

Housing Element

Introduction

Housing is a vital need and component of any community. The presence of a range of quality housing options has a great effect on the ability of a community to attract and retain residents. Demand for housing in most areas is affected by other elements discussed in the Comprehensive Plan and, in many cases, is based on regional, rather than local demand for homes. This has been the case in Summerville, where the overall growth of the metro Charleston region has moved to the northwest along Interstate 26, US 78, and Dorchester Road (SC Route 642) into the Summerville Planning Area. It is important for Summerville to continue to work to provide residents with a diverse, high quality housing stock.

Existing Conditions

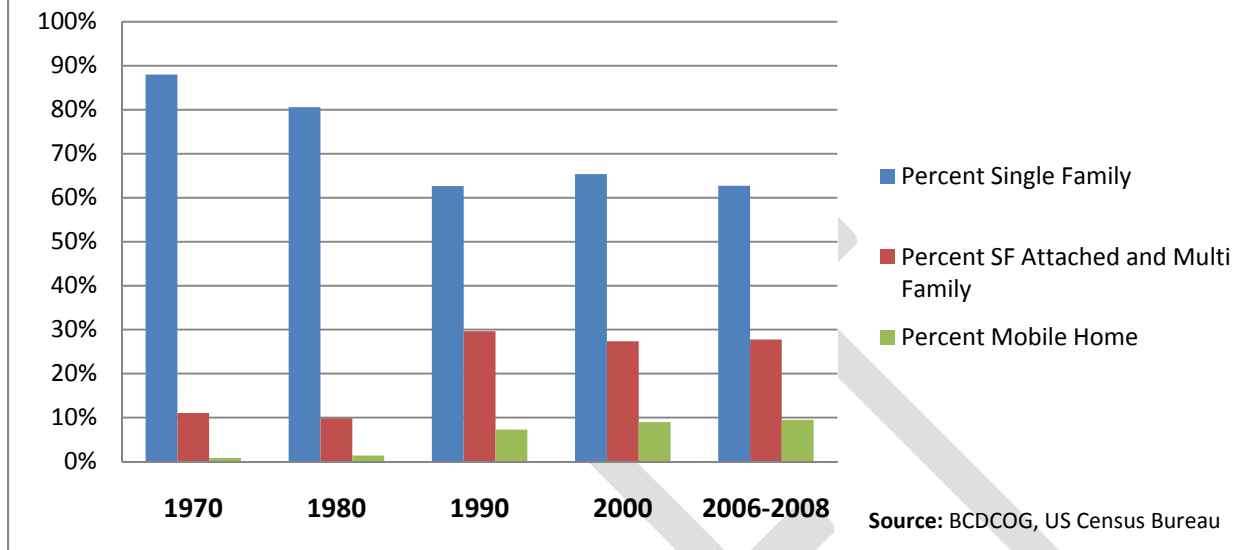
Residential Units

Between 1980 and 2008, it is estimated that 12,365 new homes were built in the Town of Summerville. This includes the replacement of a number of mobile homes. Figure HO1 and Table HO1 shows the growth in the number of housing units built in Summerville between 1970 and 2008. Between 2000 and 2008, it is estimated that 3,516 residences have been built in the Town, with approximately 2,100, or 60 percent being single family homes and an additional 30 percent being either condominiums, town homes (approximately 560 homes), or apartments.

Year	Total Housing Units	Single Family Detached	Multi-family (Including Single Family Attached)	Mobile Home and Other
1970	1,301	1,145	144	11
1980	2,405	1,938	2,370	33
1990	8,872	5,557	2,630	647
2000	11,254	7,160	3,081	1,013
2006-2008	14,770	9,261	4,103	1,409

Source: BCDCOG, US Census Bureau

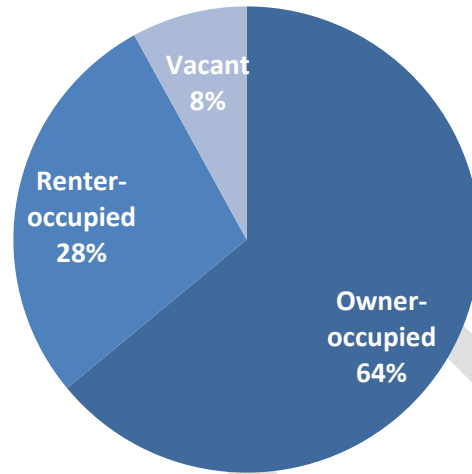
Figure HO1: Historical Composition of Housing in Summerville



Owner Occupancy

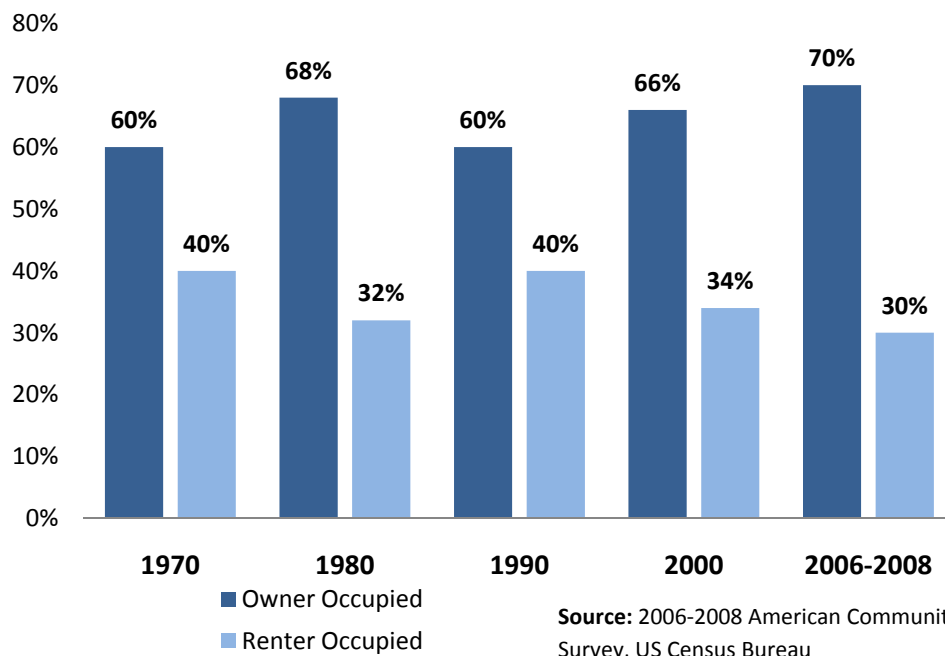
As of 2008, approximately 64% of residences within the Town limits of Summerville were owner-occupied, 28% of residences were renter-occupied, and approximately 8% of homes were vacant, as shown in Figure HO2. The percentage of vacancies is up somewhat from the 6% of homes that were vacant at the time of the 2000 Census, but similar to the vacancies that were present at the time the previous censuses.

Figure HO2: Owner vs. Rental Occupancy in Summerville, 2006-2008



Source: 2006-2008 American Community Survey, US Census Bureau

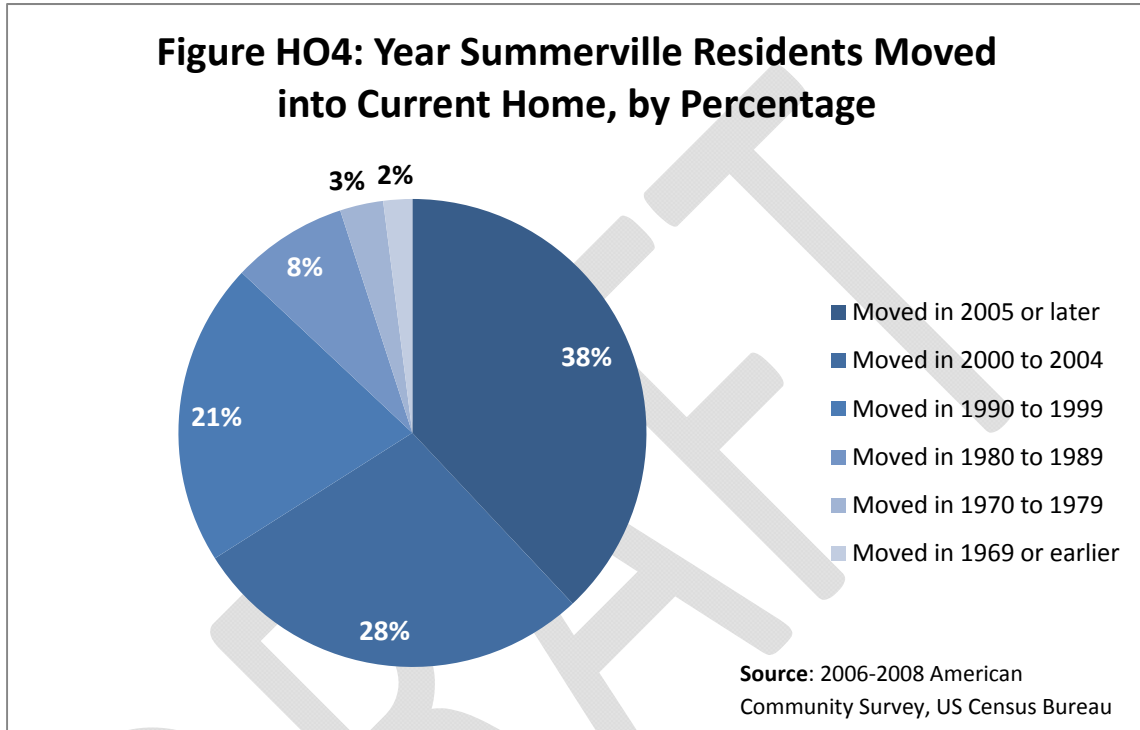
Figure HO3: Trends in Owner vs. Renter Occupancy for Occupied Homes in Summerville



Source: 2006-2008 American Community Survey, US Census Bureau

Length of time in home

Figure HO4 looks at the year that residents of Summerville moved into their current home. According to the American Community Survey, over 65 percent of all residents in the town moved into their current home after 2000, including over 55 percent of all homeowners.



Home Tenure by Age

In order to anticipate the potential demand on services and potential users of community facilities, understanding who are your community's owners and renters is important. The majority of residents in all age groups in the Planning Area, including the Town lived in owner-occupied housing, while the greatest percentage of renters in the town are under the age of 35 with nearly 37 percent of residents under 35 living in rental housing. This is typical for many communities, since younger residents are typically not in a position to commit to a community for a long-term period. Additionally, the largest group of homeowners is between the ages of 45-54 and over 89 percent of residents over the age of 45 are homeowners. By this time, people are in stable jobs and are concerned about providing their children with a high quality, safe place to live. Communities like Summerville with a high-quality school district and ample park space provide attract potential homeowners and serve to retain those living within the Planning Area. A detailed summary is included in Table HO2.

Table HO2: Home Tenure by Age in the Town of Summerville

Age	Number of Owner Occupied House-holds	% of total Owner Occupied House-holds	Number of Rental House-holds	% of Total Rental House-holds	Number of House-holds	% of Total House-holds	Owner % of total for age	Renter % of total for age
Under 35	1,565	14.6%	908	36.7%	2,473	23.7%	63.3%	36.7%
35-44	2,069	19.3%	687	27.8%	2,757	21.8%	75%	25%
45-54	2,477	23.1%	408	16.5%	2,885	21.1%	85.9%	14.1%
55-64	2,445	22.8%	218	8.8%	2,662	18.5%	91.8%	8.2%
65-74	1,072	10.0%	156	6.3%	1,228	8.9%	87.3%	12.7%
75-84	783	7.3%	67	2.7%	849	5.9%	92.2%	7.8%
Over 85	322	3.0%	30	1.2%	351	2.4%	91.7%	8.3%

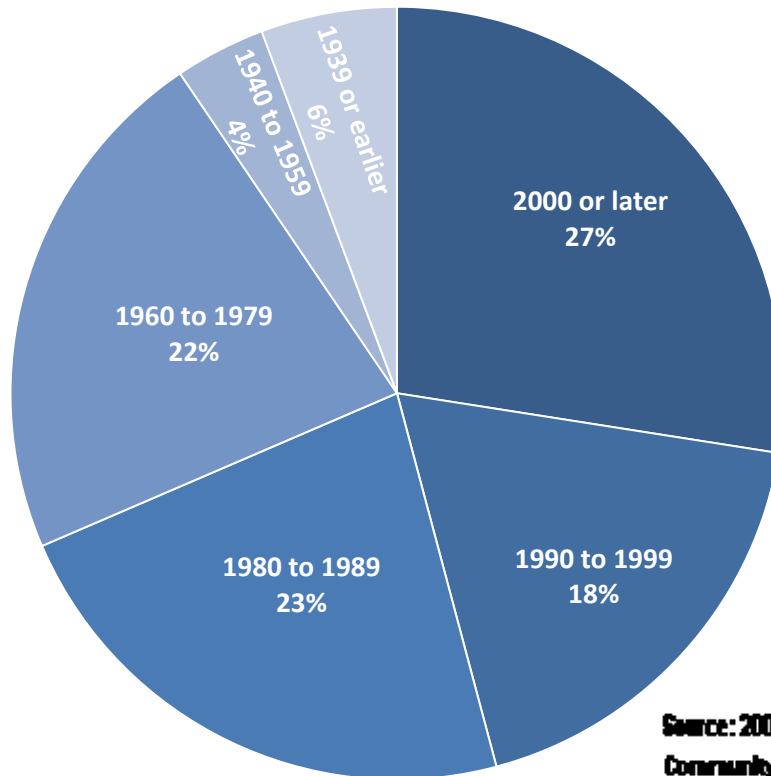
Source: 2006-2008 American Community Survey, US Census Bureau

Housing Stock Conditions

Age of Housing

According to the American Community Survey, and as shown in Figure HO5, the majority of the housing has been built in the Town since 1980. Approximately 27% of all housing in the Town of Summerville has been built since 2000. This includes the replacement of some mobile homes within the Town limits. Over half of all owner-occupied housing has been constructed since 1990. Within the last decade, there has been a greater balance between construction of rental and owner-occupied housing in Summerville than in the 1990's, when over 80% of all residential units constructed were for ownership. Additionally, approximately 10% of the housing in the Town was built before 1950. The homes, while older, tend to have design and decorative features that are desirable to a segment of the residential population. Many of these homes are part of Summerville's Historic District, located in and surrounding the Downtown District.

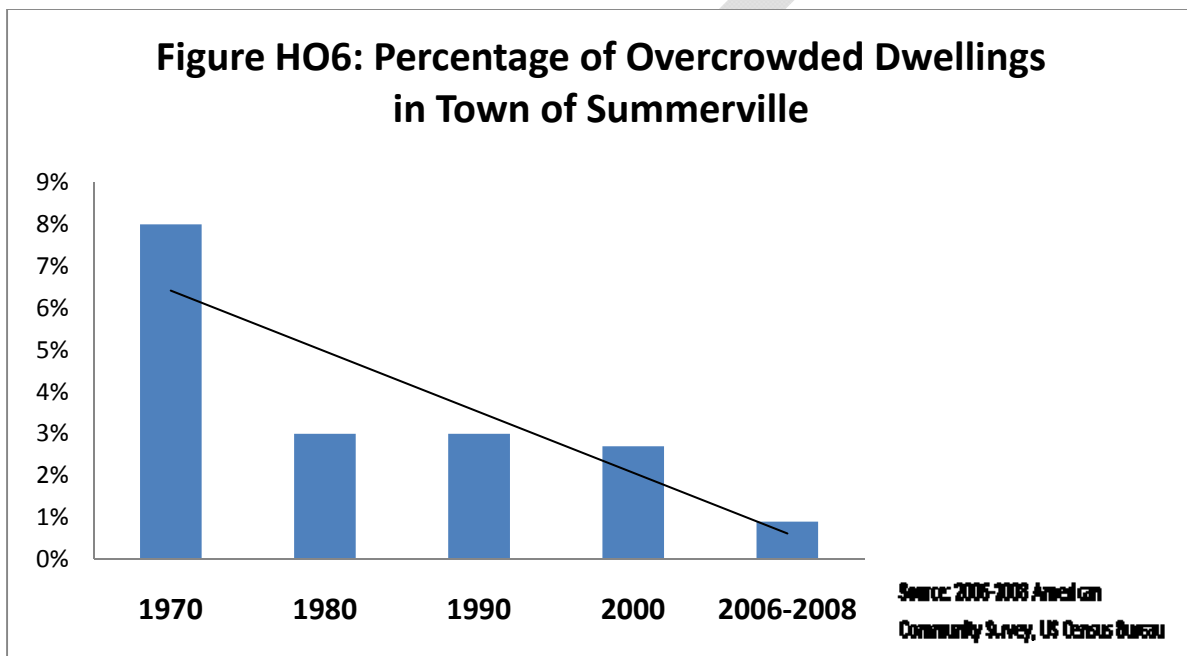
Figure HO5: Year Homes Built in Summerville, by Percentage



Source: 2006-2008 American Community Survey, US Census Bureau

Overcrowdedness of Housing

The presence of overcrowded housing in a community can indicate levels of poverty or affordability. . Figure HO6 shows the percentage of Summerville residents living in overcrowded housing (defined as more than one resident per room in a household by the US Department of Housing and Urban Development). Since 2000, this figure has declined significantly from 2.7 percent of households in 2000 to 0.9 percent in 2008. This is, in large part, because much of the housing in the town has been built as single-family housing since 1980. During this period, the housing market has encouraged the provision of one bedroom per family member, when combined with the decrease in household size has limited the number of overcrowded dwellings.

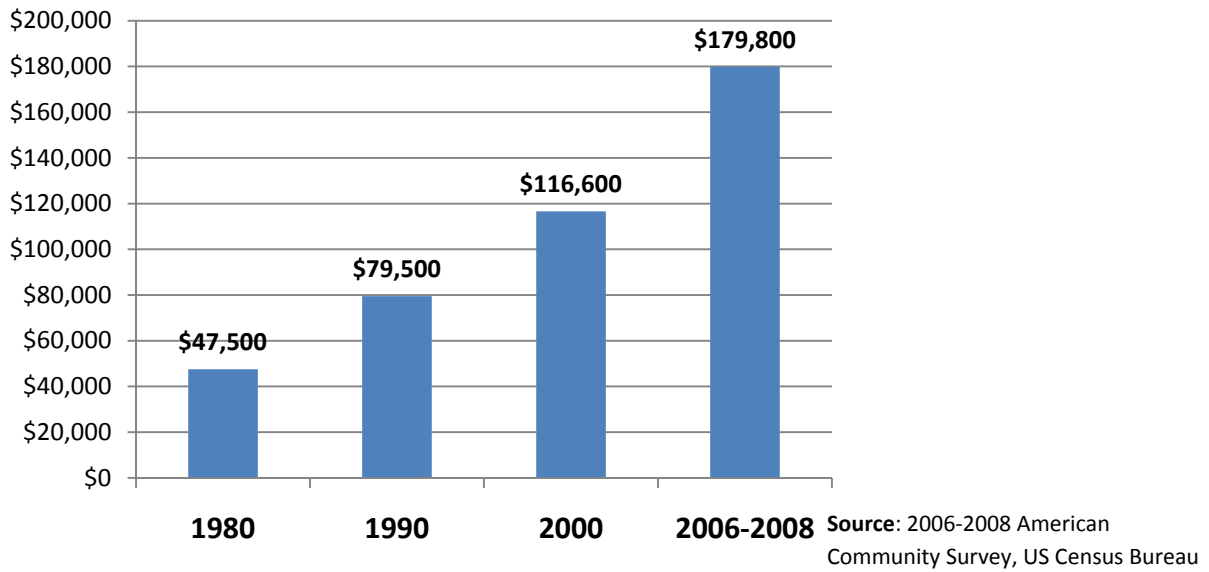


Housing Affordability

Owner Occupied Housing

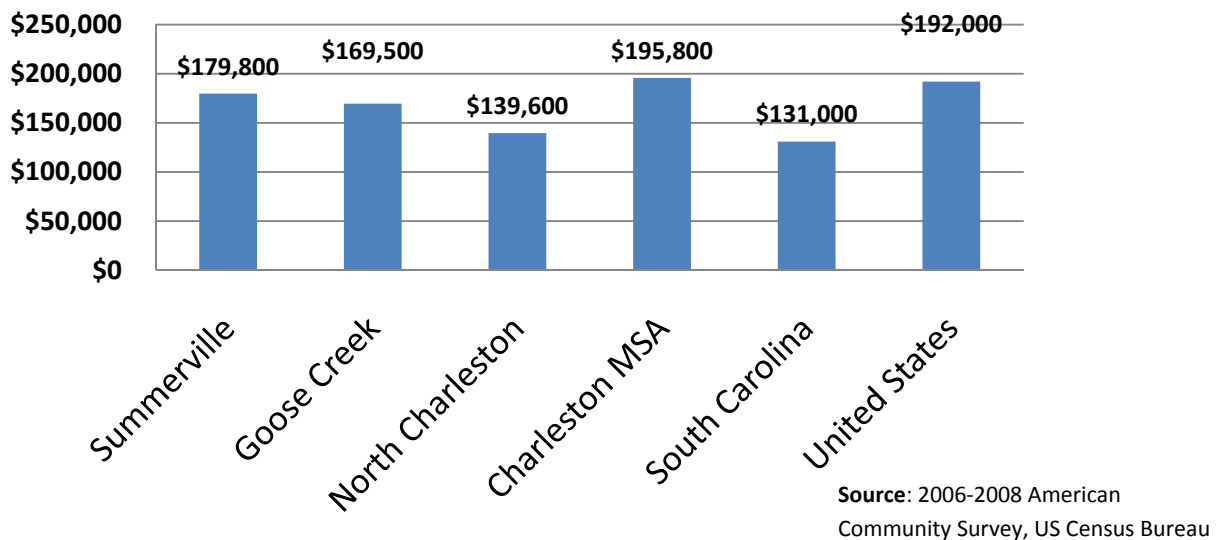
Like many areas of the US, the median value of owner-occupied housing in Summerville has risen substantially in the last decade to an estimated \$179,800 for all owner occupied units. Homes without a mortgage had a median value of \$174,800, while homes that were mortgaged were valued at an estimated \$180,400. While this figure is not indexed for inflation, it does indicate that the rise in housing values has exceeded the rate of inflation (an average of 2.8% per year since 1990) in the US. Figure HO7 shows the increase in median home value in Summerville since 1980.

Figure HO7: Trends in Median Home Value in Town of Summerville (Owner-occupied homes)



As shown in Figure HO8, in relation to the regional and state median home values, the value of housing in the Town of Summerville, while higher than the value of housing statewide and in nearby communities, is lower than the value of housing in the metro Charleston region.

Figure HO8: Median Home Values for Summerville and Nearby Communities

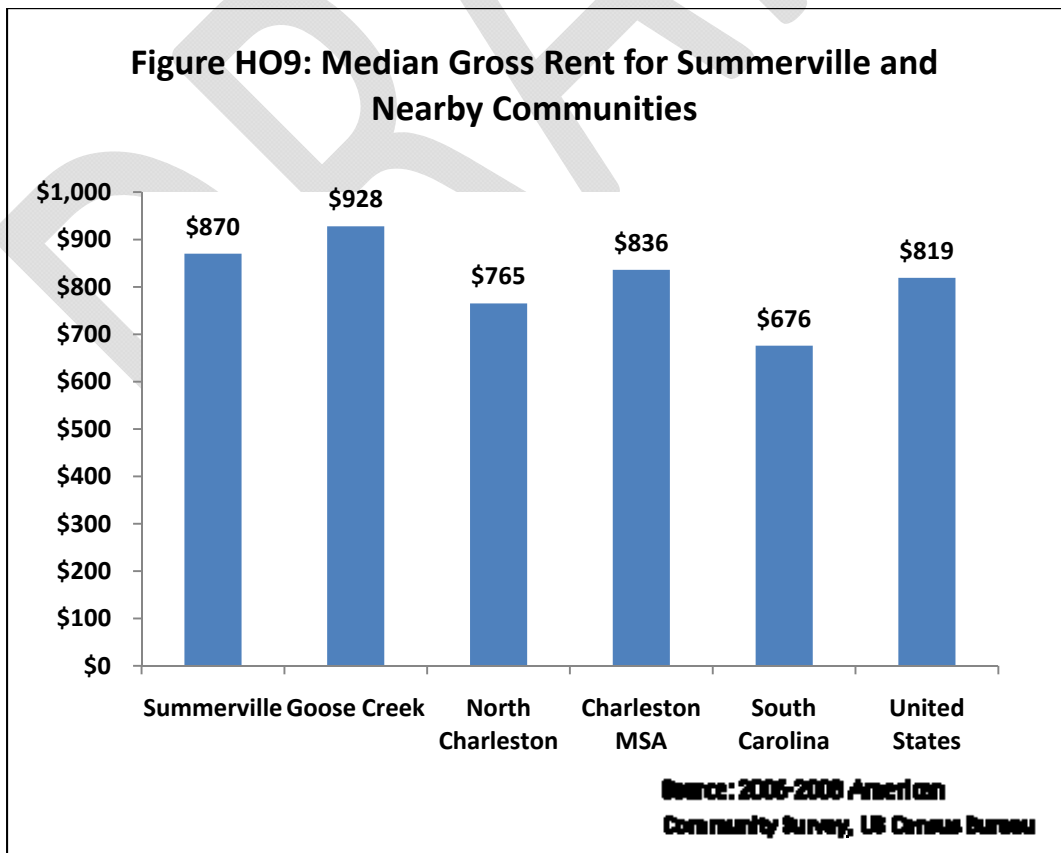


Rental Housing



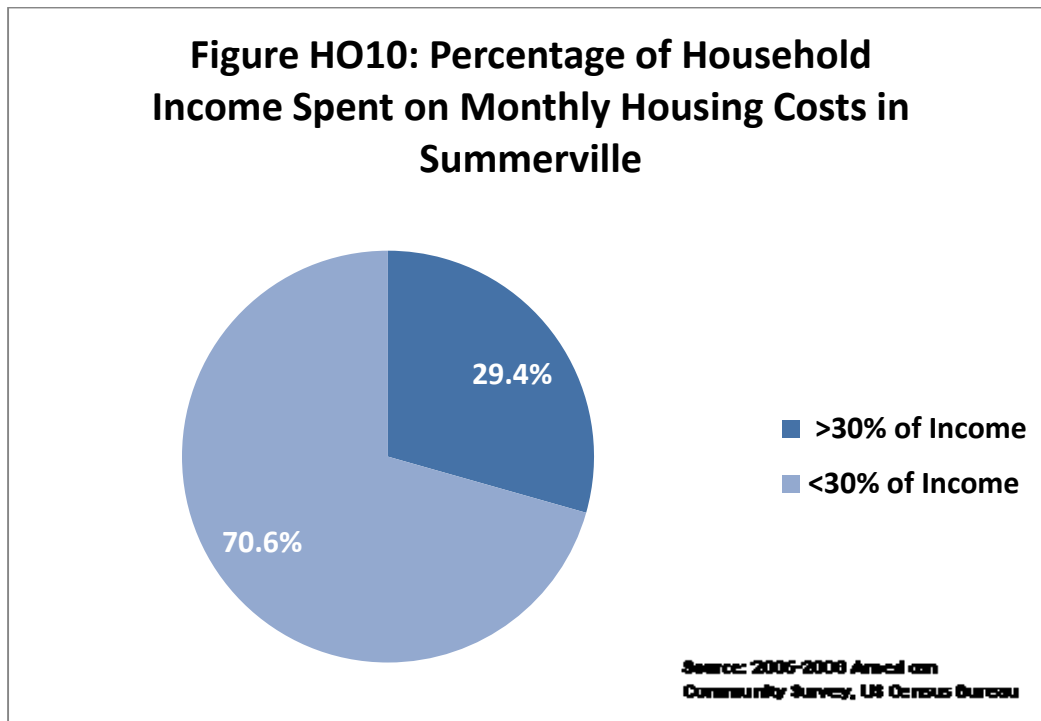
Above: An example of rental housing in Summerville

Another component of assessing the cost of housing in a community is in looking at how much renters are paying for their units. Renters occupy a mix of housing consumers, ranging from young professionals just out of college to a large portion of the population working in the service industries with lower than median pay, to seniors who have made the choice to downsize. According to the American Community Survey, the median gross cost of rental housing (Rent plus basic utilities such as water, sewer, electricity, and natural gas) in Summerville as of 2008 was \$870 per month. As shown in Figure HO9, rental costs in Summerville are lower than in Goose Creek, but higher than in North Charleston and the Charleston MSA as a whole.



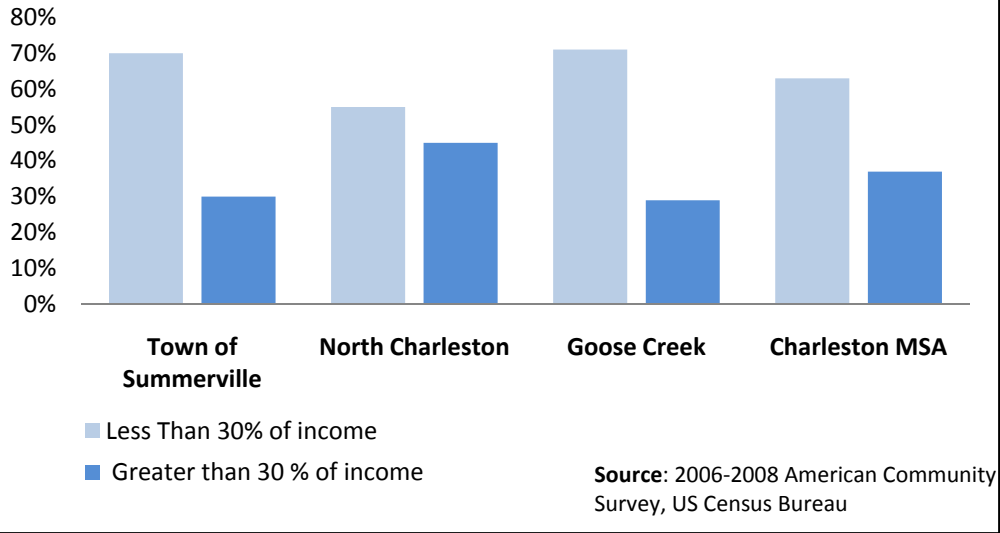
Overall Housing Affordability

According to the US Department of Housing and Urban Development, the generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual gross income for housing costs. In Summerville, over 29 percent of residents are paying greater than 30 percent of their income for housing costs, according to the 2006-2008 American Community Survey, as illustrated in Figure HO10.



In comparison to other communities in the region, housing affordability in Summerville is roughly the similar to that in Goose Creek, but more affordable than housing in North Charleston (Figure HO11). Additionally, because of the higher cost of housing in areas closer to the center of the metro Charleston region, Summerville provides a more affordable alternative on a region-wide basis.

**Figure HO11: Summerville Comparison,
Households Spending More & Less than 30% of
Monthly Household Income on Homeowner Costs**



Affordable and Workforce Housing

Affordable Housing

A concern to Summerville and its residents is in ensuring that residents working at locations within the Planning Area can afford to live there. According to the Lowcountry Housing Trust, a variety of workers in fields as diverse as education, law enforcement, and retail may desire to live in the communities where they work in, yet housing might not be affordable to these workers,. For home ownership, the US Department of Housing and Urban Development assumes that a household will not spend more than 3 times their income for housing. Based on the most recent sales data from the Charleston Trident Association of Realtors, the median price of a newly sold home in Summerville in 2010 is \$162,960. This is approximately 3.1 times the median income for residents of the town. In relation to the region, while the average worker may be less likely to affordably purchase a home than a similar buyer in Goose Creek, a homebuyer would be in better position to afford a home in Summerville than in the metro Charleston region as a whole, as shown by the affordability ratio in Table HO3.

Table HO3: Comparison of Median Household Income to Median Sales Price for Homes, Summerville vs. Nearby Communities

Community	Median Household Income	Median Sales Price	Median Mortgage to Income Ratio
Summerville	\$53,312	\$162,960	3.1
Goose Creek	\$57,992	\$143,599	2.5
North Charleston	\$36,461	\$114,485	3.1
Charleston MSA	\$50,887	\$197,495	3.88

Sources: 2006-2008 American Community Survey, Charleston Trident Association of Realtors Local Market Updates, October 2010

Workforce Housing

According to the US Department of Housing and Urban Development, workforce housing is defined as housing that is available to workers earning an income of between 80% and 120% of the Annual Median Income for a community. The Town has identified the need for workforce housing within the Summerville Planning Area in the Priority Investment Areas element of its 2009 Comprehensive Plan Update. In Summerville, a family making the median income or higher would be typically able to afford to either own or rent a home. For lower income workers that work in Summerville and may choose to live within the Town, particularly those making 80 percent or less of Summerville’s median household income, options become more limited, and renting or owning a home in the Town would be a struggle. Table HO4 shows the affordability of workforce housing in Summerville.

**Table HO4: Workforce Housing Affordability for
Summerville based on HUD standards**

	80% of Median Income	Median Income	120% of Median Income
Monthly Income	\$3570.14	\$4,462.67	\$5,355.20
Median Monthly Mortgage Cost	\$1340.00	\$1,340.00	\$1,340.00
Median Rental Housing Cost	\$870.00	\$870.00	\$870.00
Homeowner Cost as % of income	37.5%	30.0%	25.0%
Rental Cost as % of income	24.4%	19.5%	16.2%

Source: 2006-2008 American Community Survey, US Census Bureau

Federal Funding of Affordable and Workforce Housing in Summerville

In the last 20 years, a number of housing projects in the Town have received Low Income Housing Tax Credits (LIHTC) from the US Department of Housing and Urban Development to assist in their construction or revitalization of low-income housing. Low Income Housing Tax Credits is funding for the development of low-income housing created by allowing a taxpayer (usually the partners of a partnership that owns the housing) to take a federal tax credit equal to a large percentage of the cost incurred for development of the low-income units in a rental housing project. As part of an affordable housing strategy, programs such as LIHTC should continue to be utilized by the town and in the Summerville Planning Area. Table HO5 lists the multi-unit apartment projects in Summerville that have been built with the assistance of LIHTC since 1989.

**Table HO5: Projects in Summerville Funded by the
Low Income Housing Tax Credit since 1989**

Name of Project	Location	Municipality	County	# of Units	# of Low Income Units
Country Club Apartments	303 Country Club Blvd.	Summerville	Dorchester	32	32
Summerville Villas	350 Luden Drive	Summerville	Dorchester	41	41

Source: Lowcountry Housing Trust

Rural Development Housing

In addition to housing funded through the LIHTC, additional low-income rental housing in Summerville has been funded with the assistance of the US Department of Agriculture’s Rental Assistance program. This program assists very low income (Less than 50 percent of an area’s median income), low income (less than 80 percent of the area median), disabled renters, and elderly renters by assisting in paying the difference between 30 percent of their adjusted monthly income and the market rent of a unit. There are two apartment complexes in the Summerville area funded through the Rental Assistance Program (Table HO6).

**Table HO6: Apartment Complexes in the Summerville Area Funded by the
USDA Rural Development Multi-Family Rental Program**

Name of Complex	Location	Number of Units
Summer Pines Apts.	400 Diana Ct.	48
Summerville Villas	350 Luden Dr	42

Source: USDA Rural Development

Recent Development

While the Town has seen a great deal of development pressure over the last forty years, this pressure intensified significantly between 2000 and the end of the recent housing boom in 2007. During this time, numerous large subdivisions and multi-family complexes were approved for development within the Town limits. Due to the decline in the US housing market since 2007, there are a large number of homes that have been approved but have not been constructed. As of March 2010, the number of homes that were approved but had not yet been constructed within the Town of Summerville boundaries amounted to nearly 4,900 homes of the nearly 11,200 dwellings that had been approved by the Town since 2000. Because of this surplus of unbuilt units, combined with the slowdown in population growth since the beginning of the 2008 national recession, the number of approved but unbuilt housing units in Summerville could potentially exceed the demand for housing in the Town over the next decade. Table HO7 list all approved and completed residential subdivisions in the Summerville community since 2000, while Table HO8 shows the locations of approved residential development in the Town that have unbuilt units as of March, 2010 and shown on the [Town of Summerville Approved Subdivisions since 2000-Map #7](#).

NAME	LOCATION	ACRES	UNITS
Arbor Oaks	Holly Street	57	114
			44 (SF attached)
Boykin Creek	Luden Drive	16	13
Bridges of Summerville	Old Trolley Road	340	773
Cottages of Gahagan	Gahagan Road	10	39
Farmington Village Apts.	Marymeade Road	31	280
Heatherwoods	Recess Road	55	135
Midland Terrace Apts.	Midland Parkway	10	120
Oakbrook Village Apts.	Springview Lane	14	168
Planter's Retreat Apts.	Ladson Road	12	192
Sands Apartments	Sheep Island Road	18	280
Scotts Mill	Highway 78	78	312
Shepard Place	Shepard Street	6	23
Simmons Terrace	Simmons Avenue	7	11
Springview Townhouses	Springview Lane	5	16
Summer Park	Lincolville Road	152	320
Summer Ridge	Old Trolley Road	27	64
Summer Trace	Old Trolley Road	48	143
Summerhaven	Lincolville Road	95	282
The Grove At Oakbrook Apts.	Midland Parkway	12	280
The Village on Central	Central Avenue	9	54
Tradition Apartments	Marymeade Road	29	232
Weatherstone	Sheep Island Road	278	748

Source: Town of Summerville, as of 3/25/10

Table HO8: Approved and Partially Built or Unbuilt Subdivisions in Summerville.

NAME	LOCATION	ACRES	UNITS	# UNITS Comp	DATE APPD.	NOTES
Arbor Walk	Bacon's Bridge Road @ Dolphin Dr.	70	162	157	1/20/2006 ^{FP}	
Bellewood	Beverly Drive and Garden Grove Ln.	21	66	0	1/27/2010 ^{FP}	
Bend on the Ashley	Ladson Road Ext. Between Dorchester and Ashley River	35	9	0	2/14/2007 ^{CP}	
Branch Creek	Highway 78 @ Branch Creek Trail	65	116	47	11/29/2005 ^{FP}	
			116			SFA
Cameron Place	Harvest Way @ Central Avenue	5	40	0	12/12/2006 ^{CP*}	
Carrington Chase	Miles-Jamison Road @ Blackwell Dr	61	57	0	11/11/2005 ^{CP*}	
			112			SFA
Central Commons	Parsons Rd. at Hemingway Circle	12	97	63	2/1/2007 ^{FP}	SFA
Daniel's Orchard	W. 5th N. St. (Hwy. 78) & N. Laurel St.	69	152	15	12/11/2006 ^{FP}	
			60			SFA
Fieldview	Boundary Street @ Calhoun St	30	96	9	12/18/2006 ^{FP}	
			20			SFA
Guilford Gates	Central Avenue & Guilford Dr.	28	30	9	2/28/2005 ^{FP}	
			21			SFA
Lakes of Summerville	Miles-Jamison Road & Savannah River Dr.	343	809	425	5/25/2004 ^{FP}	

NAME	LOCATION	ACRES *	UNITS	# UNITS Comp	DATE APPD.	NOTES
Legends at Azalea Square Apts	Holiday Drive	40	258	0	11/20/2008 ^{CDR B}	
Limehouse Plantation	Dorchester Road	187	1200	7	2/14/2007 ^{DA}	
Limehouse Villas	Ladson Road	13	87	52	4/12/2005 ^{FP}	
Madison Ridge	Ridge Road @ Balsam Circle	18	55	31	4/26/2006 ^{FP}	
Palmetto Place	Gahagan Road	19	108	12	10/13/2006 ^{FP}	
Pine Forest CC (Linkside Village)	Butternut Road	175	460	358	12/23/1998 ^{FP}	
Pine Trace	Miles-Jamison Road	331	737	0	1/14/2009 ^{DA}	
			200			
Pines at Gahagan	Gahagan Road	28	109	4	4/5/2007 ^{FP}	
Simmons at Oolong	Simmons Avenue	2	7	0	1/9/2008 ^{FP}	
Simmons Grove	Simmons Avenue	11	23	0	7/10/2007 ^{FP}	
Southpointe Estates	Southpointe Boulevard	68	127	0	1/30/2006 ^{CP}	
St. Phillips Place	St. Phillips Row	5	28	24	12/16/1999 ^{FP}	
Sunnyfield	Bacon's Bridge Road	23	68	6	9/8/2008 ^{FP}	
White Gables	Central Avenue	171	757	489	11/8/2000 ^{FP}	
Woodlands Village / The l'On Group	W. Richardson Avenue	31	188	0	8/8/2007 ^{DA}	
Wynfield Forest	Miles-Jamison Road	60	154	0	2/15/2007 ^{CP}	
			70			SFA
Total		6,599	1,708			

Source: Town of Summerville

^{FP} The date the original final plat was approved by the Town. If phased, the date is for the first phase approved.

^{CP} No final plat has been approved, so date provided is when civil plans were approved by the Town's Engineering Department.

^{CP*} No final plat or civil plans have been approved, so date is when civil plans were submitted to the Town's Engineering Department.

^{DA} Planned development has Development Agreement (DA), so date is the date the DA was approved by Town Council.

^{CDRB} Apartments are considered commercial, so date is the date the development received final approval from the Town's Commercial Design Review Board (CDRB).

SFA= Single Family Attached Housing.

Community Development Block Grant Entitlement

As a principal city in the Charleston-North Charleston-Summerville Metropolitan Statistical Area, Summerville is entitled to annual grants for housing and development programs through the US Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) program for areas within the Town limits. CDBG entitlement funds can be utilized by communities for a variety of purposes, including but not limited to the following:

- Acquisition of real property;
- Relocation and demolition;
- Rehabilitation of residential and non-residential structures;
- Construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes;
- Public services, within certain limits;
- Activities relating to energy conservation and renewable energy resources; and
- Provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities.

Source: US Department of Housing and Urban Development

<http://www.hud.gov/offices/cpd/communitydevelopment/programs/entitlement/>

According to HUD, a community “must develop and submit to HUD its Consolidated Plan, (which is a jurisdiction's comprehensive planning document and application for funding under the following Community Planning and Development formula grant programs: CDBG, HOME Investment Partnerships, Housing Opportunities for Persons with AIDS (HOPWA), and Emergency Shelter Grants (ESG). In its Consolidated Plan, the jurisdiction must identify its goals for these programs as well as for housing programs. The goals will serve as the criteria against which HUD will evaluate a jurisdiction's Plan and its performance under the Plan.” More information about the CDBG entitlement program can be found at <http://www.hud.gov/offices/cpd/communitydevelopment/programs/entitlement/>.

Foreclosures

In recent years, one of the key concerns for communities related to their existing housing is the increasing rate of foreclosures due to residents being unable to pay for the existing mortgage on their homes. Summerville is no exception to this trend and is more susceptible to this for a variety of reasons. These include the significant jump in the town's unemployment rate in recent years and the large number of residents who purchased homes during the most recent housing boom. During this boom (between 2002 and 2007), the use of formerly esoteric financing mechanisms such as adjustable rate mortgages and interest only mortgages became a standard means of financing homes for many potential homeowners in the US. For a community, foreclosures have a high cost to a municipality (between \$19,000 and \$34,000 per home, based on a number of studies) and approximately \$75,000 overall.

The fiscal impact on a municipality is due to a variety of factors. These factors can include

- 1) The decrease in taxes from the drop in home value;
- 2) Costs related to the eviction of residents
- 3) Costs related to the auction or sales of the home;
- 4) Cost of ensuring the home continues to meet code;
- 5) Increased law enforcement costs;
- 6) Potential demolition costs if a foreclosed home falls too far into disrepair; and
- 7) The decrease in the tax base as a whole if clusters of foreclosed homes were to occur in a community.

Conversely, the cost to keep a home out of foreclosure has been estimated to be between \$3,000 and \$5,000. Foreclosed homes also serve to depress the overall housing market, making it more difficult for existing homeowners to sell their homes if circumstances required them to move or downsize.

According to Realtytrac, a database that is the leading source of information on home foreclosures in the United States, as of September of 2010, there were 864 homes in the Summerville area that were at some point in the foreclosure process. Of these homes, approximately 454 homes are in preforeclosure, 335 homes are owned by the banks, and 75 homes are being advertised for sale at auction by the local sheriff's departments.

Conclusion

While there is a large range of housing options available for Summerville residents, much of the housing available in the town is traditional suburban tract housing, and a large portion of the housing stock has been constructed in recent years. Because of these factors, a significant number of residents (nearly 30 percent of all households in Summerville) are spending more than 30 percent of their gross income on housing related costs, putting them at greater risk for foreclosure if an unforeseen life change (divorce, sickness, unemployment) occurs. Additionally, a portion of the local workforce is unable to afford to live in the Planning Area, and a more significant portion of the local workforce is unable to afford to purchase a home in Summerville. As previously discussed in the 2009 Comprehensive Plan Update, Summerville should look for opportunities to work to create quality housing that is safe and affordable for all residents and workers within the Summerville Planning Area.

Housing Goals, Objectives, and Strategies

The Summerville Planning Area, including areas located within the Town limits, possesses a variety of housing opportunities for existing and new residents to the community. Nearly 50 subdivisions or apartment complexes have been approved or built within the Town limits since 2000, and a great deal of housing at a variety of price points is available both within the Town and within the Planning Area. A diversity of housing types, sizes, costs, and ownership opportunities is important to the health of a community. A community that offers few types of housing options will not be able to support the diversity of income levels needed to provide a diverse workforce for needed community services, nor will it enable residents to continue to live in a community as they age or when lifestyle changes occur.

HOUSING DIVERSITY

Housing diversity means providing a variety of housing types (such as single family and apartments), in a diversity of sizes, on a variety of lot sizes, and offered for sale or rent at a wide range of cost. Diversity of housing types is needed in order to maintain housing affordability. The most common housing type within Summerville is the single-family house (63% of all homes within the Town limits). Multifamily housing made up 28% of the Town’s housing stock, while mobile homes accounted for about 9%. Summerville continues to have a healthy diversity of housing available for current and future residents.

Goal: Encourage a balance of housing types to address the needs of all segments of the existing and future population striving for a balanced and diverse housing market.

STRATEGY	PARTNERS	IMPLEMENTATION			
		TOOLS	FUNDING	PRIORITY	TIMEFRAME
Continue to develop land use and development regulations that are designed to encourage a variety of housing options. These may include: <ul style="list-style-type: none"> • Zero lot-line developments; • Higher densities in appropriate areas (and investigate innovative design measures to allow for compatibility of duplexes and other multifamily units with surrounding single family units); • Cluster housing and other compact neighborhood layouts (partly accomplished through greater flexibility in lot size and layout zoning); • Neo-traditional developments 	Planning Commission, Town Staff, Town Council	Zoning Ordinance, Design Guidelines, Form-Based Code	General Fund	High	On-going

HOUSING COSTS

Housing affordability considers the ability of the population, based on income, housing costs, and housing value, to pay for living costs and meet other basic needs. A mix of housing types, sizes, values, and tenure will ensure housing opportunities for the entire population. Without such a mix, residents may be forced to find housing elsewhere or settle for housing that does not meet their needs. Summerville needs to recognize and strive for housing diversity within the Planning Area as a tool for providing appropriate housing for its residents.

Goal: Encourage opportunities for quality, affordable housing for all residents of the Summerville Planning Area

STRATEGY	PARTNERS	IMPLEMENTATION			
		TOOLS	FUNDING	PRIORITY	TIMEFRAME
Allow accessory units in all areas of the Summerville Planning Area as an option for providing affordable housing for residents and workers.	Planning Commission, Town Staff, Town Council	Zoning Ordinance,	General Fund	High	On-going
Investigate the need for non-monetary incentives and opportunities for supplying affordable and/or workforce housing within the Planning Area.	Planning Commission, Town Council, Town Staff, Lowcountry Housing Trust	Comprehensive Plan	General Fund, Grants	Low	Long-term
Review and revise, where necessary, land use and development regulations in order to limit obstacles to housing production and opportunities for low to moderate-income individuals.	Planning Commission, Town Staff, Town Council, State, and Lowcountry Housing Trust	Zoning Ordinance	General Fund	Low	Long-term

STRATEGY	PARTNERS	IMPLEMENTATION			
		TOOLS	FUNDING	PRIORITY	TIMEFRAME
Ensure regulations do not preclude or impose burdens on development of housing for special need groups.	Planning Commission, Town Council, Town Staff, State, County Governments, South Carolina Developmental Disabilities Council	Comprehensive Plan	General Fund	Low	On-going
Ensure that senior residents are aware of programs to assist in the maintenance of their homes and the installation of senior-friendly design features that will allow seniors to remain in their homes.	Town Staff, Dorchester Seniors and other organizations	Comprehensive Plan	General Fund	High	On-going

DRAFT

HOUSING CONDITION

Three indicators can be used to measure the level of substandard housing within a community: age, completeness of plumbing and kitchen facilities, and overcrowding. Used in conjunction with one another, these indicators enable the Town to estimate the number of substandard housing units. Although few of the housing units both in the Town and within the Planning Area are considered substandard, in the past, there have been sections of both the Town and the Planning Area identified as having high concentrations of these substandard units. Elimination of substandard housing is an important step for working towards meeting the goal of providing the opportunity safe and decent housing to all residents.

Goal: Encourage the opportunity for all residents to live in sound, healthy, and safe housing.

Goal: Preserve and protect neighborhoods from physical deterioration resulting from substandard construction practices, lack of maintenance, and encroachment of incompatible development.

STRATEGY	PARTNERS	IMPLEMENTATION			
		TOOLS	FUNDING	PRIORITY	TIMEFRAME
Gain an understanding of areas in the Summerville Planning Area where substandard housing units are concentrated.	Town Staff, Town Council	Building Code, Code Enforcement	General Fund, Community Block Development Grants	High	On-going
Maintain the Town's status as a CBDG entitlement community to obtain funding to assist in the upgrading of substandard housing.	Town Staff, Town Council	Enhancement Plan, Grants Writer	Community Block Development Grants, General Fund	High	On-going
Consider to fund the Town Grant writer position	Town Staff, Town Council	Comprehensive Plan	General Fund	High	On-going
Support volunteer organizations that to assist people living in substandard housing and to make homes more energy efficient.	Town Council, Volunteer organizations	Comprehensive Plan,	General Fund	Medium	On-going

STRATEGY	PARTNERS	IMPLEMENTATION			
		TOOLS	FUNDING	PRIORITY	TIMEFRAME
Continue to enforce and revise, if necessary, building codes and ordinances related to housing maintenance and construction.	Town Staff, Town Council	Comprehensive Plan, Building Code	General Fund	High	On-going
Provide information and guidance to local seniors to assist them in the implementation of home improvements and retrofitting that will create a safer home across the entire lifecycle.	Town Staff, Trident Area Agency on Aging, Dorchester Seniors	Comprehensive Plan, Entitlement Plan, Building Code	General	Medium	On-going

DRAFT

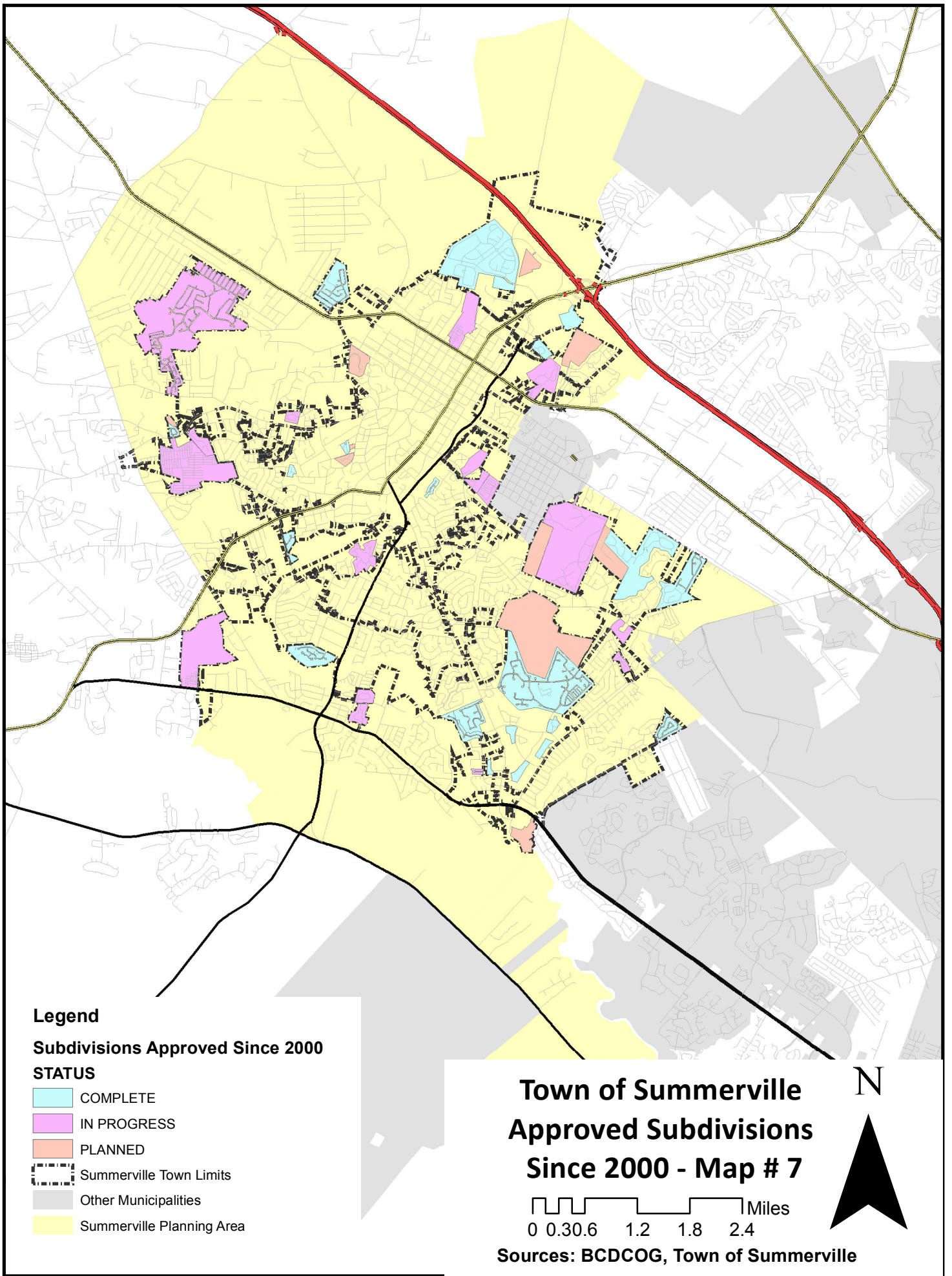
HOUSING DEVELOPMENT AND SUBDIVISION DESIGN

Three basic forms of information are needed to calculate future housing needs: population projections, average household size, and projected vacancy rates. Calculations indicate that even with the slowdown in growth since 2007, an estimated 2,500 new housing units may be needed by the year 2020 to meet housing demands. While this may be accommodated by proposed but yet unbuilt housing, any new housing in within the Summerville Planning Area should be developed in a manner that complements the existing assets of the Town and surrounding areas, and does not overly burden its services.

Goal: Encourage all housing developments to consider the natural and cultural resources in the Summerville Planning Area and not develop in a fashion that does not diminish the importance of these resources.

STRATEGY	PARTNERS	IMPLEMENTATION			
		TOOLS	FUNDING	PRIORITY	TIMEFRAME
<p>Explore methods of preserving identified important and sensitive areas including:</p> <ul style="list-style-type: none"> Encourage property owners to place conservation easement(s) on property through education of the tax benefits derived. Explore PDRs (purchase of development rights) and TDRs (transfer of development rights) as methods for preserving important properties. 	<p>Town Staff, Planning Commission, Town Council, Developers</p>	<p>Comprehensive Plan, Land Development Regulations</p>	<p>General Funding, Grants</p>	<p>High</p>	<p>Short-term</p>

STRATEGY	PARTNERS	IMPLEMENTATION			
		TOOLS	FUNDING	PRIORITY	TIMEFRAME
<p>Review and revise, where necessary, land development regulations addressing the following:</p> <ul style="list-style-type: none"> • Amount of stormwater runoff should be no greater than pre-development levels for residential and commercial developments; • Provision of open space in residential developments; and • Limiting the number of curb cuts to major roads. 	Town Staff, Planning Commission, Town Council, Developers	Comprehensive Plan, Commercial Design Guidelines, Land Use Ordinance	General Fund	High	On-going
Review and revise, if necessary, land development regulations to preserve open space and maintain the natural beauty of the environment, provide enhanced pedestrian circulation, and utilize progressive design techniques of roadways within the Summerville Planning Area.	Planning Commission, Town Staff, Town Council, Bike-Ped Advisory Committee	Comprehensive Plan, Land Development Regulations	General Fund	High	On-going



Legend

Subdivisions Approved Since 2000

STATUS

- COMPLETE
- IN PROGRESS
- PLANNED
- Summerville Town Limits
- Other Municipalities
- Summerville Planning Area

**Town of Summerville
Approved Subdivisions
Since 2000 - Map # 7**

N



0 0.30.6 1.2 1.8 2.4 Miles

Sources: BCDCOG, Town of Summerville