) Street lighting shall be installed, as determined by the Technical Review Committee.

8) Sidewalk Improvements. Enhancing pedestrian access is key to increasing walkability and encouraging revitalization around infill developments.

Requirements: Provide Adequate Off-Site Sidewalk Connections
For six (6) points, create, rebuild and/or improve off-site sidewalks and/or locate on a site where existing off-site sidewalks are adequate.
General requirements
(a) Sidewalks deemed to be adequate off-site connections or sidewalks to be created, rebuilt or improved to provide necessary off-site connections are at the determination of the Planning Commission.
(b) The sidewalks shall be a minimum of six (6) feet wide, except sidewalks fronting commercials uses shall be a minimum of eight (8) feet wide where possible, as determined by the Technical Review Committee.
(c) Street trees shall be planted, as determined by the Technical Review Committee.
(d) Crosswalks and pedestrian signals, as well as bicycle boxes and bicycle signals shall be implemented, as determined by the Technical Review Committee.
(e) Street lighting shall be installed, as determined by the Technical Review Committee.

9) Stormwater Management. Urban landscapes often feature expansive areas of impervious surfaces. Management of stormwater as close to its source as possible by way of low impact development infiltration techniques recharges the water table via infiltration and reduces stormwater runoff. The implementation of low impact development techniques, including minimizing directly connected impervious areas (MDCIA), result in reduced runoff peaks, volumes, and pollutant loads from urbanizing areas. Such reductions are critical for the coastal areas that experience varying weather influences such as substantial tides, tropical storms, land subsidence and sea level rise that cause catastrophic flooding. To effectively disconnect impervious areas, the areas should be drained to pervious areas such as landscaped areas or natural buffer areas or the utilization of porous drainage conveyances where appropriate. When stormwater peak flows and volumes generated from urbanizing areas are decreased, the sizing requirements for downstream stormwater conveyance facilities are also reduced reducing the potential for flooding issues and the demand on City infrastructure. Low impact development systems recreate the predevelopment site hydrology through site design

techniques that promote storage, infiltration, evaporation, and treatment of stormwater runoff onsite. Low impact development can be both an aesthetically pleasing and a functional way of managing stormwater at the source.

Requirements: Decrease Stormwater Runoff
For four (4) points, design, construct, and maintain low impact development stormwater management systems that handle rainfall onsite, and prevent the offsite discharge of at least one (1) inch of stormwater runoff from the site's total area.

For purposes hereof, impervious surfaces means a surface that does not allow water to penetrate. Examples of impervious surfaces include asphalt, rooftops and concrete. For purposes hereof, all other surfaces shall be considered pervious surfaces.

The design, construction and maintenance of the system shall adhere to the recommendations of Coastal SC Low Impact Development Guide. (hereafter the "Guide"), a copy of which is available in the Department of Planning, Preservation and Sustainability (hereafter the "Department"). Approved systems include, but are not limited to, bioretention cells, permeable pavement, stormwater infiltration, vegetated green roofs, rainwater harvesting and impervious surface disconnection.

General requirements

(a) The design of all low impact development systems shall follow the specifications and guidelines listed in the Guide, to include specifications pertaining to contaminated soils and guidelines for plant selection and installation. Runoff reduction rates provided for the Coastal Zone Credit Approach as outlined in the Guide will be recognized for meeting the prevention of the above offsite discharge requirement.

(b) All low impact development systems shall have appropriate stormwater educational signage, approved by the Department and any applicable review boards, displayed in a prominent location.

(c) Appropriate pet waste disposal stations to prevent pet waste from entering stormwater runoff shall be implemented.

(d) All parking areas shall be swept annually, or as may be appropriate for the selected system.

(e) Owners availing themselves of this option shall be required to sign a Maintenance and Operation Agreement which, among other things, will require continued maintenance of the system and a yearly inspection and report on the condition and functionality of the system by an engineer licensed by the State of South Carolina, the cost of which shall be borne by the property owner. Any deficiencies revealed by the inspection shall be corrected in a timeframe established by the City. The Agreement shall be in recordable form, and at the option of the City, may be recorded in the RMC Office for Charleston County. The City may choose to perform additional inspections at its discretion at no cost to the property owner.

Requirements: Preserve or Create Riparian Buffer(s)
For six (6) points, preserve or create, and maintain, a riparian buffer within the Development Plan. A Riparian Buffer is a strip of forested or vegetated land bordering a body of water. Riparian buffers have vegetation with strong root systems to stabilize the bank of a water body, preventing erosion and filtering out pollutants. The benefits of riparian buffers are maximized when there is diffuse flow of stormwater runoff, which

also provides flood control. Other, often overlooked, benefits include providing habitat for fish and wildlife, protecting property, moderating water temperatures and adding scenic value to communities.

General requirements

(a) The buffer shall be at minimum fifty (50) feet wide and span along the entire length the site is adjacent to a water body.

(b) The buffer shall be divided into two (2) zones. The thirty (30) feet closest to the water (zone 1) must remain undisturbed. The outer twenty (20) feet (zone 2) can be managed vegetation. Where planting is needed, native vegetation is encouraged.

(c) Diffuse flow is required on all buffers and can be achieved using a level spreader, as defined in The Guide. Diffuse flow must be achieved before stormwater runoff enters the riparian buffer from any new ditch or manmade conveyance. Diffuse flow refers to overland water flow that is spread out over the landscape, not concentrated into a defined channel. Diffuse flow maximizes the benefits of the buffer.

(d) Appropriate pet waste disposal stations to prevent pet waste from entering the riparian buffer shall be implemented.

(e) All parking areas shall be swept annually, or as may be appropriate for the selected system.

(f) Owners availing themselves of this option shall be required to sign a Maintenance and Operation Agreement which, among other things, will require continued maintenance of the system and a yearly inspection and report on the condition and functionality of the system by an engineer licensed by the State of South Carolina, the cost of which shall be borne by the property owner. Any deficiencies revealed by the inspection shall be corrected in a timeframe established by the City. The Agreement shall be in recordable form, and at the option of the City, may be recorded in the RMC Office for Charleston County. The City may choose to perform additional inspections at its discretion at no cost to the property owner.

Requirements: Preserve or Create Non-Riparian Buffer(s)

For four (4) points, design, construct, and maintain a non-riparian buffer within the Development Plan.

General requirements

(a) The buffer shall be at minimum twenty (20) feet wide and span at least fifty (50) feet in length. Public Service may make minor adjustments to these requirements to accommodate field conditions.

(b) Diffuse flow is required on all buffers and can be achieved using a level spreader, as defined in The Guide. Diffuse flow must be achieved before stormwater runoff enters the riparian buffer from any new ditch or manmade conveyance. Diffuse flow refers to overland water flow that is spread out over the landscape, not concentrated into a defined channel. Diffuse flow maximizes the benefits of the buffer.

(c) Appropriate pet waste disposal stations to prevent pet waste from entering the buffer area shall be implemented.

(d) All parking areas shall be swept annually, or as may be appropriate for the selected system.

(e) Owners availing themselves of this option shall be required to sign a Maintenance and Operation Agreement which, among other things, will require continued maintenance of the system and a yearly inspection and report on the condition and functionality of the system by an engineer licensed by the State of South Carolina, the cost of which

shall be borne by the property owner. Any deficiencies revealed by the inspection shall be corrected in a timeframe established by the City. The Agreement shall be in recordable form, and at the option of the City, may be recorded in the RMC Office for Charleston County. The City may choose to perform additional inspections at its discretion at no cost to the property owner.

Section 2. Article 2, Part 3, Table of Permitted Uses of Chapter 54 of the Code of the City of Charleston (Zoning Ordinance) is hereby amended by inserting "MU-3/C" and deleting "GP" in the top cell of the column titled "GP".

Section 3. Sec. 54-201, Base zoning districts, of Chapter 54 of the Code of the City of Charleston, subsection s. is hereby amended to read as follows (new text in **bold and double underlined** and deleted text with ~~strikethrough~~):

s. ~~Gathering Place, GP~~**Mixed Use 3, Centers, MU-3/C** District. The ~~GP~~**MU-3/C** district is **incentive based and** intended to promote mixed-use town, village, and neighborhood centers around the city at major intersections or along traditional commercial streets **experiencing high travel volumes and providing important connectivity**. Diverse housing, mixed-use, pedestrian oriented development are permitted within this district.

Section 4. Article 3, Part 1, Sec. 54-301 Table 3.1 Height, Area and Setback Regulations of Chapter 54 of the Code of the City of Charleston (Zoning Ordinance) is hereby amended by deleting "and GP" within the cell in the Zone District Designation column titled "MU-1, MU-1/WH, MU-2, MU-2/WH and GP".

Section 5. Article 3, Part 1, Sec. 54-301 Table 3.1 Height, Area and Setback Regulations of Chapter 54 of the Code of the City of Charleston (Zoning Ordinance) is hereby amended by adding a new zoning district row underneath "UP" titled "MU-3/C", and by inserting "NR" within the following columns in the "MU-3/C" zoning district row: Front and Rear Setback Minimum Depths Total; Front and Rear Setback Minimum Depths Front; Front and Rear Setback Minimum Depths Rear; Side Setbacks- Minimum Widths Total; Side Setbacks- Minimum Widths South/West; Side Setbacks- Minimum Widths North/East; Max. Height Limits Fences/Walls; Accessory Bldgs. to Residences Setback Required From Front Street; Accessory Bldgs. to Residences Setback Required From Side Street; Accessory Bldgs. to Residences Setback Required Add't Dwelling Distance from Front Lot Line.

Section 6. Article 3, Part 1, Sec. 54-301 Table 3.1 Height, Area and Setback Regulations of Chapter 54 of the Code of the City of Charleston (Zoning Ordinance) is hereby amended by inserting "NA" within the following columns in the "MU-3/C" zoning district row: Minimum Lot Area per Family in square Feet-Type Dwelling Unit 1-Fam.; Minimum Lot Area per Family in square Feet-Type Dwelling Unit 2-Fam.; Minimum Lot Area per Family in square Feet-Type Dwelling Unit Multi-Fam.; Maximum Percent of Lot Occupied by Buildings; Max Height Limits Structures.

Section 7. Article 3, Part 1, Sec. 54-301 Table 3.1 Height, Area and Setback Regulations of Chapter 54 of the Code of the City of Charleston (Zoning Ordinance) is hereby amended by inserting the following new footnote and adding "25" in the Zone District Designation column in the "MU-3/C" zoning district row:

"25. For density information, see Sec. 54-274."

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Section 8. Article 2, Part 11, Sec. 54-268 Designation of Design Review District, review authority, scope of authority and exemptions, of Chapter 54 of the Code of the City of Charleston subsection b. is hereby amended to read as follows (new text in **bold and double underlined** and deleted text with ~~strikethrough~~):

b. The Design Review District shall include all land which lies within the rights-of-way and all properties which abut each side of the rights-of-way within the ~~Gathering Place (GP)~~**Mixed Use 3- Centers (MU-3/C)** zoning district.

Section 9. Article 3, Part 8, Sec. 54-347 Landscape Buffer Requirements, of Chapter 54 of the Code of the City of Charleston subsection d.1. is hereby amended to read as follows (new text in **bold and double underlined** and deleted text with ~~strikethrough~~):

1. Design Review District. In order to allow for new buildings to relate harmoniously with the streetscape and to other structures in the vicinity, when deemed appropriate by the Design Review Board, buildings may encroach into Class I Road Buffers (Buffer Type A), Class II Road Buffers (Buffer Type C), and Class VI Road Buffers (Buffer Type H). In ~~Gathering Place~~**Mixed Use- 3/Centers** Districts, the Design Review Board may allow buildings to encroach into any street frontage buffer, except for properties along I-26, I-526, the James Island Connector, and the Glenn McConnell Parkway. These exemptions shall not apply to parking lots or any other vehicular use areas.

Section 10. This Ordinance shall become effective upon ratification.

Ratified in City Council this _____ day of
_____ in the Year of Our Lord, 2016,
and in the ____th Year of the Independence of
the United States of America

John J. Tecklenburg, Mayor

ATTEST:

Clerk of Council

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