

COUNTY COUNCIL OF BEAUFORT COUNTY

ADMINISTRATION BUILDING BEAUFORT COUNTY GOVERNMENT ROBERT SMALLS COMPLEX 100 RIBAUT ROAD POST OFFICE DRAWER 1228 BEAUFORT, SOUTH CAROLINA 29901-1228 TELEPHONE: (843) 255-2180 www.bcgov.net



JOSHUA A. GRUBER INTERIM COUNTY ADMINISTRATOR

> THOMAS J. KEAVENY, II COUNTY ATTORNEY

ASHLEY M. BENNETT CLERK TO COUNCIL

D. PAUL SOMMERVILLE CHAIRMAN

GERALD W. STEWART VICE CHAIRMAN

COUNCIL MEMBERS

RICK CAPORALE MICHAEL E. COVERT GERALD DAWSON BRIAN E. FLEWELLING STEVEN G. FOBES YORK GLOVER, SR. ALICE G. HOWARD STEWART H. RODMAN ROBERTS "TABOR" VAUX

Committee Members: Alice Howard, Chairman Rick Caporale, Vice Chairman Michael Covert Steve Fobes York Glover Roberts "Tabor" Vaux AGENDA COMMUNITY SERVICES COMMITTEE Monday, March 19, 2018 4:00 p.m. Executive Conference Room, Administration Building Beaufort County Government Robert Smalls Complex 100 Ribaut Road, Beaufort

> Staff Support: Monica Spells, Assistant County Administrator Civic Engagement and Outreach

- 1. CALL TO ORDER 4:00 P.M.
- UPDATE / LOWCOUNTRY AFFORDABLE HOUSING COALITION

 A. Language Use Workforce Housing and Affordable Housing
 B. South Carolina Inclusionary Zoning Bills (S.346; H.4162; and H.4954)
 C. Housing Needs Assessment Progress
- 3. CONSIDERATION OF REAPPOINTMENTS AND APPOINTMENTS A. Beaufort Memorial Hospital Board
 - 1. One Vacancy
 - B. Library Board
 - 1. One Vacancy (District 5)
- 4. ADJOURNMENT



South Carolina General Assembly 122nd Session, 2017-2018

S. 346

STATUS INFORMATION

General Bill Sponsors: Senator Kimpson Document Path: 1:\council\bills\ggs\22913zw17.docx Companion/Similar bill(s): 4162, 4954

Introduced in the Senate on February 1, 2017 Currently residing in the Senate Committee on Judiciary

Summary: SC Inclusionary Zoning Act

HISTORY OF LEGISLATIVE ACTIONS

_	Date	Body	Action Description with journal page number
	2/1/2017	Senate	Introduced and read first time (Senate Journal-page 20)
	2/1/2017	Senate	Referred to Committee on Judiciary (Senate Journal-page 20)
	3/31/2017	Senate	Referred to Subcommittee: Massey (ch), McElveen, Senn

View the latest legislative information at the website

VERSIONS OF THIS BILL

2/1/2017

1	
2	
3	
4	
5	
6	
7	
8	
	A BILL
9	A DILL
10	
11	TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA,
12	1976, BY ADDING ARTICLE 5 TO CHAPTER 7, TITLE 6 SO
13	AS TO ENACT THE "SOUTH CAROLINA INCLUSIONARY
14	ZONING ACT" TO PROVIDE THAT COUNTIES AND
15	MUNICIPALITIES ARE AUTHORIZED TO USE
16	INCLUSIONARY ZONING STRATEGIES TO INCREASE THE
17	AVAILABILITY OF AFFORDABLE HOUSING.
18	
19	Be it enacted by the General Assembly of the State of South
20	Carolina:
21	
22	SECTION 1. Chapter 7, Title 6 of the 1976 Code is amended by
23	adding:
24	
25	"Article 5
26	
27	South Carolina Inclusionary Zoning Act
28	
29	Section 6-7-510. (A) The General Assembly finds:
30	(1) in many counties and municipalities, there is a critical
31	shortage of decent, safe, and affordable residential housing available
32	to low- and moderate-income families;
33	(2) the affordable housing shortage constitutes a danger to the
34	health, safety, and welfare of residents of the State, and is a barrier
35	to sound growth and sustainable economic development for South
36	Carolina counties and municipalities; and
37	(3) affordable housing can include multifamily rental,
38	single-family rental, and single-family homeownership.
39	(B) The purpose of this act is to provide authority for counties
40	and municipalities to use inclusionary zoning strategies to increase
41	the development of affordable housing for low- and
42	moderate-income families.
	[346] 1
	L J

1 Section 6-7-520. (A)(1) Pursuant Section 31-22-20. to 2 'affordable housing' means residential housing for rent or sale 3 which is appropriately priced for rent or sale to a person or family whose income does not exceed eighty percent of the median income 4 5 for the local area, with adjustments for household size, according to the latest figures available from the United States Department of 6 Housing and Urban Development (HUD). South Carolina's high 7 8 cost counties will not exceed one hundred twenty percent of the 9 Area Median Income (AMI) for sale or rental of affordable housing. The Federal Housing Administration (FHA) designates high-cost 10 11 counties through its annual publication of loan limits - 'Counties 12 with FHA Loan Limits Between the National Floor and Ceiling'.

13 (2) 'Inclusionary Zoning' means a zoning regulation, 14 requirement, or condition of development imposed by ordinance or 15 regulation, or pursuant to a special or conditional permit, special 16 exception, or subdivision plan that promotes the development of 17 affordable dwelling units.

18 (B)(1) A municipality or county may adopt a land use regulation 19 or functional plan provision or impose as a condition for approving 20 a permit, a requirement that has the effect of establishing the sales 21 or rental price for a new multifamily or single-family structure, or 22 that requires a new multifamily or single-family structure to be 23 designated for sale or rent as affordable housing.

24 (2) A regulation, provision, or requirement adopted or 25 imposed pursuant to this section:

(a) may not require more than thirty percent of housing
units within a multifamily structure or single-family development to
be sold or rented as affordable housing. The specific percentage will
be determined by local municipal or county zoning ordinances;

30 (b) only may apply to multifamily or single-family 31 developments containing five or more housing units;

(c) shall provide developers the option to pay a 'fee in lieu',
in an amount determined by the municipality or county, rather than
to include affordable units within their overall development; and

35 (d) shall provide an expedited process for developments 36 that meet the percentage of affordable units. For example, an 37 expedited process may include putting these developments at the 38 front of the line for review of plans and other requirements, or other 39 ways to reduce the time for the review and permitting process.

40 (3) A regulation, provision, or requirement adopted or 41 imposed under item (2) of this subsection shall offer developers one 42 or more of the following incentives:

43 (a) density adjustments;

[346]

- 1 (b) modification of height, floor area, or other site-specific 2 requirements; or
- 3 (c) whole or partial waivers of system development 4 charges, impact, or permit fees set by the municipality
- 5 or county; 6 (d)
 - (d) tax adjustments; or

7 (e) other incentives as determined by the municipality or 8 county.

9 (4) Item (2) of this subsection does not:

10 (a) restrict the authority of a municipality or county to offer 11 additional incentives for building affordable housing units that are 12 affordable to households with incomes at or below sixty percent of 13 the AMI for the county or metropolitan statistical area; or

14 (b) apply to existing multifamily structures or 15 single-family developments for sale or rent or to pending 16 developments that have received permits prior to the municipality 17 or county enacting an inclusionary zoning ordinance.

18 (5) A municipality or county is authorized to require recorded 19 deed restrictions or restrictive covenants to ensure the affordable 20 units within a development remain affordable for a period of time to 21 be determined by the municipality or county.

22 (6)(a) A municipality or county that adopts or imposes a 23 regulation, provision, or requirement pursuant to item (2) of this 24 subsection shall adopt and apply only clear and objective standards, 25 conditions, and procedures regulating the development of affordable 26 housing units within its jurisdiction. The standards, conditions, and 27 procedures may not have the effect, either individually or 28 cumulatively, of discouraging development of affordable housing 29 units through unreasonable cost or delay; and

30 (b) In addition to an approval process for affordable 31 housing based on clear and objective standards, conditions, and 32 procedures as provided in this item, a municipality or county may 33 adopt and apply an alternative approval process for applications and 34 permits for residential development based on clear and objective

35 approval criteria regulating aesthetics, either in whole or in part."

36

37 SECTION 2. This act takes effect upon approval by the Governor.

- 38 ----XX----
- 39

South Carolina General Assembly 122nd Session, 2017-2018

H. 4162

STATUS INFORMATION

General Bill Sponsors: Reps. Mack, Whipper, Gilliard, Brown, Pendarvis and Henderson-Myers Document Path: 1:\council\bills\nbd\11119cz17.docx Companion/Similar bill(s): 346, 4954

Introduced in the House on April 20, 2017 Currently residing in the House Committee on Medical, Military, Public and Municipal Affairs

Summary: SC Inclusionary Zoning Act

HISTORY OF LEGISLATIVE ACTIONS

Date	Body	Action Description with journal page number
4/20/2017	House	Introduced and read first time (House Journal-page 24)
4/20/2017	House	Referred to Committee on Medical, Military, Public and Municipal Affairs
		(House Journal-page 24)
2/14/2018	House	Member(s) request name added as sponsor: Pendarvis
3/8/2018	House	Member(s) request name added as sponsor: Henderson-Myers

View the latest legislative information at the website

VERSIONS OF THIS BILL

4/20/2017

1	
2	
3	
4	
5	
6	
7	
8	
9	A BILL
10	
11	TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA,
12	1976, BY ADDING ARTICLE 5 TO CHAPTER 7, TITLE 6 SO
13	AS TO ENACT THE "SOUTH CAROLINA INCLUSIONARY
14	ZONING ACT" TO PROVIDE THAT COUNTIES AND
15	MUNICIPALITIES ARE AUTHORIZED TO USE
16	INCLUSIONARY ZONING STRATEGIES TO INCREASE THE
17	AVAILABILITY OF AFFORDABLE HOUSING.
18	
19	Be it enacted by the General Assembly of the State of South
20	Carolina:
21	
22	SECTION 1. Chapter 7, Title 6 of the 1976 Code is amended by
23	adding:
24	
25	"Article 5
26	
27	South Carolina Inclusionary Zoning Act
28	
29	Section 6-7-510. (A) The General Assembly finds:
30	(1) in many counties and municipalities, there is a critical
31	shortage of decent, safe, and affordable residential housing available
32	to low- and moderate-income families;
33	(2) the affordable housing shortage constitutes a danger to the
34	health, safety, and welfare of residents of the State, and is a barrier
35	to sound growth and sustainable economic development for South
36	Carolina counties and municipalities; and
37	(3) affordable housing can include multifamily rental,
38	single-family rental, and single-family homeownership.
39	(B) The purpose of this act is to provide authority for counties
40	and municipalities to use inclusionary zoning strategies to increase
41	the development of affordable housing for low- and
42	moderate-income families.
	[4162] 1

1 Section 6-7-520. (A)(1) Pursuant Section 31-22-20. to 2 'affordable housing' means residential housing for rent or sale 3 which is appropriately priced for rent or sale to a person or family whose income does not exceed eighty percent of the median income 4 5 for the local area, with adjustments for household size, according to the latest figures available from the United States Department of 6 Housing and Urban Development (HUD). South Carolina's high 7 8 cost counties will not exceed one hundred twenty percent of the 9 Area Median Income (AMI) for sale or rental of affordable housing. The Federal Housing Administration (FHA) designates high-cost 10 11 counties through its annual publication of loan limits - 'Counties 12 with FHA Loan Limits Between the National Floor and Ceiling'.

13 (2) 'Inclusionary Zoning' means a zoning regulation, 14 requirement, or condition of development imposed by ordinance or 15 regulation, or pursuant to a special or conditional permit, special 16 exception, or subdivision plan that promotes the development of 17 affordable dwelling units.

18 (B)(1) A municipality or county may adopt a land use regulation 19 or functional plan provision or impose as a condition for approving 20 a permit, a requirement that has the effect of establishing the sales 21 or rental price for a new multifamily or single-family structure, or 22 that requires a new multifamily or single-family structure to be 23 designated for sale or rent as affordable housing.

24 (2) A regulation, provision, or requirement adopted or 25 imposed pursuant to this section:

(a) may not require more than thirty percent of housing
units within a multifamily structure or single-family development to
be sold or rented as affordable housing. The specific percentage will
be determined by local municipal or county zoning ordinances;

30 (b) only may apply to multifamily or single-family 31 developments containing five or more housing units;

(c) shall provide developers the option to pay a 'fee in lieu',
in an amount determined by the municipality or county, rather than
to include affordable units within their overall development; and

35 (d) shall provide an expedited process for developments 36 that meet the percentage of affordable units. For example, an 37 expedited process may include putting these developments at the 38 front of the line for review of plans and other requirements, or other 39 ways to reduce the time for the review and permitting process.

40 (3) A regulation, provision, or requirement adopted or 41 imposed under item (2) of this subsection shall offer developers one 42 or more of the following incentives:

43 (a) density adjustments;

[4162]

- 1 (b) modification of height, floor area, or other site-specific 2 requirements; or
- 3 (c) whole or partial waivers of system development 4 charges, impact, or permit fees set by the municipality
- 5 or county;

6

(d) tax adjustments; or

7 (e) other incentives as determined by the municipality or 8 county.

9 (4) Item (2) of this subsection does not:

10 (a) restrict the authority of a municipality or county to offer 11 additional incentives for building affordable housing units that are 12 affordable to households with incomes at or below sixty percent of 13 the AMI for the county or metropolitan statistical area; or

14 (b) apply to existing multifamily structures or 15 single-family developments for sale or rent or to pending 16 developments that have received permits prior to the municipality 17 or county enacting an inclusionary zoning ordinance.

18 (5) A municipality or county is authorized to require recorded 19 deed restrictions or restrictive covenants to ensure the affordable 20 units within a development remain affordable for a period of time to 21 be determined by the municipality or county.

22 (6)(a) A municipality or county that adopts or imposes a 23 regulation, provision, or requirement pursuant to item (2) of this subsection shall adopt and apply only clear and objective standards, 24 25 conditions, and procedures regulating the development of affordable 26 housing units within its jurisdiction. The standards, conditions, and 27 procedures may not have the effect, either individually or 28 cumulatively, of discouraging development of affordable housing 29 units through unreasonable cost or delay; and

30 (b) In addition to an approval process for affordable 31 housing based on clear and objective standards, conditions, and 32 procedures as provided in this item, a municipality or county may 33 adopt and apply an alternative approval process for applications and 34 permits for residential development based on clear and objective

35 approval criteria regulating aesthetics, either in whole or in part."

36

37 SECTION 2. This act takes effect upon approval by the Governor.

- ----XX----
- 38 39

South Carolina General Assembly 122nd Session, 2017-2018

H. 4954

STATUS INFORMATION

General Bill Sponsors: Reps. Cogswell and Brown Document Path: 1:\council\bills\ggs\22986zw17.docx Companion/Similar bill(s): 346, 4162

Introduced in the House on February 15, 2018 Currently residing in the House Committee on Judiciary

Summary: SC Inclusionary Zoning Act

HISTORY OF LEGISLATIVE ACTIONS

Date Body Action Description with journal page number 2/15/2018 House Introduced and read first time (House Journal-page 64) 2/15/2018 House Referred to Committee on Judiciary (House Journal-page 64)

View the latest legislative information at the website

VERSIONS OF THIS BILL

2/15/2018

1	
2	
3	
4	
5	
6	
7	
8	
	A BILL
9	A DILL
10	
11	TO AMEND THE CODE OF LAWS OF SOUTH CAROLINA,
12	1976, BY ADDING ARTICLE 5 TO CHAPTER 7, TITLE 6 SO
13	AS TO ENACT THE "SOUTH CAROLINA INCLUSIONARY
14	ZONING ACT" TO PROVIDE THAT COUNTIES AND
15	MUNICIPALITIES ARE AUTHORIZED TO USE
16	INCLUSIONARY ZONING STRATEGIES TO INCREASE THE
17	AVAILABILITY OF AFFORDABLE HOUSING.
18	
19	Be it enacted by the General Assembly of the State of South
20	Carolina:
21	
22	SECTION 1. Chapter 7, Title 6 of the 1976 Code is amended by
23	adding:
24	"A .: 1 5
25	"Article 5
26	
27	South Carolina Inclusionary Zoning Act
28	
29	Section 6-7-510. (A) The General Assembly finds:
30	(1) in many counties and municipalities, there is a critical
31	shortage of decent, safe, and affordable residential housing available
32	to low- and moderate-income families;
33	(2) the affordable housing shortage constitutes a danger to the
34	health, safety, and welfare of residents of the State, and is a barrier
35	to sound growth and sustainable economic development for South
36	Carolina counties and municipalities; and
37	(3) affordable housing can include multifamily rental,
38	single-family rental, and single-family homeownership.
39 40	(B) The purpose of this act is to provide authority for counties
40 41	and municipalities to use inclusionary zoning strategies to increase the development of affordable housing for low- and
41 42	the development of affordable housing for low- and moderate-income families.
+2	
	[4954] 1

1 Section 6-7-520. (A)(1) Pursuant Section 31-22-20. to 2 'affordable housing' means residential housing for rent or sale 3 which is appropriately priced for rent or sale to a person or family whose income does not exceed eighty percent of the median income 4 5 for the local area, with adjustments for household size, according to the latest figures available from the United States Department of 6 Housing and Urban Development (HUD). South Carolina's high 7 8 cost counties will not exceed one hundred twenty percent of the 9 Area Median Income (AMI) for sale or rental of affordable housing. The Federal Housing Administration (FHA) designates high-cost 10 11 counties through its annual publication of loan limits - 'Counties 12 with FHA Loan Limits Between the National Floor and Ceiling'.

13 (2) 'Inclusionary Zoning' means a zoning regulation, 14 requirement, or condition of development imposed by ordinance or 15 regulation, or pursuant to a special or conditional permit, special 16 exception, or subdivision plan that promotes the development of 17 affordable dwelling units.

18 (B)(1) A municipality or county may adopt a land use regulation 19 or functional plan provision or impose as a condition for approving 20 a permit, a requirement that has the effect of establishing the sales 21 or rental price for a new multifamily or single-family structure, or 22 that requires a new multifamily or single-family structure to be 23 designated for sale or rent as affordable housing.

24 (2) A regulation, provision, or requirement adopted or 25 imposed pursuant to this section:

(a) may not require more than thirty percent of housing
units within a multifamily structure or single-family development to
be sold or rented as affordable housing. The specific percentage will
be determined by local municipal or county zoning ordinances;

30 (b) only may apply to multifamily or single-family 31 developments containing five or more housing units;

(c) shall provide developers the option to pay a 'fee in lieu',
in an amount determined by the municipality or county, rather than
to include affordable units within their overall development; and

35 (d) shall provide an expedited process for developments 36 that meet the percentage of affordable units. For example, an 37 expedited process may include putting these developments at the 38 front of the line for review of plans and other requirements, or other 39 ways to reduce the time for the review and permitting process.

40 (3) A regulation, provision, or requirement adopted or 41 imposed under item (2) of this subsection shall offer developers one 42 or more of the following incentives:

43 (a) density adjustments;

[4954]

- 1 (b) modification of height, floor area, or other site-specific 2 requirements; or
- 3 (c) whole or partial waivers of system development 4 charges, impact, or permit fees set by the municipality
- 5 or county; 6 (d)
 - (d) tax adjustments; or

7 (e) other incentives as determined by the municipality or 8 county.

9 (4) Item (2) of this subsection does not:

10 (a) restrict the authority of a municipality or county to offer 11 additional incentives for building affordable housing units that are 12 affordable to households with incomes at or below sixty percent of 13 the AMI for the county or metropolitan statistical area; or

14 (b) apply to existing multifamily structures or 15 single-family developments for sale or rent or to pending 16 developments that have received permits prior to the municipality 17 or county enacting an inclusionary zoning ordinance.

18 (5) A municipality or county is authorized to require recorded 19 deed restrictions or restrictive covenants to ensure the affordable 20 units within a development remain affordable for a period of time to 21 be determined by the municipality or county.

22 (6)(a) A municipality or county that adopts or imposes a 23 regulation, provision, or requirement pursuant to item (2) of this subsection shall adopt and apply only clear and objective standards, 24 25 conditions, and procedures regulating the development of affordable 26 housing units within its jurisdiction. The standards, conditions, and 27 procedures may not have the effect, either individually or 28 cumulatively, of discouraging development of affordable housing 29 units through unreasonable cost or delay; and

30 (b) In addition to an approval process for affordable 31 housing based on clear and objective standards, conditions, and 32 procedures as provided in this item, a municipality or county may 33 adopt and apply an alternative approval process for applications and 34 permits for residential development based on clear and objective

35 approval criteria regulating aesthetics, either in whole or in part."

36

37 SECTION 2. This act takes effect upon approval by the Governor.

- ----XX----
- 38 39

[4954]



The document(s) herein were provided to Council for information and/or discussion after release of the official agenda and backup items. Topic:Disabilities and Special Needs FlyerDate Submitted:March 19, 2018Submitted By:Monica SpellsVenue:Community Services Committee

Topic: Date Submitted: Submitted By: Venue: Disabilities and Special Needs Flyer March 19, 2018 Monica Spells Community Services Committee



Topic:Affordable / Workforce Housing InformationDate Submitted:March 19, 2018Submitted By:Deborah JohnsonVenue:Community Services Committee

Affordable Housing & Housing that is Affordable

Total housing costs (including utilities/electric & gas, water, trash) should not exceed 30% of gross monthly income. HUD & Lowcountry Affordable Housing Coalition accepted definition.

See attached chart for what this means in Beaufort County. Varies by household size.

- Many associate "Affordable Housing" with "Low-Income Housing" or "Subsidized Housing" though by most accepted definitions, these are not the same
- Some feel that "Affordable Housing" has a negative connotation and instills an adverse reaction that triggers NIMBYism (not in my backyard)
- Some have changed the language to: Housing that is Affordable (with the same definition)
- It is important to apply the definition to household size-not just the county's AMI
- When setting thresholds for Affordable Housing or Housing that is Affordable for incentives or subsidies, most
 use targets of income levels (example: 80% 120% AMI; at or below 60% AMI, etc.)

Workforce Housing

There is no official or HUD definition for workforce housing. It has many different definitions and meanings.

- Often defined as for households earning above 80% and up to 120% of the area median income (sometimes 60% to 110%/120%)
 - This definition is considered to be more palatable than "affordable housing" to some because they feel that it helps people move beyond the stereotypes associated with low-income housing or subsidized housing
 - This definition is insulting to some because the vast majority of people making less than 60% or 80% of the AMI are working and working in essential jobs that make our economies function
 - In Beaufort County, a single starting teacher would not fall into the category of workforce housing at/ the 80%-120% definition and would be considered as "low income"
- Housing for those with at least one full-time worker who earns between minimum wage and the amount needed to afford to live in the area
 - This definition implies that housing developed as "workforce housing" could not be rented or sold to individuals who are retired or disabled or otherwise not working
- Housing that is intended to appeal to key members of the workforce such as police officers, teachers, nurses, medical technicians, officer workers, etc., whom we think of as the backbone of any successful community
 - In different parts of Beaufort County, the definition of "key members of the workforce" can range significantly by numbers, job types and income levels
- Located at or near employment centers (as opposed to distant suburbs) and is sometimes cited as an antidote to urban sprawl.

Subsidized Housing

- Public Housing-income limited rentals, managed by the government or local designee (80% AMI or lower)
- Section 8 Vouchers-income limited program that pays part of rent to private owners of qualified rental properties for qualified individuals who rent the properties (50% AMI or lower)
- Low Income Housing Tax Credit Program—up front funding provided to build or rehab rental property for low income qualified tenants (all units or a mix of units), sometimes dedicated to seniors, that remains income restricted through a set period of time and can then revert to market rate if desired by owners
- Federal & local subsidies or incentives, often defined/protected by covenants or development agreements.

Affordability (in context of Affordable Housing)

Three Interrelated Components: Wages, Housing, Transportation

Topic:	Affordable / Workforce Housing Information
Date Submitted:	March 19, 2018
Submitted By:	Deborah Johnson
Venue:	Community Services Committee

Affordable Housing in Beaufort County: 2017

					Rent@ 30% of gross monthly income		Utilities Allowance HUD Rates SFH		Rental Housing @ 30% with utilities		Loan Amount: 30 year loan, 4%, no down payment			PITI Comparison (mortgage &		PITIUA nparison
Income Classification		Gross Ir					-	1						taxes)		
Family of 1		Annual		Monthly	ć	225	1 bedroom		ć	270	ć	25.000	ć	227	ć	202
30% AMI= extremely low	\$	14,800	\$	1,233	\$	225	\$		\$	370	\$	25,000	\$	237	\$	382
50% AMI= very low	\$	24,650	\$	2,054	\$	471	\$		\$	616	\$	70,000	\$	477	\$	622
80% AMI= low	\$	39,400	\$	3,283	\$	840	\$		\$	985	\$	140,000	\$	850	\$	995
100% AMI= median	\$	49,300	\$	4,108	\$	1,088	\$		\$	1,233	\$	185,000	\$	1,090	\$	1,235
120% AMI= moderate	\$	59,160	\$	4,930	\$	1,334	\$		\$	1,479	\$	230,000	\$	1,330	\$	1,475
150% AMI= high	\$	73,950	\$	6,163	\$	1,704	\$	145	\$	1,849	\$	300,000	\$	1,703	\$	1,848
F 11 (2					-		1	21	_							
Family of 2		Annual		Monthly	-		-	2 bedrooms	-		-		-		-	
30% AMI= extremely low	\$	16,900	\$	1,408	\$	257	\$		\$	423	\$	32,000	\$	274	\$	440
50% AMI= very low	\$	28,150	\$	2,346	\$	538	\$		\$	704	\$	80,000	\$	529	\$	695
80% AMI= low	\$	45,000	\$	3,750	\$	959	\$		\$	1,125	\$	160,000	\$	956	\$	1,122
100% AMI= median	\$	56,300	\$	4,692	\$	1,242	\$		\$	1,408	\$	215,000	\$	1,249	\$	1,415
120% AMI= moderate	\$	67,650	\$	5,638	\$	1,525	\$		\$	1,691	\$	265,000	\$	1,516	\$	1,682
150% AMI= high	\$	84,450	\$	7,038	\$	1,945	\$	166	\$	2,111	\$	345,000	\$	1,942	\$	2,108
							_				_					
Family of 3	-	Annual		Monthly				3 bedrooms							1	
30% AMI= extremely low	\$	20,420	\$	1,702	\$	309	\$	202	\$	511	\$		\$	316	\$	518
50% AMI= very low	\$	31,650	\$	2,638	\$	589	\$	202	\$	791	\$		\$	583	\$	785
80% AMI= low	\$	50,650	\$	4,221	\$	1,064	\$	202	\$		\$		\$	1,009	\$	1,211
100% AMI= median	\$	63,300	\$	5,275	\$	1,381	\$	202	\$	1,583	\$	240,000	\$	1,382	\$	1,584
120% AMI= moderate	\$	75,960	\$	6,330	\$	1,697	\$	202	\$	1,899	\$	300,000	\$	1,703	\$	1,905
150% AMI= high	\$	94,950	\$	7,913	\$	2,172	\$	202	\$	2,374	\$	390,000	\$	2,182	\$	2,384
											-					
Family of 4		Annual		Monthly	Γ	7 1	Τ	3 bedrooms			Γ					
30% AMI= extremely low	\$	24,600	\$	2,050	\$	413	\$	202	\$	615	\$	60,000	\$	423	\$	625
50% AMI= very low	\$	35,150	\$	2,929	\$	677	Ş	202	\$	879	\$	105,000	\$	663	\$	865
80% AMI= low	\$	56,250	\$	4,688	\$	1,204	4	202	\$	1,406	\$	210,000	\$	1,223	\$	1,425
100% AMI= median	\$	70,300	\$	5,858	\$	1,556	-		\$		\$		\$	1,543	\$	1,745
120% AMI= moderate	\$	84,360	\$	7,030	\$	1,907			\$		\$		\$	1,888	\$	2,090
150% AMI= high	\$	105,450	\$	8,788	\$	2,434			\$		\$		\$	2,235	\$	2,437
	Ĺ				Ť	-7.51	ť		Ţ	_,	É		Ť			

Income Classification	Gross Income			Rent@ 30% of gross monthly income		Utilities Allowance HUD Rates SFH		Rental Housing @ 30% with utilities		Loan Amount: 30 year loan, 4%, no down payment			PITI Comparison		PITIUA Comparison	
Family of 5		Annual Mont					4 bedrooms									
30% AMI= extremely low	\$	28,780	\$	2,398	\$	476	\$	244	\$	720	\$	70,000	\$	477	\$	721
50% AMI= very low	\$	38,000	\$	3,167	\$	706	\$	244	\$	950	\$	110,000	\$	690	\$	934
80% AMI= low	\$	60,750	\$	5,063	\$	1,275	\$	244	\$	1,519	\$	220,000	\$	1,276	\$	1,520
100% AMI= median	\$	76,000	\$	6,333	\$	1,656	\$	244	\$	1,900	\$	290,000	\$	1,649	\$	1,893
120% AMI= moderate	\$	91,200	\$	7,600	\$	2,036	\$	244	\$	2,280	\$	360,000	\$	2,022	\$	2,266
150% AMI= high	\$	114,000	\$	9,500	\$	2,606	\$	244	\$	2,850	\$	470,000	\$	2,608	\$	2,852
Family of 6		Annual	1	Monthly				4 bedrooms								
30% AMI= extremely low	\$	32,960	\$	2,747	\$	580	\$	244	\$	824	\$	90,000	\$	583	\$	827
50% AMI= very low	\$	40,800	\$	3,400	\$	776	\$	244	\$	1,020	\$	125,000	\$	769	\$	1,013
80% AMI= low	\$	65,250	\$	5,438	\$	1,387	\$	244	\$	1,631	\$	240,000	\$	1,382	\$	1,626
100% AMI= median	\$	81,600	\$	6,800	\$	1,796	\$	244	\$	2,040	\$	315,000	\$	1,782	\$	2,026
120% AMI= moderate	\$	97,920	\$	8,160	\$	2,204	\$	244	\$	2,448	\$	395,000	\$	2,208	\$	2,452
150% AMI= high	\$	122,400	\$	10,200	\$	2,816	\$	244	\$	3,060	\$	510,000	\$	2,821	\$	3,065
Family of 7		Annual		Monthly				5 bedrooms								
30% AMI= extremely low	\$	37,140	\$	3,095	\$	663	\$	266	\$	929	\$	105,000	\$	663	\$	929
50% AMI= very low	\$	43,600	\$	3,633	\$	824	\$	266	\$	1,090	\$	135,000	\$	823	\$	1,089
80% AMI= low	\$	69,750	\$	5,813	\$	1,478	\$	266	\$	1,744	\$	255,000	\$	1,463	\$	1,729
100% AMI= median	\$	87,200	\$	7,267	\$	1,914	\$	266	\$	2,180	\$	340,000	\$	1,915	\$	2,181
120% AMI= moderate	\$	104,640	\$	8,720	\$	2,350	\$	266	\$	2,616	\$	420,000	\$	2,341	\$	2,607
150% AMI= high	\$	130,800	\$	10,900	\$	3,004	\$	266	\$	3,270	\$	545,000	\$	3,008	\$	3,274
Family of 8		Annual		Monthly			T	5 bedrooms	1				T			
30% AMI= extremely low	\$	41,320	\$	3,443	\$	767	\$		\$	1,033	\$	125,000	\$	769	\$	1,035
50% AMI= very low	\$	46,400	\$	3,867	\$	894	\$	The second s	\$	1,160	\$	145,000	\$	876	\$	1,142
80% AMI= low	\$	74,250	\$	6,188	\$	1,590	-		\$	1,856	\$	280,000	\$	1,595	\$	1,861
100% AMI= median	\$	92,800	\$	7,733	\$	2,054	-		\$	2,320	\$	365,000	\$	2,049	\$	2,315
120% AMI= moderate	\$	111,360	\$	9,280	\$	2,518	-			2,784	\$	450,000	\$	2,501	\$	2,767
150% AMI= high	\$	139,200	\$	11,600	\$	3,214	_		\$	3,480	\$	585,000	\$	3,221	\$	3,487

Key:

SFH: Single Family Home

Taxes are based on City of Beaufort Primary Residence 4%

Insurance is based on an average for Beaufort County

PITIUA: Principle, Interest, Taxes, Insurance, Utility Allowance

Prepared by: Beaufort Housing Authority for the Lowcountry Affordable Housing Coalition