



City of Charleston

CONSOLIDATED

PLAN

2025-2029

DEPARTMENT OF HOUSING
AND
COMMUNITY DEVELOPMENT

Five - Year Consolidated Plan
addressing the Housing and Community
Development needs and assessments in
The City of Charleston



Archer School Apartments

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Charleston has received grant awards through the United States Department of Housing and Urban Development (HUD) as an Entitlement City since 1975. An Entitlement City is a designation provided by HUD indicating certain conditions exists that warrant an allocation of funding from the federal government.

The City, in coordination with private, public, and non-profit housing developers, has made significant contributions to the provision of affordable rental and for-sale housing and will continue to embrace creative and innovative strategies that enable a greater production of affordable housing residences. The City of Charleston is engaged in ongoing efforts to increase coordination amongst the complex network of public, private, and non-profit organizations that deliver housing and social services to the community.

The City of Charleston regularly engages with the public and with partner organizations to determine real-time needs throughout the community. Open lines of communication are maintained between the city and the area's many non-profit and social service agencies. Meetings of the City's Boards, Commissions and partner agencies are held both on a monthly and quarterly basis to share and gather information from partners and citizens.

In 1975, the City of Charleston received its first award of Community Development Block Grant (CDBG) funds. Since that time, the City has received additional funding administered by HUD to include; the Section 108 Loan, Community Development Block Grant Funding (CDBG), Home Investment Partnerships Program (HOME) funds, Housing Opportunities for Persons with Aids (HOPWA) funds, Shelter Plus Care Grant and Lead Hazard Control Grants. The FY2025 allocation is as follows:

CDBG = \$934,538

HOME = \$528,030.42

HOPWA = \$1,212,240

Total = \$2,674,808

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Charleston has developed its strategic plan based on an analysis of the data presented in this plan and an extensive community participation and consultation process. Through these efforts, the City has identified five priority needs with associated goals to address those needs. The priority needs with associated goals include:

Priority Need: Improve Public Facilities & Infrastructure

1A Improve Public Facilities & Infrastructure

Priority Need: Affordable Housing

2A Affordable Housing Opportunities

Priority Need: Public Services

3A Public Services for LMI & Special Needs

Priority Need: Housing & Services for Persons w/ HIV/AIDS

4A Housing & Services for Persons w/ HIV/AIDS

Priority Need: Effective Program Management

5A Effective Program Management

3. Evaluation of past performance

The City, in coordination with private, public, and non-profit housing developers, have made significant contributions to the provision of affordable rental and for-sale housing and will continue to embrace creative and innovative strategies that enable a greater production of affordable housing residences.

The City of Charleston's Department of Housing and Community Development under the new leadership of Mayor William Scott Cogswell, Jr. and Charleston City Council and in collaboration with nonprofit, for-profit and other community stakeholders accomplished a great deal during PY 2024. Our goals are to ensure that low- and moderate-income residents live in beautiful homes that are well-designed, energy efficient and affordably priced; small businesses are thriving and offering employment opportunities to youth and young adults and neighborhood residents have access to after-school programs, parks and neighborhood facilities that offer avenues for learning and continued growth.

4. Summary of citizen participation process and consultation process

The City of Charleston ensures that there are multiple opportunities for interested community stakeholders to review and comment on the City's Housing and Community Development plans. In preparation for the City's 2025-2029 Consolidated Plan and 2025 - 2026 Annual Action Plan submission, a public notice was posted in the Post and Courier and on the City of Charleston's Department of Housing and Community Development Website to communicate with citizens the plans for Housing and Community Development funds and to gather public comments.

Public Hearing: Four public hearings were held during the development of the 2025-2029 ConPlan and 2025 AAP to gather feedback from the community on proposed uses of the funds. The first public hearing was held on February 4, 2025, at 4:30 PM in the City's Human Resources Training Room located at 75 Calhoun Street, Charleston, SC 29401. The second public hearing was held on May 29, 2025, at 3:00 PM. The second hearing took place at the City's Housing and Community Development Department Conference Room, located at 75 Calhoun Street, Suite 3200, Charleston, SC 29401. The third hearing took place during a special meeting of the Community Development Committee on June 12, 2025, at 3:00 PM via Zoom and in City Council Chambers, 80 Broad Street, Charleston, SC 29401. The final hearing took place during the City Council meeting on June 17, 2025, at 5:00 PM located at City Council Chamber, 80 Broad Street Charleston, SC 29401. All residents were encouraged to attend and provide comments.

30-Day Public Comment Period: The draft of the ConPlan and AAP was available for public comment between May 29, 2025 and June 30, 2025 and was available online at <https://www.charleston-sc.gov/233/Housing-Community-Development> or at the Department of Housing and Community Development, located at 75 Calhoun Street, Suite 3200, Charleston, SC 29401.

5. Summary of public comments

PUBLIC COMMENT PERIOD: No comments were received.

PUBLIC HEARINGS: No comments were received.

All comments and views were accepted at the public hearing and public comment period review process. A summary of outreach efforts is in the PR-15 Participation.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments or views were accepted from the public hearing and public comment period.

7. Summary

The Consolidated Plan includes a housing and community needs assessment, a Strategic Plan, and Annual Action Plans that describe how federal resources will be used each year to meet identified goals. The PY 2025 AAP will be the first of five annual plans aligned with the new 2025-2029 Consolidated Plan. At the close of each program year, the City will report on accomplishments and evaluate performance through the Consolidated Annual Performance and Evaluation Report (CAPER).

Primary data sources for the Consolidated Plan include: 2019-2023 American Community Survey 5-Year Estimates, 2017-2021 CHAS, Longitudinal Employer-Household Dynamics (LEHD), Bureau of Labor Statistics, Inventory Management System/PIH Information Center (IMS/PIC), HUD Fair Market Rent and HOME Rent Limits, CoC Point-in-Time data for the City, and other local sources. A disparity exists between data tables throughout the plan in that tables which utilize ACS contain 2019-2023 data and tables that utilize CHAS contain 2017-2021 data. At the time of writing only 2017-2021 CHAS data was available from HUD. However, 2019-2023 ACS data was available and thus the City thought it best to utilize the most current data source where possible, and that incongruencies in the source years were outweighed by the more accurate demographic and housing picture painted by the 2019-2023 ACS data.

In May 2024, the City of Charleston participated in a housing study led by Bloomberg Associates. By reviewing prior studies, gathering input from community members and stakeholders, and analyzing projected growth, the initiative identified several strategic goals to be achieved by 2030:

- Double the number of homes sold annually at or below \$400,000
- Catalyze \$800 million in investment in affordable housing
- Reduce the number of persons experiencing homelessness by 25%
- Stabilize at least 1,000 existing households

The study also identified an additional goal to be achieved by 2032:

- Create 3,500 more affordable or attainable homes

The goals identified in the City's Consolidated Plan align with these priorities and support Charleston's long-term vision to expand housing access, strengthen neighborhood stability, and meet the housing needs of its residents.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	CHARLESTON	Housing and Community Development
HOPWA Administrator	CHARLESTON	Housing and Community Development
HOME Administrator	CHARLESTON	Housing and Community Development

Table 1 – Responsible Agencies

Narrative

The City of Charleston is an entitlement community and a participating jurisdiction with the U.S. Department of Housing and Urban Development. This status allows the City to receive direct assistance from HUD for the Community Development Block Grant (CDBG) program, the Home Investment Partnerships Program (HOME) as well as receive assistance through the Housing Opportunities for Persons with Aids (HOPWA). The Consolidated Plan is a comprehensive document that describes the City's housing market conditions, identifies needs for affordable housing and community development and provides strategies to address the needs over the next five years. The plan coordinates the City's housing and economic development goals and strategies with other public, private and non-profit community housing providers and non-housing service agencies. The resulting Consolidated Plan provides a unified vision for community development, economic development, and housing actions with the primary goals of providing affordable housing, public facilities, revitalized targeted neighborhoods, preservation of historic resources, support for homeless and special needs populations and building and maintaining existing infrastructure.

Consolidated Plan Public Contact Information

Geona Shaw Johnson, Director
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Charleston, SC 29401

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The City of Charleston is engaged in ongoing efforts to increase coordination amongst the complex network of public, private, and non-profit organizations that deliver housing and social services to the community. As the administrators of HUD's CDBG, HOME and HOPWA programs, the City's Department of Housing and Community Development acts as a hub for community and economic development in the area. Open lines of communication are maintained between the City and the area's many non-profit and social service agencies.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

Besides keeping an open-door policy and maintaining ongoing daily communication with the area's many agencies and service providers, the City of Charleston's Housing and Community Development Department is engaged in several efforts and initiatives to enhance coordination amongst the community's governmental and service frameworks.

In addition, the City of Charleston's Housing and Community Development Department is engaged in several efforts and initiatives to enhance coordination amongst the community's governmental and service frameworks. City of Charleston staff conducts a bi-weekly meeting with Service Providers called, the "Current State of Homelessness." Persons representing sometime forty different agencies engage in this meeting to discuss challenges, opportunities and trends being encountered in the provision of services for the unsheltered and vulnerable in the community. Neighbors Together a local nonprofit partner conducts a monthly meeting to discuss how to improve housing outcomes. Both meetings allow local agencies to discuss opportunities for collaboration, client engagement and working more proactively with community stakeholders to improve outcomes and services for clients.

Community Development Advisory Committee: The Advisory Committee consists of seven citizens, which includes one former and one current City Council members, representing minorities, the elderly, disabled and low and moderate-income groups as well as residents of program target areas. The committee assists in directing the planning and implementation of the City's Housing and Community Development programs. They also play a critical role in awarding Housing and Community Development funds to eligible and competent organizations to carry out goals outlined in the Consolidated Plan.

Community Development Committee of City Council: The Community Development Committee consists of six members of Charleston City Council and the Mayor. Their responsibility involves making recommendations to the full Council on matters pertaining to land use and development policy,

municipal planning and comprehensive development planning services, urban and neighborhood redevelopment services and economic development services.

Redevelopment & Preservation Commission (RPC): The Redevelopment and Preservation Commission is comprised of 12 members, consisting of the Mayor and the 11 professional and community members. The commission advises the Mayor, City Council, and the Department of Housing and Community Development staff of appropriate goals and objectives in implementing redevelopment and preservation activities on behalf of the City of Charleston. The purpose of the redevelopment and preservation program is to assist residents in designated target areas with financial assistance to preserve and enhance the livability of their home.

Homeownership Initiative Commission (HIC): The Homeownership Initiative Commission (HIC) is a nine-member municipal body appointed by the Mayor with the approval of the City Council. The HIC advises the Mayor, City Council and the Department of Housing and Community Development as to appropriate policies and procedures for implementing the City of Charleston's First Time Homeownership Initiative (HI) Program.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

In the previous program year, the City of Charleston received a HUD Continuum of Care Grant with the support of the Continuum of Care staff. Additionally, case conferring calls are conducted in concert with the Continuum of Care to ensure clients are receiving a full array of services to improve their lives.

The City of Charleston also supports and implements programs through the Hope Center. The Hope Center is a day resource center that provides a plethora of services to the unsheltered, in particular the Chronically Homeless. The Center has served approximately 2000 individuals since inception and works directly with the Continuum of Care to ensure that information and client data is properly submitted in the HMIS system. The director of the Hope Center is a Governing Council Member of the CoC.

The City also supports organizations that aid in the mission of services to the unsheltered and those who are at risk of becoming unsheltered. CDBG funds are awarded to One80 Place and the Humanities Foundation. One80 Place provides food, shelter, and critical supportive services to help individuals, Veterans and families turn their lives around. The Humanities Foundation administers a program called ShelterNet, which assists persons who are at-risk of becoming homeless by providing financial assistance to prevent them from losing their place of residence or to assist in paying past due utilities. The Humanities Foundation also provides permanent housing for formerly homeless persons in several of its developments. Their recent grand opening of Archer School Apartments will house eighty-nine (89) senior citizens living on the Peninsula earning between 30-80% AMI levels.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

N/A - The City of Charleston does not receive ESG funds.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	One80Place
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	They are the area's primary agency in providing services and programs for those who are homeless. They are the primary source of information and documentation for the chronically homeless. It is expected that they will continue to provide these services and programs.
2	Agency/Group/Organization	South Carolina Community Loan Fund
	Agency/Group/Organization Type	Housing Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	South Carolina Community Loan Fund (SCCLF) provided insight on local building and construction trends and demolition activity. Consultation with SCCLF provided strategies for providing an increased number of affordable options for low / moderate income households.
3	Agency/Group/Organization	Origin SC
	Agency/Group/Organization Type	Services - Housing Services-Education
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Origin SC provided details on their professional financial and housing counseling services. Origin SC is a significant source for individuals and families and it is expected that they will continue to provide these services and programs.
4	Agency/Group/Organization	CITY OF CHARLESTON HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing

	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The PHA provided detailed information regarding their housing choice voucher program. They also provided information regarding rental housing options for low/moderate income citizens. The PHA and the city regularly communicate and provide each other with information regarding their Five Year and Annual Action Plans. Through consultation, they will provide key information on the needs of low /moderate income households regarding rental housing.
5	Agency/Group/Organization	Lowcountry Continuum of Care
	Agency/Group/Organization Type	Services-homeless Publicly Funded Institution/System of Care Continuum of Care
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lowcountry CoC is the regional CoC. The City is engaged with the Lowcountry Continuum of Care for information on the continuum of care. Information from the CoC helped to inform the homeless strategy.
6	Agency/Group/Organization	THE SUSTAINABILITY INSTITUTE
	Agency/Group/Organization Type	Non-profit Organization
	What section of the Plan was addressed by Consultation?	Market Analysis Non-housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted the Sustainability Institute during stakeholder meetings as part of the Bloomberg Study. The goals identified through the Bloomberg Study are aligned with the priorities outlined in this Consolidated Plan.
7	Agency/Group/Organization	CHARLESTON HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted Charleston Habitat for Humanity during stakeholder meetings as part of the Bloomberg Study. The goals identified through the Bloomberg Study are aligned with the priorities outlined in this Consolidated Plan.
8	Agency/Group/Organization	Neighbors Together
	Agency/Group/Organization Type	Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted Neighbors Together during stakeholder meetings as part of the Bloomberg Study. The goals identified through the Bloomberg Study are aligned with the priorities outlined in this Consolidated Plan.
9	Agency/Group/Organization	Charleston County Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted Charleston County Housing Authority during stakeholder meetings as part of the Bloomberg Study. The goals identified through the Bloomberg Study are aligned with the priorities outlined in this Consolidated Plan.
10	Agency/Group/Organization	Palmetto Community Action Partnership
	Agency/Group/Organization Type	Services - Housing Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted Palmetto Community Action Partnership during stakeholder meetings as part of the Bloomberg Study. The goals identified through the Bloomberg Study are aligned with the priorities outlined in this Consolidated Plan.
11	Agency/Group/Organization	Operation Home
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted Operation Home during stakeholder meetings as part of the Bloomberg Study. The goals identified through the Bloomberg Study are aligned with the priorities outlined in this Consolidated Plan.
12	Agency/Group/Organization	Charleston Area Urban League
	Agency/Group/Organization Type	Services-Education Services-Employment Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City consulted Charleston Area Urban League during stakeholder meetings as part of the Bloomberg Study. The goals identified through the Bloomberg Study are aligned with the priorities outlined in this Consolidated Plan.

Identify any Agency Types not consulted and provide rationale for not consulting

There were no agency types intentionally not consulted in the consultation and citizen participation process. All comments were welcome.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Lowcountry Continuum of Care	The programs and initiatives funded by the COC support the homeless and special needs populations as identified in the Consolidated Plan.
Charleston Bloomberg Study	City of Charleston	The goals of the Strategic Plan align with the goals identified in the Bloomberg Study.
Gateway to Housing	Neighbors Together	The City of Charleston is also collaborating with Neighbors Together. A nonprofit organization missioned to assist the unsheltered and vulnerable in the Charleston Area. The organization has created a program called Gateway to Housing. The program supports a collaboration with local landlords by providing them incentives to rent to those exiting homelessness. The program experienced great success in Tennessee and other areas of the United States.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The tri-county (Berkeley, Charleston, and Dorchester) region's population has grown in recent years, housing costs have increased and the availability of homes affordable to existing and new residents that are located close to employment centers and existing public facilities and services has declined. As a result, in 2009, the Charleston County Planning Commission created an Affordable Housing Committee to address the provision of affordable and workforce housing consistent with the recommendations of the Charleston County Comprehensive Plan. The Committee represents a variety of groups including several County Planning Commission members; representatives from the City of Charleston, City of North Charleston, Town of Mount Pleasant; SC, Community Loan Fund (formerly Lowcountry Housing Trust); Berkeley Charleston Dorchester Council of Governments (BCDCOG); for-profit and non-profit developers; and County staff.

Narrative (optional):

Charleston Bloomberg Study

Six goals have been developed from the Bloomberg Study:

- Create 3,500 more affordable or attainable homes
- Build at least 7,500 New Homes

- Increase the number of Homes sold annually at or below \$400K by 2X
- Catalyze \$800 Million of investment in Affordable Housing
- Reduce persons experiencing homelessness by 25%
- Stabilize at least 1,000 existing households

Neighbors Together: Gateway to Housing

The focus of Neighbors Together (NT), Gateway to Housing program goals are as follows: 1). specifically target people who are homeless or near homeless; 2). reduce barriers to housing by creating sustainable, affordable housing for these populations; 3). increase available housing options for the homeless and near homeless population; 4). continue providing supportive services in our community, and 5). provide wrap-around services for Gateway to Housing tenants (GTH), in tandem with our non-profit partners.

Goal #1: NT will host at least 5 information sessions for potential landlords to educate them on the GTH program and how landlord incentives can help address community housing needs. **Outcome #1:** Increased property owner / manager knowledge of the GTH program and its benefits

Goal #2: NT will host 4 Roundtable Alliance meetings to share updates on GTH and gather community input on the program. The aim is to have at least 10 non-profit partners attend each section. **Outcome #2:** Increased knowledge amongst the non-profit community about GTH and how the program benefits people who are at or near homeless.

Goal #3: NT will enroll 20 landlords in the GTH program, providing \$250,000 worth of incentives. **Outcome #3:** Increased access to affordable housing options.

Goal #4: 30 community-based non-profits will have access to the GTH database of available units. **Outcome #4:** Increased housing resources for non-profits that serve the homeless

Goal #5: 400 people who are at or near homeless will be placed into GTH units. **Outcome #5:** Increased housing security for vulnerable populations.

Goal #6: NT and its partners will provide 300 hours of supportive services for GTH tenants. **Outcome #6:** Increased housing stability and access to services for GTH tenants.

The City of Charleston works closely with the Housing Authority of the City of Charleston. The City also takes opportunities to partner with the State Housing Finance and Development Authority to comment on the Qualified Allocation Plan (QAP) produced by State Housing. State Housing oversees the Low Income Housing Tax Credit Program (LIHTC) and the QAP governs that plan. Additionally, State housing administers several other housing programs that lend to the preservation and creation of affordable housing in the State of SC.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The Department of Housing and Community Development (DHCD) is responsible for the development of and updates to the Citizen Participation Plan. DHCD also maintains all required records and reports available for public review. DHCD has developed a formal process for soliciting the maximum amount of citizens' input into the comprehensive housing and neighborhood planning process. With regard to the five-year Consolidated Plan, Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER), public hearings and various meetings are conducted prior to the formulation of the plan. The public is also afforded 30 days to comment on the contents of the Consolidated Plan. Housing and Community Development staff and other city staff, attempt on an ongoing basis, to encourage participation by all citizens with special emphasis on persons of low to moderate incomes and residents of slum and blighted areas in the community.

The City conducted a series of community meetings and focus groups, as well as a survey, to obtain insight from the public into community development needs and priorities.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Needs Survey	Non-targeted/broad community	The City received 136 responses to the Community Needs Survey	Respondents identified addressing homelessness as the highest priority. There is also a high need for infrastructure improvements and housing programs.	All comments were accepted.	
2	Community Needs Survey	Non-targeted/broad community	The City received 67 responses to the Affordable Housing and Homelessness Summit Survey	Most respondents think it is important to allocate funds specifically for temporary rapid shelter and identified supportive and transitional housing and affordable housing as the top focus areas to prevent and end homelessness.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	Non-targeted/broad community	The public hearing was held on May 29, 2025, at 3:00 pm at the City's Housing and Community Development Department Conference Room, located at 75 Calhoun Street, Suite 3200, Charleston, SC 29401.	No comments were received.	All comments were accepted.	
4	Public Hearing	Non-targeted/broad community	The public hearing took place during a special meeting of the Community Development Committee on June 12, 2025, at 3:00 PM via Zoom.	No comments were received.	All comments were accepted.	
5	Public Hearing	Non-targeted/broad community	The public hearing took place during the City Council meeting on June 17, 2025, at 5:00 PM located at City Council Chamber, 80 Broad Street Charleston, SC 29401.	No comments were received.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Community Needs Survey	Non-targeted/broad community	The draft of the ConPlan and AAP was available for public comment between May 29, 2025 and June 30, 2025 and are available online at https://www.charleston-sc.gov/233/Housing-Community-Development or at the Department of Housing and Community Development Office.	No comments were received.	All comments were accepted.	
7	Public Hearing	Non-targeted/broad community	The public hearing was held on February 4, 2025, at 4:30 pm at the City's Human Resources Training Room, located at 75 Calhoun Street, Suite 3200, Charleston, SC 29401.	No comments were received.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Charleston utilizes a data-driven approach to identify and address housing and community development needs within its jurisdiction. As an entitlement community designated by the U.S. Department of Housing and Urban Development (HUD), Charleston receives annual allocations through federal grants to support local initiatives aimed at enhancing housing affordability.

This section provides a demographic and economic overview to support effective planning, drawing on current data from the U.S. Census Bureau, Bureau of Labor Statistics, HUD, and local sources. Indicators such as population growth, household composition, income levels, and housing needs are analyzed, with particular attention to how these factors intersect with race, ethnicity, age, and household type to identify disproportionately affected populations and geographic areas.

In addition to analyzing housing needs and cost burdens, this section addresses specific challenges such as public and assisted housing requirements, homelessness, and services for non-homeless special populations, including seniors, individuals with disabilities, and victims of domestic violence. Broader community development issues—such as access to infrastructure, transportation, and public services—are also considered to support coordinated investments.

Consolidated Plan Helpful Definitions:

Affordable Housing: Housing affordable at 30 percent or less of a household's monthly income.

Median Household Income: Midpoint of a specific jurisdiction's income distribution, calculated annually by U.S. Census survey. Data is typically one or two years lagging. This measure is used to assess economic trends and living standards within different geographic areas.

Area Median Income (AMI): Annual household income for regional metro areas, generally published on an annual basis by HUD.

HUD Area Median Family Income (HAMFI): This is the median family income calculated by HUD to determine Fair Market Rents (FMRs) and Income Limits for HUD programs.

Low- and Moderate-Income (LMI): Collectively refers to both low- and moderate-income households, with a focus on those below 80% of AMI for many HUD programs.

Extremely low-income household: Households earning 30 percent of AMI or less for their household size. In 2024, a four-person household in Charleston-North Charleston, SC Metropolitan Statistical Area (MSA) with an income at 30 percent AMI earned \$33,250 or less.

Very Low-income households: Households earning 31 percent to 50 percent AMI for their household size. In 2024 a four-person household in Charleston with an income at 50 percent AMI earned a maximum of \$55,450 per year.

Low-income households: Households earning 51 to 80 percent AMI for their household size. In 2024, a four-person household in Charleston with an income at 80 percent AMI earned a maximum of \$88,700.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The housing needs of a community, like all market economy items, are influenced by supply and demand. However, the factors that impact housing supply and demand are far more complex than simply matching one house to one household. Variables such as population growth, household size, availability of rental housing, income levels, and property conditions all contribute to shaping the community's housing needs.

The following section highlights that the most significant housing challenge in Charleston is the lack of affordable housing. According to the 2019-2023 American Community Survey (ACS) 5-Year Estimates, approximately 22,889 households in the city are cost burdened, representing 35.3% of the population. Both Renters and Homeowners are notably affected, with 14,671 rental households and 8,218 homeowner households paying more than 30% of their income on housing costs. This data suggests that the current housing supply is either insufficient or too expensive to meet the needs of the community.

Demographics	Base Year: 2013	Most Recent Year: 2023	% Change
Population	123,267	152,014	23%
Households	51,591	66,408	29%
Median Income	\$51,737.00	\$90,038.00	74%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2009-2013 ACS, 2019-2023 ACS

Data Source Comments:

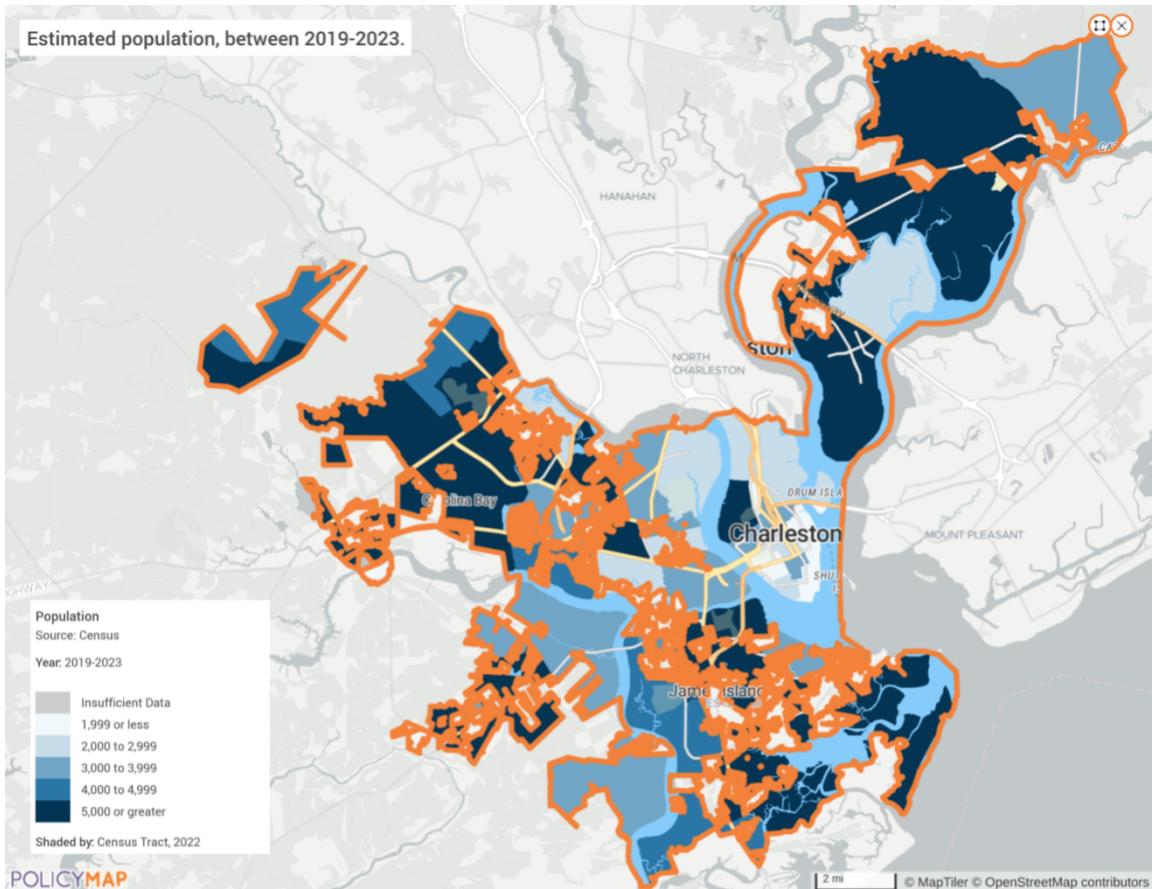
Demographics

Since 2013, Charleston's population has increased by approximately 23.3%, reflecting a strong and sustained growth trend. During this same period, the number of households increased by around 28.7%, suggesting a decline in average household size. This trend may be attributed to demographic changes, such as a rise in young adults and seniors living independently, as well as an increase in smaller housing units that accommodate single-person or smaller households.

Over the same timeframe, the city's median household income (MHI) grew by 74%. Although this increase exceeds the rate of inflation, it has not kept pace with the rising costs of housing, leaving affordability challenges largely unresolved. Rising home prices and rental costs have outstripped income growth, leading to ongoing affordability challenges for many residents. This trend underscores the need for continued investments in affordable housing, rental assistance, and homeownership support programs to ensure that economic gains translate into improved housing stability for households across the city.

Population

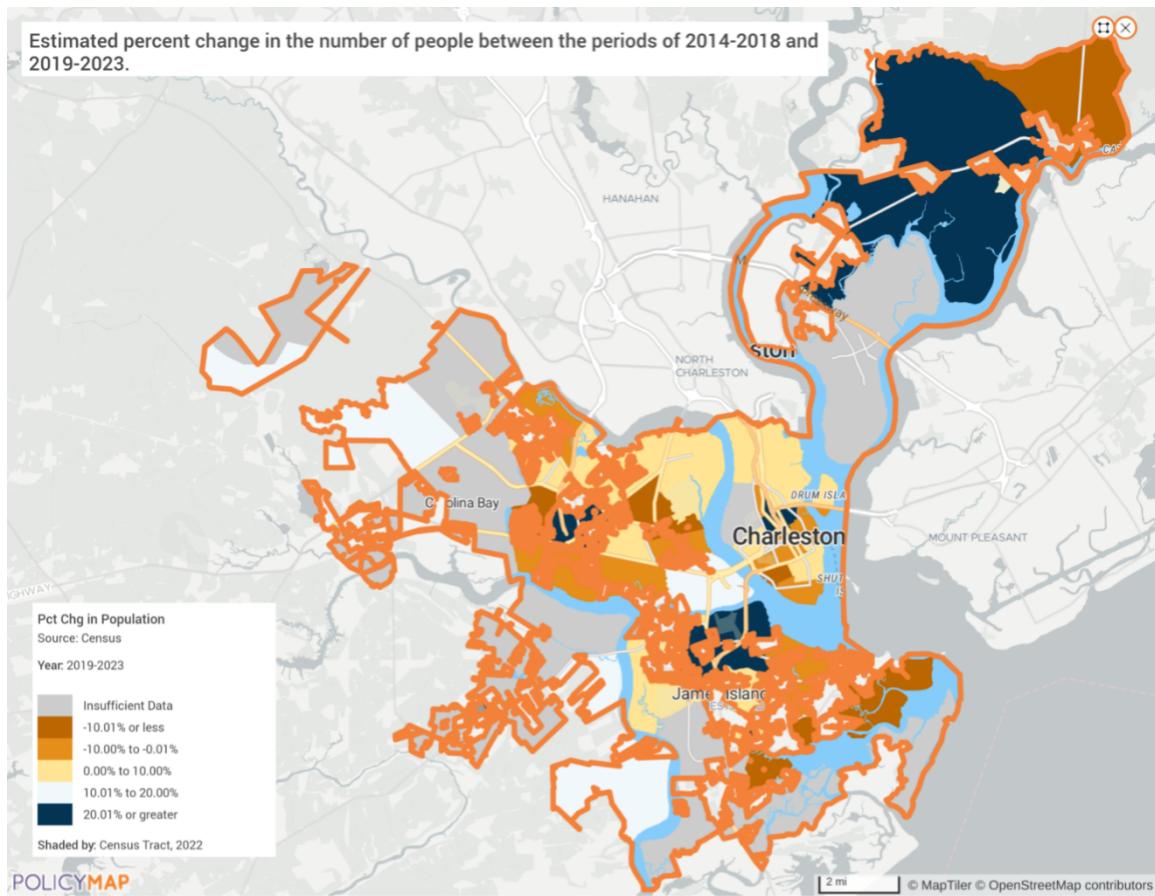
The map below illustrates the population distribution in Charleston, by census tract. The U.S. Census Bureau annually adjusts census tracts to maintain a target population of approximately 4,000 residents per tract. While many tracts in the city have populations of fewer than 4,000 residents, as indicated by lighter shading, numerous census tracts exceed this number, including some with populations over 5,000, shown by darker shading. These variations reflect differences in population density throughout the city, highlighting areas of higher concentration.



Population Map

Change in Population from 2018-2023

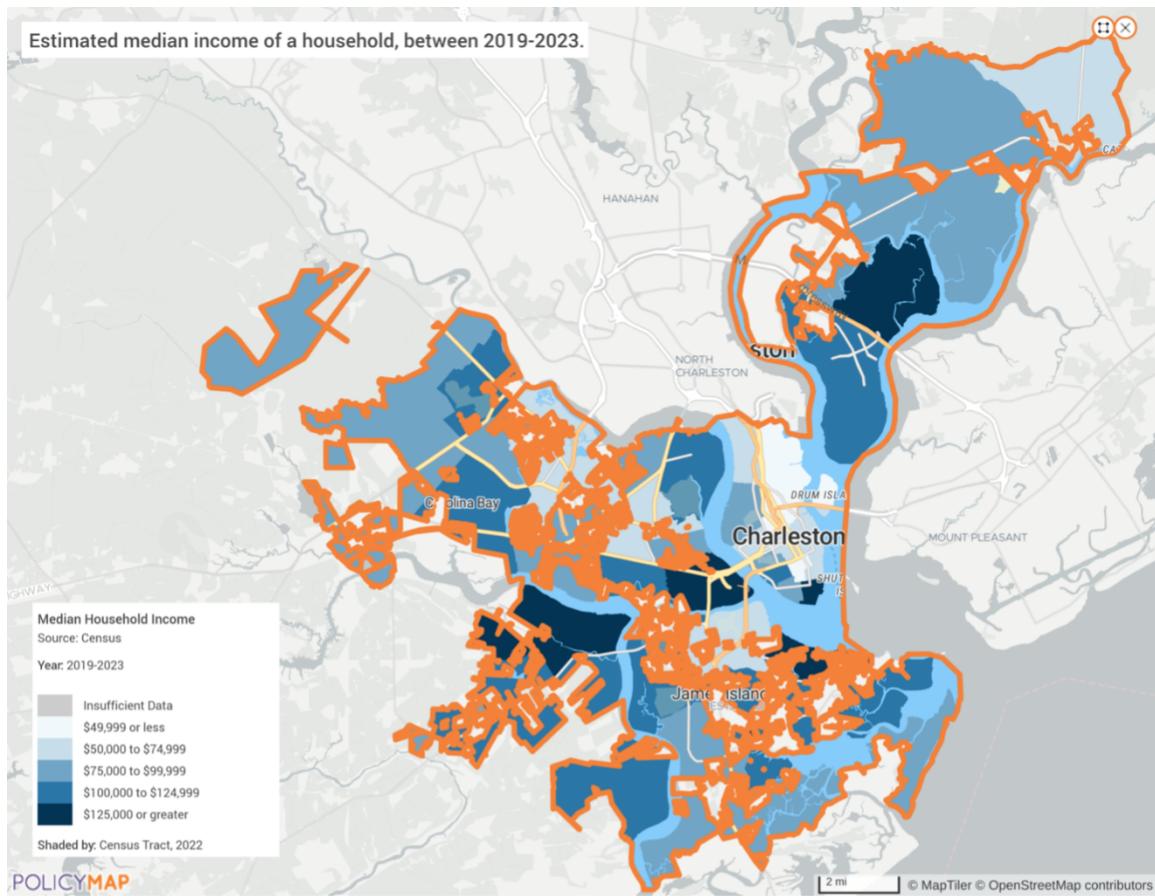
This map illustrates population changes in Charleston since 2018, highlighting notable demographic shifts throughout much of the city. Population increases, often exceeding 20%, are evident in portions of James Island and Daniel Island in the northeastern region of the city. Conversely, many sections of Charleston indicated by yellow and orange shading have experienced marked population declines, with decreases in some areas surpassing 10%. These trends reflect shifting population dynamics, indicating changes in residential density and community composition across the city. Factors contributing to these changes may include urban migration, an influx of new residents, or housing development patterns.



Change in Population from 2018-2023 Map

Median Household Income

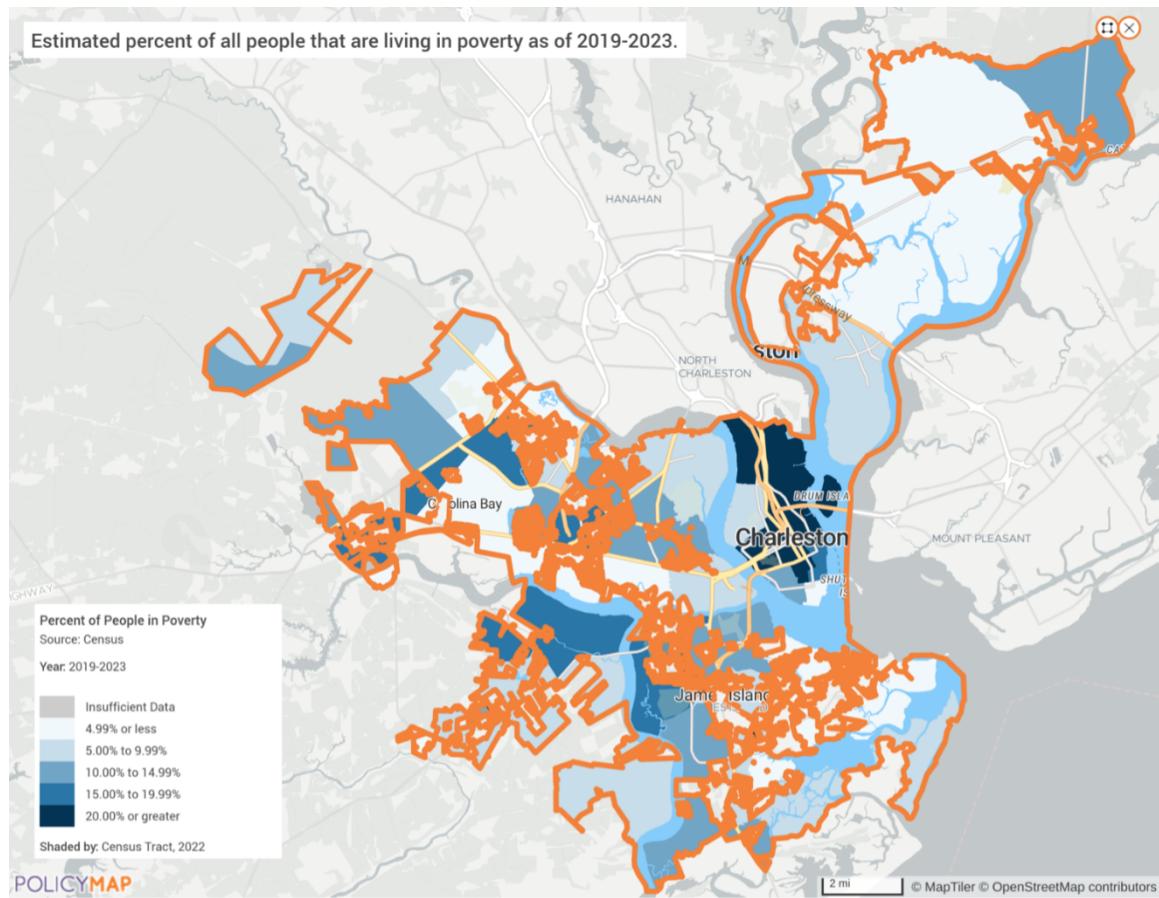
Charleston exhibits diverse income levels across its geography, with median household incomes (MHI) ranging from \$75,000 to \$125,000 in much of the city. However, some areas, particularly in the northeast and indicated by lighter shading, have lower median incomes, with the lowest falling below \$50,000. In contrast, a few regions marked with darker shading reflect higher-income neighborhoods where MHIs exceed \$125,000. These variations highlight distinct housing markets and economic conditions, with moderate-to-low-income areas typically featuring older, lower-valued housing, while higher-income neighborhoods are characterized by stronger homeownership rates and higher property values. This income disparity significantly influences housing affordability, economic mobility, and investment patterns across Charleston.



Median Household Income Map

Poverty

The map below highlights economic disparities, with areas of higher poverty exceeding 20% concentrated in darker shades primarily in the downtown Charleston area and lower poverty rates below 5% in lighter shaded regions. These variations impact housing stability, access to essential services, and economic mobility across the city. Addressing these inequities through affordable housing initiatives, workforce development programs, and strategic infrastructure investments is essential to promoting long-term community stability and economic opportunity.



Poverty Map

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,050	5,080	9,585	5,875	35,175
Small Family Households	1,350	1,350	2,405	2,030	15,515
Large Family Households	195	60	140	205	1,275
Household contains at least one person 62-74 years of age	1,504	1,245	1,855	1,245	7,190
Household contains at least one person age 75 or older	1,184	730	1,175	520	2,550
Households with one or more children 6 years old or younger	754	630	739	789	4,845

Table 6 - Total Households Table

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

Number of Households

In the above table, data from HUD's 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) provides a detailed look at households in Charleston, using the HUD Area Median Family Income (HAMFI) as a baseline. This document will use the following income group definitions:

- **Extremely Low Income:** 0-30% HAMFI
- **Very Low Income:** 30-50% HAMFI
- **Low Income:** 50-80% HAMFI
- **Moderate Income:** 80-100% HAMFI
- **Above Moderate Income:** >100% HAMFI

According to 2017-2021 CHAS data, approximately 35.6% (63,765) of Charleston's households earn below 80% of the Area Median Income (AMI), classifying them as low-income. Among the households earning below 80% AMI, small households make up 35.4%, while large households represent only 5.9%. There is a strong link between household composition and income level: about 40% of elderly households (those with at least one member aged 62 or older) fall within lower-income brackets, and around 27.4% of households with children under six are also low-income. These trends emphasize diverse housing and service needs across age and income groups, highlighting the need for targeted support for these demographics in Charleston.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	115	45	15	35	210	0	0	20	0	20
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	30	25	0	55	110	4	0	0	4	8
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	125	30	4	35	194	4	35	0	0	39
Housing cost burden greater than 50% of income (and none of the above problems)	3,325	1,445	1,040	60	5,870	1,780	705	805	240	3,530

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	375	1,130	3,175	1,255	5,935	405	510	1,165	545	2,625
Zero/negative Income (and none of the above problems)	915	0	0	0	915	155	0	0	0	155

Table 7 – Housing Problems Table

Alternate Data Source Name:

2017-2021 CHAS

Data Source

Comments:

Housing Needs Summary

The table above summarizes housing issues in Charleston by income group and tenure (renter or homeowner) for households 0-100% AMI using 2017-2021 CHAS data. Among the households in Table 7, the primary issues are cost-burden and overcrowding. Specifically, 11,805 renters and 6,155 homeowners 0-100% AMI in Charleston are cost-burdened, spending 30% or more of their income on housing. Of these, 49.7% of renters and around 57.4% of homeowners are severely cost-burdened, with housing expenses consuming more than 50% of their income. Additionally, overcrowding affects a notable number of households, with approximately 304 renters and 47 homeowners living in conditions exceeding 1.01 persons per room. This prevalence of cost-burdened households highlights the financial strain of housing costs on Charleston residents.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,970	2,680	4,235	1,440	12,325	2,195	1,250	1,985	790	6,220
Having none of four housing problems	745	610	1,280	1,975	4,610	75	540	2,085	1,670	4,370
Household has negative income, but none of the other housing problems	915	0	0	0	915	155	0	0	0	155

Table 8 – Housing Problems 2

Alternate Data Source Name:

2017-2021 CHAS

Data Source

Comments:

Severe Housing Problems

Severe housing problems are prevalent amongst all lower-income households in Charleston. Among households earning between 0% and 100% of the Area Median Income (AMI), around 74.2% of the 17,850 renter households and around 59.3% of the 10,745 owner households experience at least one documented housing issue. These challenges are especially acute for those with extremely low incomes, with 86.8% of renter households and approximately 96.9% of homeowners earning between 0-30% of AMI facing at least one housing problem. Data from Table 7 indicates that cost burden remains the most widespread housing issue in Charleston, as many households struggle to meet housing expenses. This underscores the urgent need for targeted efforts to improve housing affordability, particularly for lower-income households.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30- 50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	40	435	485	960	4	45	280	329
Large Related	55	20	20	95	0	0	25	25
Elderly	185	230	485	900	345	305	355	1,005
Other	95	510	2,200	2,805	50	155	515	720
Total need by income	375	1,195	3,190	4,760	399	505	1,175	2,079

Table 9 – Cost Burden > 30%**Alternate Data Source Name:**

2017-2021 CHAS

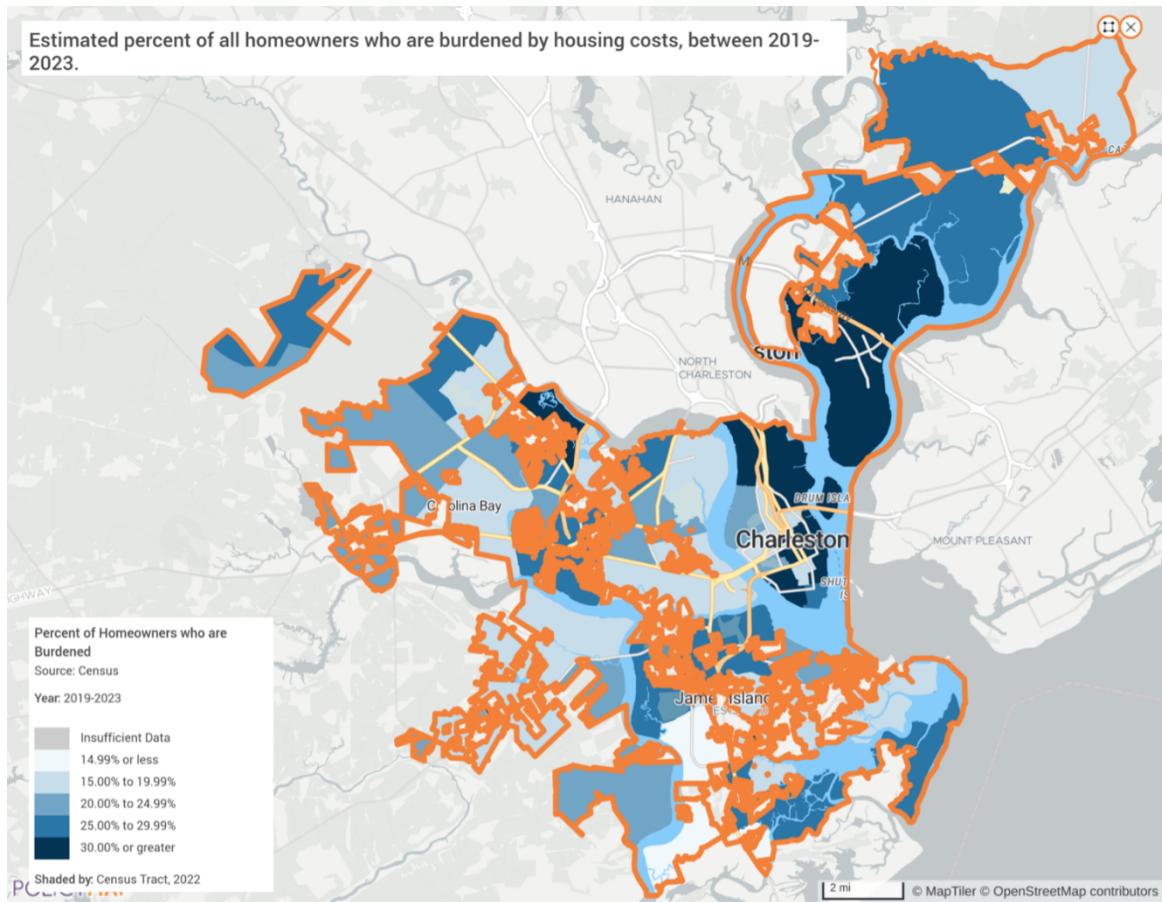
Data Source**Comments:****Housing Cost-Burdened**

The 2017-2021 CHAS data provides a detailed analysis of cost-burdened households in Charleston across income levels up to 80% of the Area Median Income (AMI), highlighting variations by household type. Small households make up 20.2% of cost-burdened renter households, while large households account for only 2%. Among homeowners, 15.8% of small households and 1.2% of large households experience cost burdens, indicating slightly lower rates compared to renters.

Elderly households face distinct housing cost challenges, with 18.9% of cost-burdened homeowners and 48.3% of cost-burdened renters being elderly. While elderly renters are more likely to experience financial strain from housing costs, both groups face persistent affordability challenges, underscoring the need for targeted housing support for Charleston's low-income elderly residents.

Homeowner Cost Burden

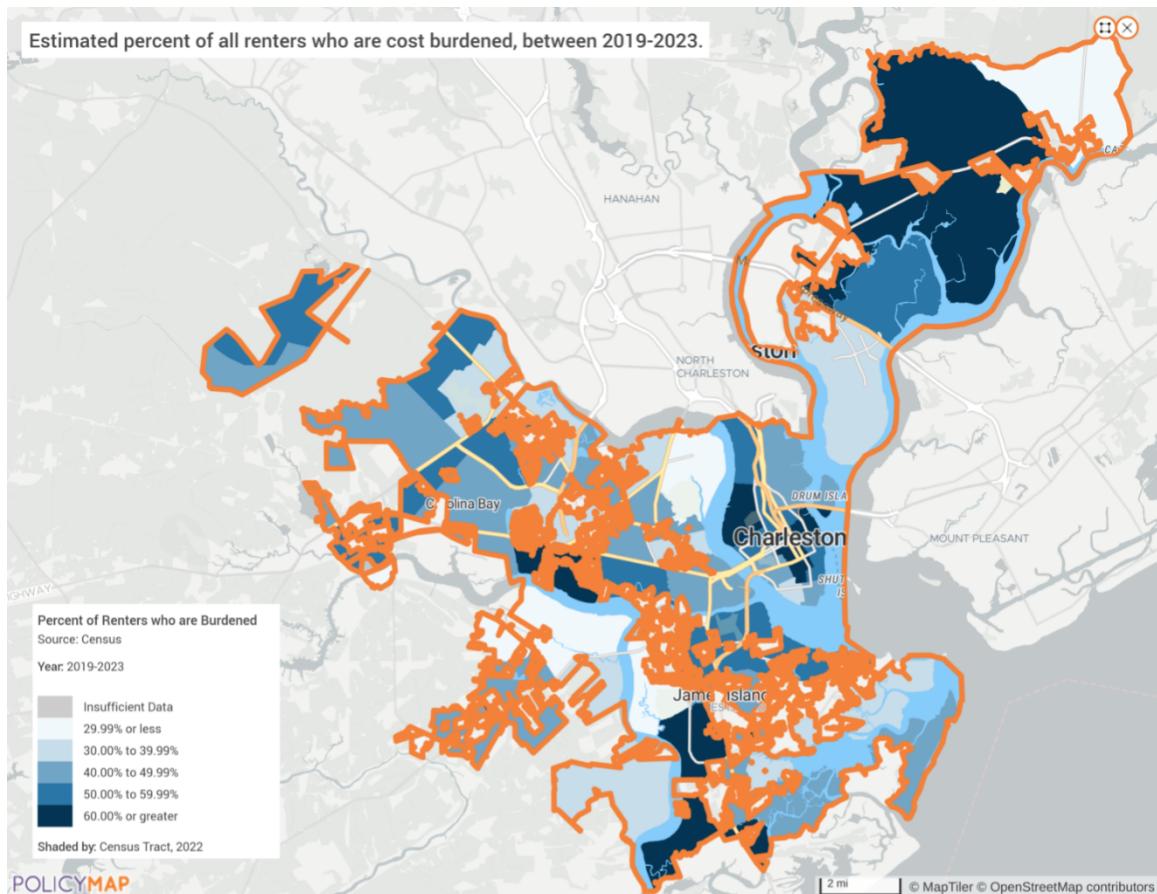
Cost-burdened homeowners are distributed throughout Charleston, with a majority of areas experiencing rates between 15% and 25% of homeowners who spend more than 30% on housing costs. Lower rates (0%–20%) with several areas experiencing below 15% are indicated by lighter shading, while higher rates exceeding 30% are indicated by darker shading. This distribution highlights the widespread prevalence of housing cost burdens among homeowners, underscoring that housing affordability remains a significant concern across Charleston.



Homeowner Cost Burden Map

Cost Burdened Renters

Cost-burden rates for renters in Charleston are moderately high across much of the city. In most census tracts, over 40% of renters allocate more than 30% of their income to housing costs, with some areas exceeding 60%. This widespread housing cost burden reflects a significant affordability challenge, emphasizing the financial strain on renters throughout Charleston.



Cost Burdened Renters Map

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	625	250	355	1,230	230	320	335	885
Large Related	100	4	0	104	10	0	10	20
Elderly	859	400	60	1,319	790	300	260	1,350
Other	1,955	820	630	3,405	765	80	200	1,045
Total need by income	3,539	1,474	1,045	6,058	1,795	700	805	3,300

Table 10 – Cost Burden > 50%

Alternate Data Source Name:

2017-2021 CHAS

Data Source

Comments:

Severe Cost Burden

In Charleston, a significant portion of cost-burdened households are classified as severely cost-burdened, spending over 50% of their income on housing, leaving them highly vulnerable to financial instability. Among renters 0-80% AMI with severe cost burdens, small, related households constitute approximately 20.3%, while large households account for only 1.7%. For homeowners 0-80% AMI facing severe cost burdens, small, related households represent approximately 26.8%, and large households make up less than 1%. Elderly households are notably impacted, with a higher ratio of severe cost burden among homeowners than renters in this age group.

Households experiencing severe cost burdens are at increased risk of instability, where minor, unexpected expenses—such as rising utility bills or medical costs—can threaten housing stability, raising the risk of displacement or homelessness. These vulnerable residents may benefit from additional resources, including financial aid or housing subsidies, to support stable housing. Addressing the needs of severely cost-burdened households is essential for preventing housing crises and promoting long-term stability for at-risk residents in Charleston.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	125	55	0	55	235	8	25	0	4	37
Multiple, unrelated family households	0	0	0	0	0	10	0	0	0	10
Other, non-family households	30	0	4	35	69	0	0	0	0	0
Total need by income	155	55	4	90	304	18	25	0	4	47

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:

2017-2021 CHAS

Data Source

Comments:

Overcrowding

HUD defines an overcrowded household as one with 1.01 to 1.50 occupants per room, with overcrowding patterns differing significantly by housing tenure in Charleston. Of households 0-100% AMI, renters constitute a majority of overcrowded households, with 304 renter households compared to 47 homeowner households. This issue is particularly prevalent among lower-income households; nearly 70.4% of overcrowded renter households and 90.5% of overcrowded homeowner households fall below

80% of the Area Median Income (AMI), classifying them as low-income. These findings highlight the disproportionate impact of overcrowding on low-income households, underscoring the need for targeted strategies to address both space and affordability constraints for all low-income overcrowded residents.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	695	485	395	1,575	59	145	344	548

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

Describe the number and type of single person households in need of housing assistance.

Single-person households in Charleston face heightened housing instability risks due to lower income levels and limited resources. According to ACS 2019-2023 data, the median income for a single-person household is \$51,286, nearly half the median income for a two-person household, which is \$108,482. Single-person households also have reduced transportation options, as they are less likely to own a vehicle, complicating commuting and access to essential services.

Single-person households are more common among renters, with approximately 13,208 single-person renter households compared to 9,698 single-person homeowner households. The median gross rent in Charleston for 2023 is \$1,632, meaning a household would need to earn over \$65,280 in annual income to rent and not be considered cost burdened. Similarly, the median housing costs for homeowners with a mortgage is \$2,209 which would require a household to earn over \$88,360 to not be considered cost burdened. Considering the median income for a single-person household is much lower than the median household income in Charleston and is lower than what would be needed to not be cost burdened based on median rent and median housing costs for homeowners, it is safest to assume that all 22,906 single-family households will likely need some type of assistance for housing. These findings highlight the vulnerability of single-person households, particularly in terms of housing affordability and transportation access.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disability

In Charleston, based on 2019-2023 American Community Survey (ACS) data, 14,561 residents—or about 9.7% of the population—report having a disability, with prevalence rising significantly with age. Among

those aged 65 and older, nearly 30% experience some form of disability, highlighting the need for housing that accommodates both physical and cognitive limitations to support safe and independent living.

To address the needs of this population, understanding the prevalence of different disability types is essential. The most commonly reported disability is ambulatory difficulty, defined by the ACS as “having serious difficulty walking or climbing stairs.” Nearly 6,763 residents in Charleston report this condition and may benefit from accessibility features such as ground-level units and ramps.

The second most common disability is cognitive difficulty, described as “difficulty remembering, concentrating, or making decisions due to a physical, mental, or emotional problem.” The needs of individuals with cognitive impairments differ significantly from those with mobility challenges, often requiring in-home support, counseling, and placement in supportive communities tailored to these unique needs. Recognizing these varied needs is crucial for developing inclusive housing strategies that support all residents.

Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking

Domestic violence, sexual assault, dating violence, and stalking remain significant public safety and public health concerns in Charleston. Data from Charleston County provides the most localized insight into these crimes. According to the 2023 *Crime in South Carolina* report, Charleston County recorded 162 sexual battery incidents, 1,349 cases of intimidation (which includes stalking and domestic threats), 1,671 aggravated assaults, and 4,995 simple assaults.

The Charleston Police Department (CPD) alone documented 44 sexual battery cases and 494 aggravated assaults in 2023, alongside 268 robberies and 747 simple assaults. These figures demonstrate the persistence of violent interpersonal offenses, many of which stem from intimate or domestic relationships. Intimate partner violence was a major component of assault statewide, with 43.4% of simple assaults and 42.8% of aggravated assaults committed by boyfriends or girlfriends. Spouses and cohabitants accounted for a substantial additional share of incidents.

The data also reflect sex-based disparities. In intimate partner homicides, 70% of cases involved male offenders and female victims. However, increases in same-sex and female-perpetrated offenses were also recorded, pointing to the need for inclusive, trauma-informed services.

In response to these challenges, the City of Charleston continues to participate in coordinated efforts through the South Carolina Incident-Based Reporting System (SCIBRS) and supports public safety strategies such as CPD’s online reporting platform and community policing programs.

Continued investment in legal services, transitional housing, culturally responsive care, and public awareness is essential to reducing the impact of domestic violence and related crimes. These efforts are

vital not only for individual survivors but for the safety and resilience of the Charleston community overall.

What are the most common housing problems?

Charleston faces significant housing challenges, including cost burden, low vacancy rates, overcrowding, aging housing stock, and housing instability. Cost burden is a prominent issue, especially among lower-income households, with many spending over 30% of their income on housing—and a substantial portion allocating more than half. This highlights an urgent need for affordable housing to alleviate financial strain. Overcrowding is also common, particularly among lower-income renters, due to a shortage of affordable, family-sized units.

Homeownership opportunities are constrained, with only 0.9% of vacant homeowner properties compared to 9.2% of vacant rental properties, according to 2019-2023 ACS data. This scarcity contributes to overcrowding and housing instability, impacting single-person households, elderly residents, and lower-income families who struggle to access stable housing and essential services.

HUD guidelines identify lead-based paint hazards (LBPHs) as a significant risk in older homes, particularly those built before 1978. In Charleston, 22,308 occupied housing units were built before 1980, with 7,930 dating to pre-1950. These units, along with other potential environmental hazards such as asbestos, require ongoing updates for safety.

Are any populations/household types more affected than others by these problems?

Charleston faces considerable housing challenges, including cost burden, low vacancy rates, overcrowding, aging housing stock, and housing instability. Cost burden is particularly severe for lower-income households, many of whom spend more than 30%, and in some cases, over 50% of their income on housing. This financial strain underscores the urgent need for more affordable housing options. Overcrowding, primarily driven by a lack of affordable family-sized units, disproportionately affects lower-income renters who struggle to find suitable accommodations.

Single-person households, elderly residents, and lower-income families are more vulnerable to housing instability, given the scarcity of affordable homeownership opportunities. Additionally, residents of older housing units face increased safety risks, particularly from lead-based paint and other environmental hazards, requiring ongoing monitoring and mitigation.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

In Charleston, low-income individuals and families with children, especially those classified as extremely low-income, face significant challenges that place them at imminent risk of homelessness. The shortage of affordable housing has worsened over the years, leaving many households unable to find low-cost rental options. Severely cost-burdened families often spend more than half of their income on housing, making it difficult to afford other necessities such as food, healthcare, and transportation. Overcrowding is also a concern, particularly among families unable to secure affordable family-sized units, increasing the risk of housing instability and eviction.

Formerly homeless families and individuals receiving rapid re-housing assistance face difficulties as their support period ends. While these programs provide temporary financial aid and services, many participants still struggle with securing stable employment and maintaining housing costs once assistance expires. Without continued support or access to affordable housing, some may face the risk of returning to homelessness. Addressing these challenges requires expanding affordable housing options, extending support services, and improving access to sustainable employment opportunities.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Charleston does not provide official estimates of at-risk populations beyond those already addressed.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

In Charleston, several housing characteristics contribute to instability and increase the risk of homelessness. With nearly 35% of housing structures built before 1980, many properties require costly repairs and updates to meet current safety standards. Low-income tenants are particularly vulnerable to displacement when they cannot afford necessary repairs or when deferred maintenance issues, such as structural deficiencies, render properties uninhabitable. Essential repairs like plumbing, heating, and electrical work, if unmet, can lead to health hazards that may force residents to vacate or face eviction, especially if they lack the resources to address or contest these unsafe conditions.

Limited housing availability compounds these issues, with a homeowner housing stock vacancy rate of only 0.9% and a shortage of affordable options, as reflected by the high proportion of cost-burdened households. This combination underscores the urgent need for affordable and stable housing solutions to support Charleston's residents and reduce the risk of homelessness.

Discussion

N/A

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

To understand community needs, it's essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate at least 10 percentage points higher than the city's average highlighting whether certain groups in Charleston are more affected by these housing problems.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,165	1,885	0
White	3,725	900	0
Black / African American	1,975	905	0
Asian	94	40	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	215	0	0
0	0	0	0

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,930	1,150	0
White	2,635	410	0
Black / African American	990	715	0
Asian	30	10	0
American Indian, Alaska Native	0	4	0
Pacific Islander	20	0	0
Hispanic	200	0	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI**Alternate Data Source Name:**

2017-2021 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,220	3,365	0
White	4,405	1,810	0
Black / African American	1,200	1,365	0
Asian	90	19	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	395	150	0
0	0	0	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI**Alternate Data Source Name:**

2017-2021 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,230	2,645	0
White	1,770	2,395	0
Black / African American	310	1,080	0
Asian	40	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	105	110	0
0	0	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Extremely Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 76.6%. American Indian and Alaska Native, Hispanic households in this income range are considered disproportionately in greater need.

Very Low Income: In this income group, 77.4% of households report a housing problem. Pacific Islander and Hispanic households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 64.9%. Asian households in this income range are considered disproportionately in greater need.

Moderate Income: In this income group, 38.0% of households report a housing problem. Asian and Hispanic households in this income range are considered disproportionately in greater need.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

To understand community needs, it's essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares severe housing problems across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate at least 10 percentage points higher than the city's average highlighting whether certain groups in Charleston are more affected by these housing problems.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,385	2,665	0
White	3,490	1,135	0
Black / African American	1,460	1,420	0
Asian	94	40	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	205	4	0
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,290	2,790	0
White	1,675	1,375	0
Black / African American	440	1,270	0
Asian	20	25	0
American Indian, Alaska Native	0	4	0
Pacific Islander	20	0	0
Hispanic	100	100	0
Other	0	0	0

Table 18 – Severe Housing Problems 30 - 50% AMI**Alternate Data Source Name:**

2017-2021 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,885	7,700	0
White	1,430	4,780	0
Black / African American	370	2,195	0
Asian	50	60	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	25	520	0
Other	0	0	0

Table 19 – Severe Housing Problems 50 - 80% AMI**Alternate Data Source Name:**

2017-2021 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	425	5,450	0
White	345	3,820	0
Black / African American	45	1,350	0
Asian	40	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	70	180	0
Other	0	0	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Extremely Low Income: The jurisdiction-wide severe housing problem rate in this income group is 66.9%. American Indian and Alaska Native, Hispanic households in this income range are considered disproportionately in need.,

Very Low Income: In this income group, 45.1% of households report a severe housing problem. Pacific Islander households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide severe housing problem rate in this income group is 19.7%. Asian households in this income range are considered disproportionately in greater need.

Moderate Income: In this income group, 7.2% of households report a severe housing problem. Asian and Hispanic households in this income range are considered disproportionately in greater need.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

To understand community needs, it's essential to identify whether any racial or ethnic groups face greater housing challenges. This section compares housing cos burdens across racial and ethnic groups within each income category, using HUD guidelines that define a disproportionately greater need when a group experiences housing problems at a rate at least 10 percentage points higher than the city's average highlighting whether certain groups in Charleston are more affected by these housing problems.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	41,159	11,410	10,089	1,100
White	32,065	8,140	7,205	665
Black / African American	6,530	2,265	2,265	355
Asian	745	155	155	55
American Indian, Alaska Native	19	0	4	0
Pacific Islander	15	20	0	0
Hispanic	1,045	565	305	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments:

Discussion:

Cost Burden: The jurisdiction-wide housing cost burden rate (30% to 50% of household income) is 17.9%. Pacific Islander and Hispanic households are disproportionately impacted.

Severe Cost Burden: The jurisdiction-wide rate of severe housing cost burden (over 50% of household income) is 15.8%. No racial or ethnic households are disproportionately impacted.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Across Charleston, several demographic groups face elevated housing burdens, highlighting the need for interventions to address these disparities in housing stability and affordability.

Housing Problems

- Extremely Low Income: American Indian, Alaska Native, and Hispanic households
- Very Low Income: Pacific Islander and Hispanic households
- Low Income: Asian households
- Moderate Income: Asian and Hispanic households

Severe Housing Problems

- Extremely Low Income: American Indian, Alaska Native and Hispanic households
- Very Low Income: Pacific Islander households
- Low Income: Asian households
- Moderate Income: Asian and Hispanic households

Housing Cost Burden

- Cost Burden: Pacific Islander and Hispanic households
- Severe Cost Burden: No racial or ethnic groups

If they have needs not identified above, what are those needs?

An additional analysis of the relationship between race and ethnicity, income, and housing problems is included in section MA-50.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

NA-35 Public Housing – 91.205(b)

Introduction

Public housing in the City of Charleston provides safe, decent, and affordable rental housing for low- and moderate-income households, including families, seniors, and individuals with disabilities. These units are federally subsidized and are managed locally by the Housing Authority of the City of Charleston (CHA), the primary public housing agency serving the city. CHA administers both public housing units and the Housing Choice Voucher (HCV) program within Charleston's municipal boundaries.

CHA is responsible for the operation, maintenance, and modernization of public housing properties in accordance with standards set by the U.S. Department of Housing and Urban Development (HUD). It also conducts eligibility screening, coordinates annual recertifications, and ensures compliance with HUD's Housing Quality Standards (HQS) through regular inspections. In addition to managing its own properties, CHA issues tenant-based vouchers that enable residents to rent privately owned units that meet federal housing quality guidelines.

The agency collaborates with the City of Charleston and a range of nonprofit, regional, and private-sector partners to support housing stability and expand access to affordable options across the community. These efforts include development and preservation initiatives, supportive services for vulnerable populations, and participation in local planning strategies that promote inclusive growth.

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type						
				Vouchers			Special Purpose Voucher			
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers in use	0	1	1,378	1,240	6	1,141	83	0	1	

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type				Special Purpose Voucher	
				Vouchers			Total	Project - based	Tenant - based
Average Annual Income	0	900	8,766	11,484	8,575	11,426	11,606		0
Average length of stay	0	2	5	5	4	5	0		0
Average Household size	0	4	2	2	2	2	1		0
# Homeless at admission	0	0	1	0	0	0	0		0
# of Elderly Program Participants (>62)	0	0	182	292	2	276	11		0
# of Disabled Families	0	0	230	289	1	256	30		0
# of Families requesting accessibility features	0	1	1,378	1,240	6	1,141	83		0
# of HIV/AIDS program participants	0	0	0	0	0	0	0		0
# of DV victims	0	0	0	0	0	0	0		0

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	41	111	0	89	20	0	1
Black/African American	0	1	1,331	1,126	6	1,050	63	0	0
Asian	0	0	2	1	0	0	0	0	0
American Indian/Alaska Native									
Pacific Islander	0	0	3	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 25 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	11	7	0	4	3	0	0
Not Hispanic	0	1	1,367	1,233	6	1,137	80	0	1

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 26 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

In Charleston, residents and applicants with disabilities often face significant barriers in accessing affordable housing that meets accessibility requirements. CHA has acknowledged a growing demand for units equipped with accessibility features such as step-free entries, widened doorways, and accessible bathrooms. However, the existing supply of fully accessible units remains limited, leading to extended wait times for individuals requiring such accommodations. Enhancing the stock of accessible units and expediting modifications is critical to meeting the needs of residents with disabilities.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Residents of public housing and Housing Choice Voucher (HCV) holders in Charleston encounter several persistent challenges that significantly impact housing stability and quality of life. One of the primary issues is the limited availability of units that accept HCVs. Rising rental costs have made it increasingly difficult for voucher holders to find suitable housing within payment standards, while some landlords remain hesitant to participate in the program due to administrative requirements, stigma, or the potential for lower rental income compared to the private market. This reluctance further reduces housing options for voucher holders, leading to prolonged housing searches and, in some cases, the expiration of vouchers before tenants secure a unit.

Public housing residents often face similar obstacles, with long waiting lists [GO1] and limited unit turnover exacerbating the challenge of securing affordable housing. Due to high demand and limited supply, many eligible households remain on waitlists for extended periods, sometimes for years, before being offered a unit.

How do these needs compare to the housing needs of the population at large

The housing needs of public housing residents and Housing Choice Voucher (HCV) holders in Charleston generally align with the broader population's challenges, particularly in terms of affordability and availability. Both groups struggle with rising rental costs, limited affordable housing options, and maintaining stable housing.

However, public housing and HCV renters often experience these challenges more acutely due to income constraints and limited access to quality units. While the general population may have more flexibility to explore housing options or move when rents increase, low-income households relying on vouchers or public housing often lack the financial means to do so.

Additionally, HCV holders may face reluctance from landlords to accept vouchers, which reduces their housing choices compared to the general population. This can make finding suitable housing especially difficult in a competitive rental market.

In summary, while the core housing challenges are similar—centered on affordability, quality, and stability—public housing residents and HCV holders face additional barriers that exacerbate these issues. Addressing these disparities requires targeted strategies to increase the supply of affordable housing and encourage landlord participation in the voucher program.

Discussion

N/A

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness remains a persistent and multifaceted issue within Charleston, affecting individuals and families across all demographics. The root causes of homelessness are often interconnected and complex, encompassing economic hardship such as unemployment, poverty, and rising housing costs; health-related challenges including mental illness, physical disabilities, substance use disorders, and chronic conditions; and social issues such as domestic violence, and educational barriers. These overlapping factors contribute to housing instability and underscore the need for a coordinated, community-based response involving both public and private partners throughout Charleston.

The Stewart B. McKinney Homeless Assistance Act provides a federally recognized definition of a "homeless individual" as someone who lacks a fixed, regular, and adequate nighttime residence. This includes persons residing in:

- Supervised shelters or temporary accommodations, such as welfare hotels, congregate shelters, or transitional housing;
- Institutions providing temporary housing for individuals awaiting institutional placement;
- Public or private spaces not intended for use as regular sleeping accommodations.

The Lowcountry Continuum of Care (CoC) conducts an annual Point-in-Time (PIT) Count to assess the scope and characteristics of the local homeless population. These findings guide data-driven strategies to address the complex and diverse needs of individuals and families experiencing homelessness throughout the region.

The figures below represent the entire seven-county CoC region. Although these numbers are not exclusive to Charleston, it is important to note that as the largest city within the CoC, with most of the service providers located there, the majority of individuals counted were in Charleston.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	19	78	0	0	0	0
Persons in Households with Only Children	1	2	0	0	0	0
Persons in Households with Only Adults	265	111	879	422	420	365
Chronically Homeless Individuals	123	3	0	0	0	0
Chronically Homeless Families	0	13	0	0	0	0
Veterans	16	64	0	0	0	0
Unaccompanied Child	5	7	0	0	0	0
Persons with HIV	8	2	0	0	0	0

Table 27 - Homeless Needs Assessment

Alternate Data Source Name:
2024 PIT Count

Data Source Comments: 2024 HUD Point-in-Time Count NC-505 Charleston/Charleston CoC

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Note: The estimates presented in the tables above are not disaggregated by household type. Although the figures are recorded under the "adult only" household category, they reflect the total number for all household types across the entire CoC region.

The following information is for the SC-500 Charleston/Low Country Continuum of Care (CoC).

- **Individuals Experiencing Chronic Homelessness:** The PIT Count recorded 126 individuals dealing with chronic homelessness. Of these, 3 were staying in shelters, while 123 individuals were unsheltered, highlighting the need for expanded shelter and long-term housing solutions.
- **Families Experiencing Chronic Homelessness:** A total of 13 individuals within families reported chronic homelessness, significantly fewer than individual cases. Of these families, all 13 were sheltered in emergency facilities reflecting a reliance on immediate crisis housing for families.
- **Families with Children:** There were 97 individuals within families that included at least one adult and one child facing homelessness. Of these, 78 individuals were reported as being in shelters with only 30 of these individuals in transitional housing, while the remaining 48 individuals were sheltered in emergency shelters. Additionally, there were 19 individuals reported as being unsheltered.
- **Veterans:** Homelessness among veterans within the CoC included 80 individuals. Among them, 64 are reported as sheltered, and 16 unsheltered. This data indicates a critical need for both emergency services and transitional programs for veterans.
- **Unaccompanied Youth:** A total of 12 unaccompanied youth under the age of 24 were reported as homeless. Of these, 7 were in shelters and 5 were unsheltered (including one minor under the age of 18 years old).

These findings provide a snapshot of homelessness across various subpopulations within the Charleston/Low Country CoC, underscoring the diverse needs and challenges faced by individuals and families experiencing homelessness.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	57	144
Black or African American	114	104
Asian	1	3
American Indian or Alaska Native	4	2
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	1	27
Not Hispanic	190	258

Alternate Data Source Name:

2024 PIT Count

Data Source

Comments: 2024 HUD Point-in-Time Count NC-505 Charleston/Charleston CoC

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Families with Children: According to the most recent Continuum of Care Point-in-Time Count, an estimated 78 sheltered and 19 unsheltered individuals are part of families with at least one adult and one child on any given night. This high number highlights a critical need for resources that support stable, long-term housing solutions for at-risk families. Expanding access to permanent housing options is essential to reducing the risk of recurring homelessness and ensuring greater stability for these families.

Veterans: The most recent Point-in-Time Count identifies 64 veterans experiencing homelessness in sheltered environments and an additional 16 veterans unsheltered within the CoC. These figures reflect the ongoing need for targeted resources to transition veterans into permanent housing and reduce the likelihood of repeated homelessness, providing much-needed stability and support for this vulnerable population.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In the CoC, approximately 42% of the individuals experiencing homelessness are White, 46% of homeless individuals are Black or African American and 6% are Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Overall, nearly 40% of individuals experiencing homelessness within the CoC are sheltered, while the remaining 60% are unsheltered. The sheltered homeless population includes a significant number of Black or African American individuals.

The unsheltered population is predominantly made up of households without children, individuals over the age of 24, and those identifying as White. However, there is also a notable presence of unsheltered Black or African American individuals. This distribution indicates that while some individuals are able to access shelter facilities, a substantial portion remains without adequate housing or shelter support.

Persons who live unsheltered often face significant rates of substance abuse and mental health challenges. Due to prolonged exposure to the elements, violence, assaults, and limited access to healthcare, unsheltered individuals are at a higher risk of severe health issues. As a result, frequent visits to emergency rooms are common, sometimes multiple times a week for a single individual. Given that very few unsheltered persons have health insurance, these healthcare visits result in significant costs to local government and, ultimately, to taxpayers.

Currently, Charleston's HUD-funded permanent supportive housing developments are at full capacity. To effectively reduce homelessness, the City and its collaborative partners must identify alternative strategies to secure supportive housing for unsheltered populations. Expanding housing options, including permanent supportive housing, will be crucial to achieving sustainable solutions to homelessness in Charleston.

Discussion:

During the 2022-2023 school year, Charleston County reported 415 children being served by the McKinney-Vento Program as reported by the 2024 SC State of Homelessness Report. Homeless students are entitled to assistance with enrollment, necessary supplies for school, school clothing or uniforms, help with accessing educational services and programs, transportation and referrals to shelters and community agencies.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The non-homeless special needs assessment includes the elderly, developmentally disabled, persons with disabilities, persons with HIV/AIDS, and persons with drug and alcohol addictions. Services for these populations are critical in the prevention of homelessness.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	787
Area incidence of AIDS	23
Rate per population	6
Number of new cases prior year (3 years of data)	73
Rate per population (3 years of data)	6
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	1,672
Area Prevalence (PLWH per population)	399
Number of new HIV cases reported last year	78

Table 29 – HOPWA Data

Data Source Comments: SC DHEC 2022 STD/HIV/AIDS Annual Surveillance Report, Charleston County

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	46
Short-term Rent, Mortgage, and Utility	187
Facility Based Housing (Permanent, short-term or transitional)	302

Table 30 – HIV Housing Need

Alternate Data Source Name:
2023 HOPWA CAPER Performance Data

Data Source Comments:

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population in Charleston faces significant challenges, emphasizing the need for decent, affordable housing to support their health, independence, and emotional well-being. Remaining in familiar settings is particularly important for this group, but limited incomes and disabilities often place financial strain on elderly residents, reducing their independence. Rising costs in the community

further exacerbate these challenges, as this population generally cannot increase their income to keep pace.

According to the 2019-2023 ACS data, 24,498 residents in Charleston are aged 65 or older, accounting for over 16% of the population. Of this group, nearly 30% or around 7,000 individuals have a disability, and around 7.3% (nearly 1,150 individuals) live below the poverty level. Elderly residents are more likely to live in owner-occupied housing (71.9%) compared to renter-occupied housing (28.1%), yet nearly 36% of elderly households are cost-burdened. These figures highlight the need for targeted housing solutions that address affordability, accessibility, and stability for Charleston's aging population.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction: Substance use and addiction remain urgent health and public safety concerns in the City of Charleston. County-level data from the 2023 South Carolina County Substance Use Disorder Profiles, published by the Department of Alcohol and Other Drug Abuse Services (DAODAS), provides critical insight into trends that strongly affect Charleston's residents.

Charleston County continues to exhibit some of the highest rates of alcohol misuse in South Carolina. According to the 2023 profile, 24.22% of adults in Charleston County reported binge drinking, well above the state average. The rate of alcohol-related hospitalizations was 136.02 per 10,000 people, among the highest in the state. Charleston also experienced a DUI crash rate of 63.01 per 100,000 residents, reflecting ongoing risks to public safety.

Opioid misuse is a continuing threat across Charleston. In 2022, Charleston County reported 36.1 opioid-related overdose deaths per 100,000 residents, a significant increase from previous years and one of the highest rates statewide. Naloxone (Narcan) administration rates in Charleston County were 3.32 per 100,000, suggesting a substantial number of non-fatal overdoses and high demand for emergency intervention services.

Youth substance use data for the City of Charleston remains limited, but statewide trends point to underage drinking, early nicotine exposure, and rising awareness of opioid misuse as critical areas of concern.

These findings reinforce the need for expanded access to prevention, intervention, and recovery services tailored to Charleston's population. Strengthening partnerships among public health agencies, schools, law enforcement, hospitals, and community organizations is vital for delivering targeted solutions that reduce addiction, support recovery, and improve overall community well-being.

Continued in discussion below

What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly: Housing options for the elderly range from independent living to assisted living, nursing homes, and support facilities like adult day care. Key considerations include location, affordability, proximity to healthcare and essential services, and ease of upkeep. As health issues become more common with age, elderly individuals benefit from access to healthcare and assistance with daily activities such as shopping and housekeeping. Proximity to essential services and reliable transportation is critical as mobility decreases, and safety becomes a growing concern for those living alone.

Providing secure, affordable housing for the elderly is vital. Access to healthcare, shopping, social networks, and public transportation supports seniors in maintaining independence. Additionally, housing may require modifications to address disabilities that often arise with aging, further ensuring a safe and supportive living environment.

Alcohol and Drug Addiction: Individuals with substance abuse problems require a comprehensive support system to achieve and maintain sobriety. Housing needs often include sober living environments that provide structure and a substance-free atmosphere conducive to recovery. Proximity to health facilities for ongoing medical and psychological treatment, access to employment support services, and connections to family and social networks for emotional stability are also crucial. Stable housing and employment are key factors in reducing relapse risks and supporting long-term recovery.

Detoxification facilities play a vital role in the initial stages of treatment, providing medical supervision during withdrawal, while rehabilitation centers offer the foundation for recovery. Access to these resources, combined with stable housing and integrated support services, is essential for individuals to break the cycle of addiction and rebuild their lives.

HIV/AIDS: See discussion below.

Disability: Individuals with disabilities represent a diverse population with varying levels of independence and abilities. While they face many of the same housing challenges as the general population, they also have unique needs based on their capabilities. Many individuals with disabilities rely on a fixed income, limiting their housing options. Those with greater independence often utilize subsidized housing, while individuals requiring more support typically reside in community homes funded by public welfare or privately-owned personal care settings. Some adults with disabilities continue to live with their families throughout adulthood.

Regardless of the type of housing, continuous support services are crucial and must be tailored to each individual's abilities. These services may include assistance with daily living activities, transportation, or medical care. The availability of these support systems is essential to ensure that individuals with disabilities can maintain a stable and comfortable living environment, promoting independence and improving their quality of life.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

HIV/AIDS is reported at the county level, as city-specific figures are not independently disaggregated. According to the South Carolina Department of Health and Environmental Control (DHEC) 2022 Annual Surveillance Report, Charleston County reported 1,672 people living with HIV/AIDS.

Charleston County also has one of the highest prevalence rates in South Carolina, with 398.8 people living with HIV/AIDS per 100,000 residents—well above the statewide average. As the region's primary urban center, Charleston hosts several health and support service providers that draw patients from across the Lowcountry.

Demographic data from the surveillance report highlights continued disparities in both age and race. Across South Carolina, approximately 71% of individuals living with HIV/AIDS are male, with the majority aged 30 to 59. Racial disparities remain especially pronounced: Black residents account for more than 60% of all HIV/AIDS cases statewide, despite representing a smaller proportion of the general population. This trend is reflected in the Lowcountry, including Charleston County, and underscores the importance of addressing social determinants of health through targeted interventions.

While family-level impacts are not quantified in the report, individuals living with HIV often face interconnected challenges related to housing stability, stigma, employment, and access to consistent medical care. Many rely on federally funded resources such as Ryan White HIV/AIDS Program services, which offer case management, treatment access, and support for those living with HIV and their families.

South Carolina's continued ranking among the top 10 states for HIV incidence—including a 9th place national ranking as of 2022—illustrates the urgency of sustaining comprehensive public health efforts in the Charleston area.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

Describe the characteristics of special needs populations in your community continued:

Disability: According to 2019-2023 ACS Data, there are 14,561 individuals in Charleston living with a disability, accounting for 9.7% of the population. Disability rates increase significantly with age, as older residents are more likely to experience one or more disabilities. Among residents aged 65 and older, nearly 30% (around 7,000 individuals) have a disability. In contrast, disability is less prevalent among children and youth, with 863 individuals aged 17 or younger reported as having a disability including 92 under 5 years old.

Households with elderly individuals or children with disabilities often require additional resources and support to meet their unique needs. These figures underscore the importance of targeted services to enhance accessibility, provide accommodations, and foster inclusivity for all age groups within the community.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of Charleston has identified a continuing need for enhanced public facilities. Community centers require renovation and expansion to enhance quality of life and support community engagement as well as recreational facilities.

How were these needs determined?

Public facility needs in Charleston were identified through a community needs survey. Survey respondents highlighted the need for improved and well-maintained public facilities, including homeless shelters, community centers, and parks.

Participants emphasized the importance of enhancing existing community centers to better serve residents. Additionally, there was a strong call for increasing the number and quality of homeless shelters, particularly to support women and children. New parks were also noted as a priority.

Describe the jurisdiction's need for Public Improvements:

Charleston's public infrastructure needs are closely tied to its vulnerability to flooding, legacy development patterns, and disparities in neighborhood access to transportation and safety features. There is a need for enhanced transportation networks to alleviate congestion and improve connectivity.

How were these needs determined?

Infrastructure needs are assessed using citywide engineering studies, flooding vulnerability assessments, and GIS analysis. Community engagement also plays a central role, with public meetings and digital platforms used to collect input. The City Plan process incorporated both public comments and expert analysis to identify stormwater, street safety, and transit improvement priorities.

Describe the jurisdiction's need for Public Services:

Charleston continues to face strong demand for public services that support housing stability, health equity, and economic mobility. Services for people experiencing homelessness, including shelter, outreach, remain a top priority. Residents also highlighted the needs for senior services, after school programs, and health outreach programs.

How were these needs determined?

Public service needs were identified through the City's community engagement process, review of program outcome data, and partner consultations.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Charleston continues to experience strong housing demand driven by its historic charm, preserved architecture, and coastal location. The city's appeal as a cultural and economic destination supports property value growth and regional development. However, this same desirability presents challenges, including rising housing costs, displacement risks, and aging housing conditions in historically underserved neighborhoods.

This analysis examines both rental and ownership markets to assess housing availability, affordability, and condition. It also evaluates the supply of emergency shelters, permanent supportive housing, and specialized units for seniors, veterans, and individuals with disabilities. Broader community development factors—such as transportation access, infrastructure quality, and public facilities—are included due to their impact on housing outcomes. Planning tools, including GIS and the *Charleston City Plan (2021)*, help identify disparities and guide equitable investments.

Charleston's rich history—as one of the oldest and most well-preserved cities in the United States—continues to shape its identity and economic vitality. Its historic districts, renowned architecture, and cultural events draw millions of visitors annually and fuel local industries such as tourism, hospitality, the arts, and preservation-based real estate. This deep cultural heritage contributes to the city's vibrancy while also increasing demand for housing in central neighborhoods. Balancing this growth with intentional reinvestment in vulnerable areas remains a key goal for maintaining Charleston's character.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

This section examines Charleston's housing stock in terms of housing type and tenure, detailing the number of units per structure, the distribution of multifamily housing, and unit sizes. It also analyzes the balance between owner-occupied and renter-occupied housing, providing a clearer understanding of the city's housing landscape and the availability of different housing options across the city.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	36,344	48%
1-unit, attached structure	5,173	7%
2-4 units	6,720	9%
5-19 units	14,656	19%
20 or more units	12,194	16%
Mobile Home, boat, RV, van, etc	739	1%
Total	75,826	100%

Table 31 – Residential Properties by Unit Number

Alternate Data Source Name:

2019-2023 ACS

Data Source Comments:

Residential Properties by Number of Units

The table above outlines Charleston's housing stock by structure type and unit count. Traditional single-family detached homes make up 47.9% of all housing units, while multifamily housing, defined by HUD as buildings with more than four units, represents 35.4% of the total.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	22	0%	1,415	5%
1 bedroom	849	2%	8,896	30%
2 bedrooms	4,537	12%	13,366	45%
3 or more bedrooms	31,521	85%	5,802	20%
Total	36,929	99%	29,479	100%

Table 32 – Unit Size by Tenure

Alternate Data Source Name:

2019-2023 ACS

Data Source Comments:

Unit Size by Tenure

In Charleston, unit size varies considerably between owner-occupied and rental properties. Homeowner units are generally larger, with approximately 85.4% having three or more bedrooms, compared to just 19.7% of rental units. Conversely, only 2.4% of homeowner units are one bedroom or smaller, while this size category accounts for 35% of rental units.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Charleston's affordable housing market benefits from multiple federal, state, and local programs that assist low-income households, seniors, veterans, and individuals with disabilities. These programs provide a mix of project-based and tenant-based rental assistance, helping to address the city's housing affordability challenges.

- **Low-Income Housing Tax Credit (LIHTC) Properties:** The city has 1,932 units within 33 developments under the LIHTC program, which serves households earning up to 60% of the Area Median Income (AMI). These units play a critical role in expanding affordable housing options, with many developments offering mixed-income housing.
- **Public Housing:** Charleston has approximately 1,407 Public housing units within 6 developments overseen by CHA.
- **Housing Choice Voucher (HCV) Program:** In Charleston, there are a total of 1,402 vouchers to include 654 Veteran Affairs Supportive Housing (VASH), assisting families in securing affordable rental housing in the private market.

These housing assistance programs cater primarily to extremely low-income (30% AMI and below) and very low-income (50% AMI and below) households, with some LIHTC properties also serving moderate-income households up to 60% AMI. The range of programs helps meet the diverse housing needs of families, seniors, veterans, and individuals with disabilities across Charleston, contributing to housing stability and affordability in the region.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Charleston risks losing 127 affordable units across 5 properties due to expiring Section 8 contracts before 2030, potentially displacing low-income households. Additionally, LIHTC properties nearing the end of their affordability periods may transition to market-rate rentals, further reducing affordable housing availability. Rising real estate values and low landlord participation in voucher programs also threaten long-term affordability. To mitigate these losses, Charleston must prioritize contract renewals, incentivize LIHTC property preservation, expand local funding, and strengthen landlord engagement programs to maintain affordable housing options for vulnerable residents.

Does the availability of housing units meet the needs of the population?

As outlined in NA-10, Charleston faces a shortage of affordable housing for small low-income rental households and affordable homeowner properties in all sizes as evident by the very low vacancy rate 0.9% of homeowner housing and the high rate of cost-burdened renter and homeowner households.

Describe the need for specific types of housing:

Charleston currently faces a need for more diverse and affordable housing options within both the owner-occupied and renter-occupied markets. There is a need for more affordable homeowner units of all sizes, as evident by the very low vacancy rate of 0.9% and the high rate of cost-burdened homeowners. There is also a need for more affordable rental properties as is evident by the high rate of cost-burdened renters. Addressing these gaps in housing variety is critical to meeting the needs of Charleston's diverse population and promoting housing stability.

Discussion

N/A

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

This section analyzes the cost of housing in Charleston for both homeowners and renters. It includes a review of current home values and rental rates, along with an assessment of recent changes in these costs. Additionally, the section provides an in-depth examination of housing affordability for residents, evaluating how well the existing housing stock meets the financial needs of the city's population. This analysis is crucial for understanding the housing market's impact on residents and identifying affordability challenges within the community.

Cost of Housing

	Base Year: 2013	Most Recent Year: 2023	% Change
Median Home Value	253,800	469,100	85%
Median Contract Rent	815	1,465	80%

Table 33 – Cost of Housing

Alternate Data Source Name:
2009-2013 ACS, 2019-2023 ACS

Data Source Comments:

Rent Paid	Number	%
Less than \$500	1,452	13.0%
\$500-999	2,648	26.0%
\$1,000-1,499	9,652	38.4%
\$1,500-1,999	8,032	15.2%
\$2,000 or more	6,252	7.4%
Total	28,036	100.0%

Table 34 - Rent Paid

Alternate Data Source Name:
2019-2023 ACS

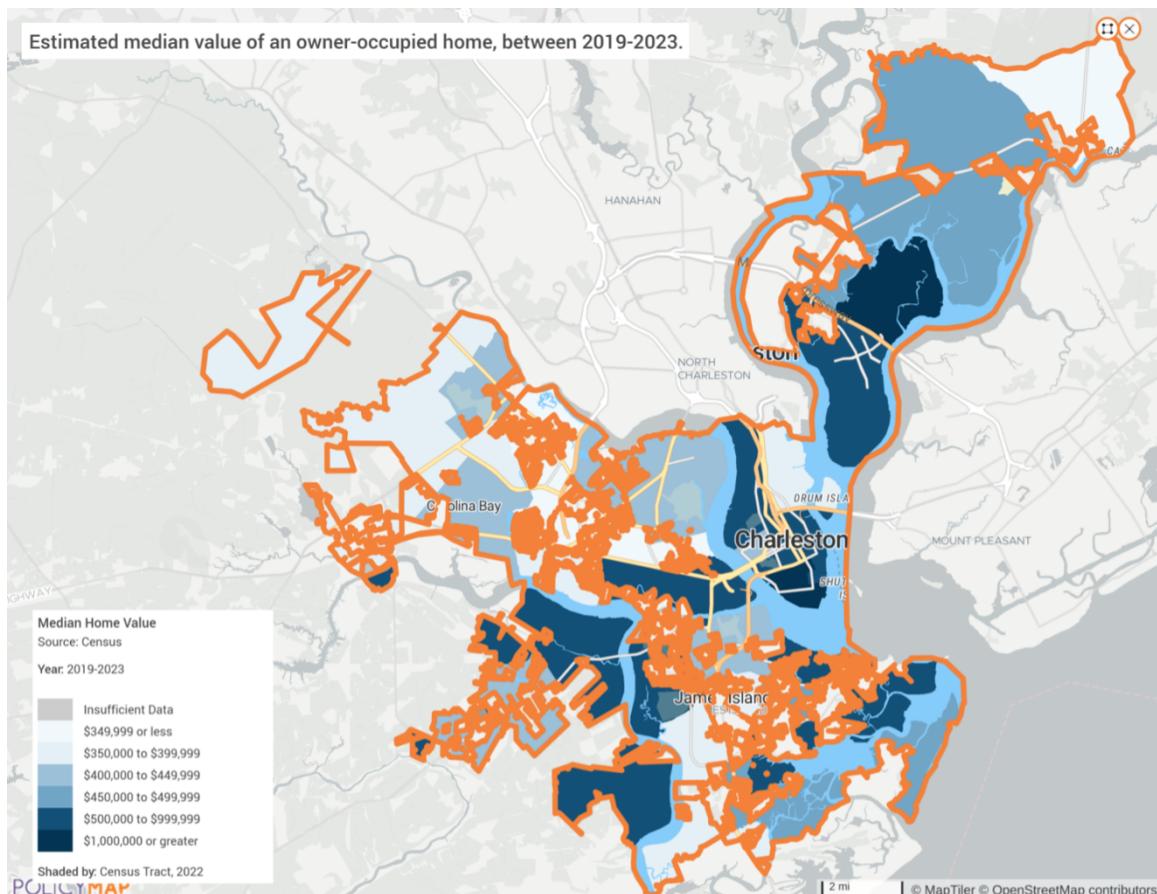
Data Source Comments:

Housing Costs

Housing costs in Charleston have significantly increased, with home prices rising by 84.8% and rents increasing by 79.8% since 2013. The table above shows that 50.9% of renters pay \$1,500 or more per month for rent, representing the majority of renters in the city. Later in this section, rental rates are analyzed as a percentage of household income to evaluate the affordability of housing and assess the impact of these rising costs on residents.

Median Home Values

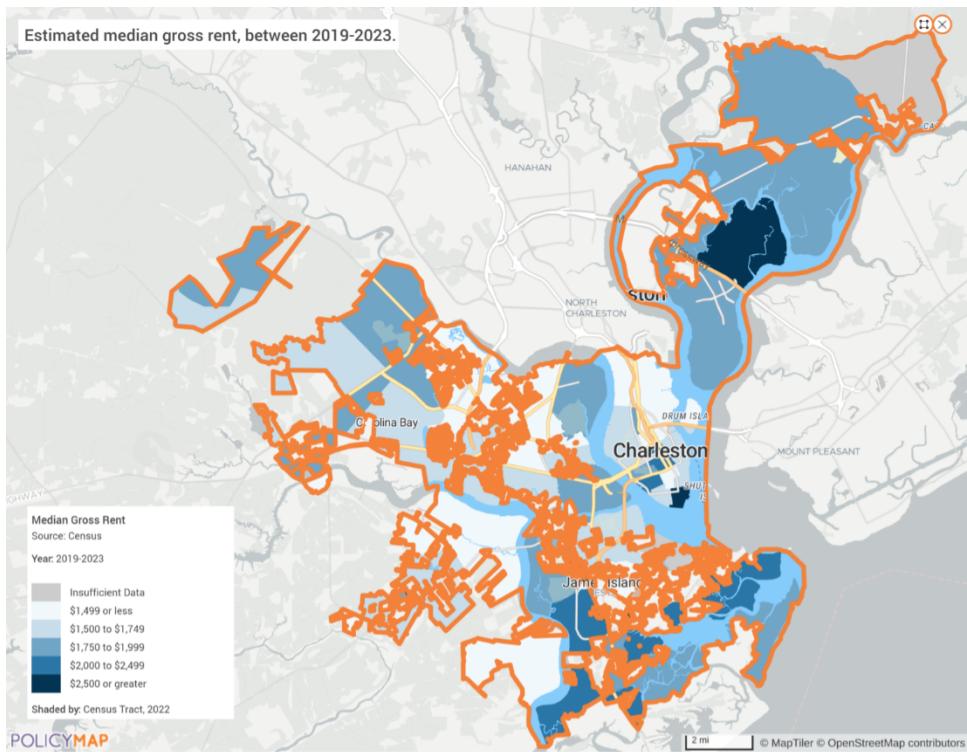
The map illustrates median home values by census tract in Charleston, showing higher values concentrated in the several areas of the city indicated by darker shading. In these areas, median values exceed \$500,000, with some tracts surpassing \$1,000,000. In contrast, areas with lighter shading indicate significantly lower home values, with median values below \$350,000. This distribution highlights notable disparities in home values, with higher-value housing clustered throughout several regions of the city, while other areas experience lower property values and affordability differences.



Median Home Values Map

Median Rent

The map illustrates median gross rent by census tract in Charleston, showing that higher rental costs are concentrated in areas marked by darker shading, where median rents exceed \$2,000, with some tracts surpassing \$2,500. In contrast, areas with lighter shading reflect moderately lower rental rates, typically ranging from \$1,500 to \$2,000, with some areas falling below \$1,500. This distribution highlights significant rent variations across the city, reflecting differences in housing demand, affordability, and development trends.



Median Rent Map

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,629	No Data
50% HAMFI	3,924	675
80% HAMFI	11,664	3,423
100% HAMFI	No Data	5,772
Total	17,217	9,870

Table 35 – Housing Affordability

Alternate Data Source Name:

2019-2023 ACS

Data Source Comments:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,386	1,424	1,599	1,979	2,402
High HOME Rent	1,176	1,261	1,516	1,742	1,924
Low HOME Rent	920	985	1,182	1,366	1,525

Table 36 – Monthly Rent

Alternate Data Source Name:

HUD 2024 FMR and HOME Rents

HUD FMR and HOME Rent Limit

Fair Market Rents (FMRs), set annually by the U.S. Department of Housing and Urban Development (HUD), are used to determine payment standards for HUD programs. These estimates are calculated for metropolitan areas defined by the Office of Management and Budget (OMB), HUD-defined subdivisions of OMB metropolitan areas, and nonmetropolitan counties. Charleston-North Charleston, SC Metropolitan Statistical Area (MSA).

HOME Rent Limits, derived from HUD-published FMRs, establish the maximum allowable rent for units assisted through the HOME program. These limits apply to new leases for HOME-assisted rental units, ensuring affordability for low-income households while aligning with local market conditions.

Is there sufficient housing for households at all income levels?

As outlined in NA-10, Charleston faces a shortage of affordable housing, particularly in the small housing categories that would accommodate both households that are just starting out and elderly households. This shortage is evident in the high rate of cost-burdened households. There is also a shortage of affordable homeowner housing in all sizes as evident by the very low vacancy rate of 0.5% and the high cost burden rates.

How is affordability of housing likely to change considering changes to home values and/or rents?

Predicting changes in home values in Charleston is complex, as both home values and population have grown at a substantial rate over the past decade. While rising rental housing costs may slow in the near future, a complete reversal is unlikely without significant shifts in the housing market. To mitigate cost burdens and reduce the risk of homelessness, a substantial increase in affordable housing units is essential. Without these efforts, housing affordability challenges will persist, leaving many households vulnerable to instability and financial strain.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

In 2023, Charleston's median contract rent was \$1,465, which remained below the HOME Fair Market Limits for units with 2 or more bedrooms and High Rental Limits for units with 4 or more bedrooms. The median contract rent also was higher than all of the Low Rental Limits for units with 3 bedrooms or less. This suggests that while overall rental costs appear relatively affordable compared to the maximum allowable limits for HOME-assisted units, affordability challenges persist, particularly for low-income households in certain areas of the city. As rising housing costs continue to outpace income growth,

these affordability concerns are expected to potentially become more widespread and increase financial strain on renters.

Discussion

N/A

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The tables and maps in this section offer insights into the condition of housing units across Charleston by examining factors such as age, vacancy rates, and the occurrence of housing issues. HUD identifies four key housing conditions as problematic:

1. Homes lacking complete or adequate kitchen facilities.
2. Homes lacking complete or adequate plumbing facilities.
3. Overcrowding which is defined as more than one person per room.
4. Households that are cost burdened, spending more than 30% of their income on housing costs.

These factors provide a comprehensive overview of housing quality and affordability challenges throughout the city.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

In Charleston, residential housing conditions are evaluated in accordance with the International Property Maintenance Code (IPMC) and local ordinances adopted by the City of Charleston. The City's Code Enforcement Division is responsible for enforcing these standards, which are designed to ensure that both rental and owner-occupied housing meet minimum health, safety, and habitability requirements. Housing condition assessments are used to determine whether units are compliant, in need of repair, or pose safety hazards that render them unfit for occupancy.

To support enforcement activities, strategic rehabilitation planning, and neighborhood investment, the City of Charleston uses the following classification framework to evaluate housing conditions:

1. **Standard Condition** – Units that meet all applicable code requirements and provide safe, sanitary, and adequate housing. These dwellings require no major repairs and are considered fully habitable.
2. **Substandard Housing** – Units with serious health and safety deficiencies such as exposed wiring, nonfunctioning plumbing, significant roof damage, or structural concerns. These conditions compromise occupant safety and require urgent corrective action.
3. **Substandard but Suitable for Rehabilitation** – Units exhibiting multiple code violations or signs of deterioration but that remain structurally sound. These dwellings can be restored to habitable condition through targeted repairs, making them eligible for rehabilitation assistance under local or federal housing programs.
4. **Dilapidated Housing** – Units suffering from extreme disrepair, structural collapse, or significant fire, mold, or flood damage. These properties are considered unsafe for habitation and often require demolition or full reconstruction.

This standardized classification system enables the City to prioritize code enforcement actions, allocate rehabilitation and nuisance abatement resources more efficiently, and plan for neighborhood revitalization. It is also used to inform decisions regarding eligibility for Community Development Block Grant (CDBG)-funded rehabilitation programs and supports Charleston's broader efforts to preserve housing affordability, improve quality of life, and ensure safe living environments across all neighborhoods.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	8,053	22%	14,487	49%
With two selected Conditions	17	0%	367	1%
With three selected Conditions	0	0%	33	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	28,859	78%	14,592	49%
Total	36,929	100%	29,479	99%

Table 37 - Condition of Units

Alternate Data Source Name:

2019-2023 ACS

Data Source Comments:

Housing Conditions

The table above highlights the number of owner and renter households in Charleston that face at least one housing condition issue. Renters are significantly more likely to experience housing problems, with approximately 50.5% of renters affected, compared to only 21.9% of homeowners. Very few households face multiple housing issues, and based on the analysis in this document, it is clear that the most common housing problem is cost burden. This indicates that many households are struggling to afford their housing costs, which remains a critical issue for the city.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	17,243	47%	12,902	44%
1980-1999	7,533	20%	6,422	22%
1950-1979	7,776	21%	6,602	22%
Before 1950	4,377	12%	3,553	12%
Total	36,929	100%	29,479	100%

Table 38 – Year Unit Built

Alternate Data Source Name:

2019-2023 ACS

Data Source Comments:

Year Unit Built

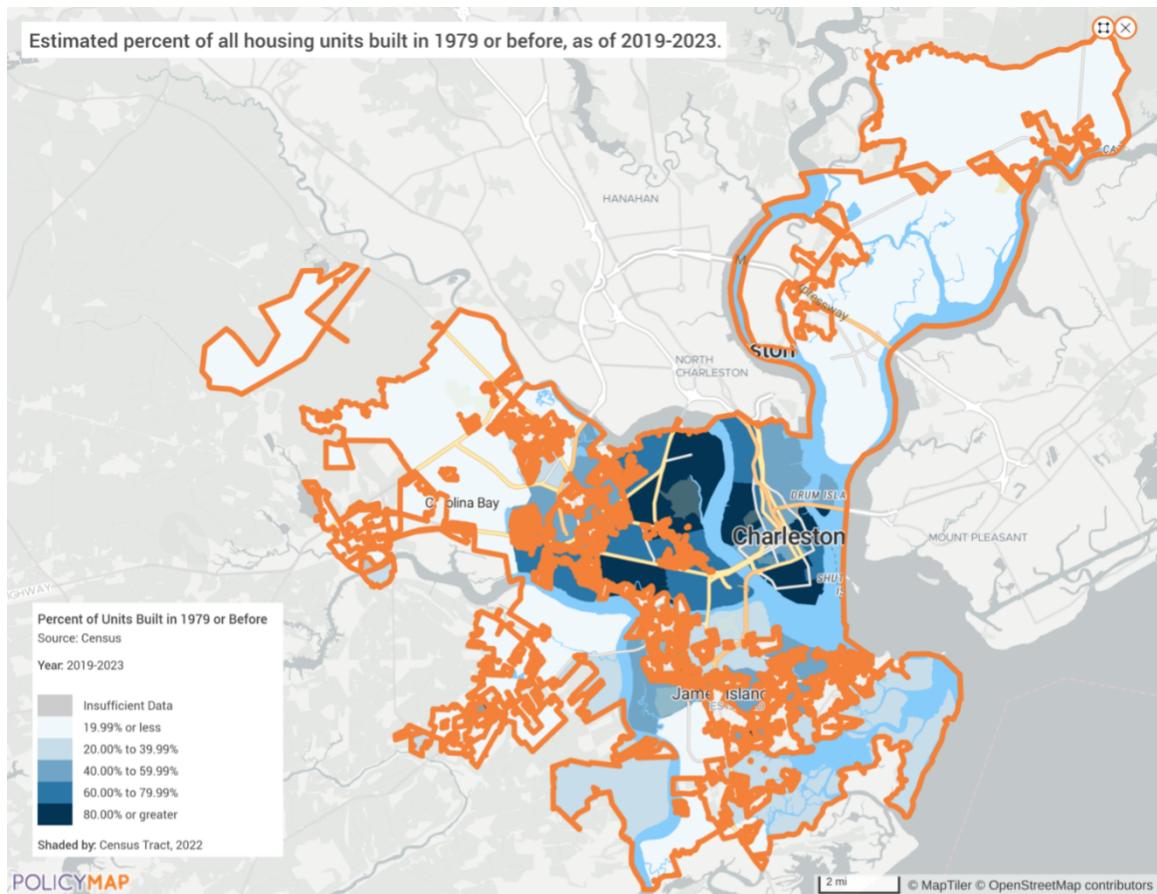
In Charleston, a notable portion of the housing stock was built before 1980, placing many units at risk for lead-based paint hazards due to the widespread use of lead paint before its ban in 1978.

Approximately 33% of owner-occupied units and 34.5% of renter-occupied units fall into this category, potentially exposing an estimated 22,308 households to lead hazards. This presents a significant public health concern, particularly for vulnerable populations such as young children, emphasizing the importance of targeted mitigation efforts to reduce exposure risks.

Age of Housing

The following map illustrates the distribution of older housing units across Charleston, highlighting areas with a high prevalence of homes built before 1980 found throughout much of the eastern portion of the city as indicated by darker shading with many census tracts reporting over 40% of the housing stock predating 1980, with some areas exceeding 80%.

This widespread presence of aging housing stock underscores the need for targeted efforts to address maintenance challenges, modernization, and potential health risks such as lead-based paint hazards. As these homes continue to age, ensuring habitability, energy efficiency, and structural integrity will remain a critical focus for housing stability and public health initiatives in Charleston.



Housing Units Built Before 1980

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,153	33%	10,155	34%
Housing Units built before 1980 with children present	1,258	3%	1,179	4%

Table 39 – Risk of Lead-Based Paint

Alternate Data Source Name:

2017-2021 CHAS

Data Source Comments: 2019-2023 ACS (Total Units) 2017-2021 CHAS (Units with Children present)

Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within the city there are approximately 22,308 total units built prior to 1980 according to 2019-2023 ACS Data. Based on the 2017-2021 CHAS data, there are around 2,437 units at risk of having a Lead-Based Paint Hazard that have children under the age of 6 present.

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	9,418	0	9,418
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 40 - Vacant Units

Alternate Data Source Name:

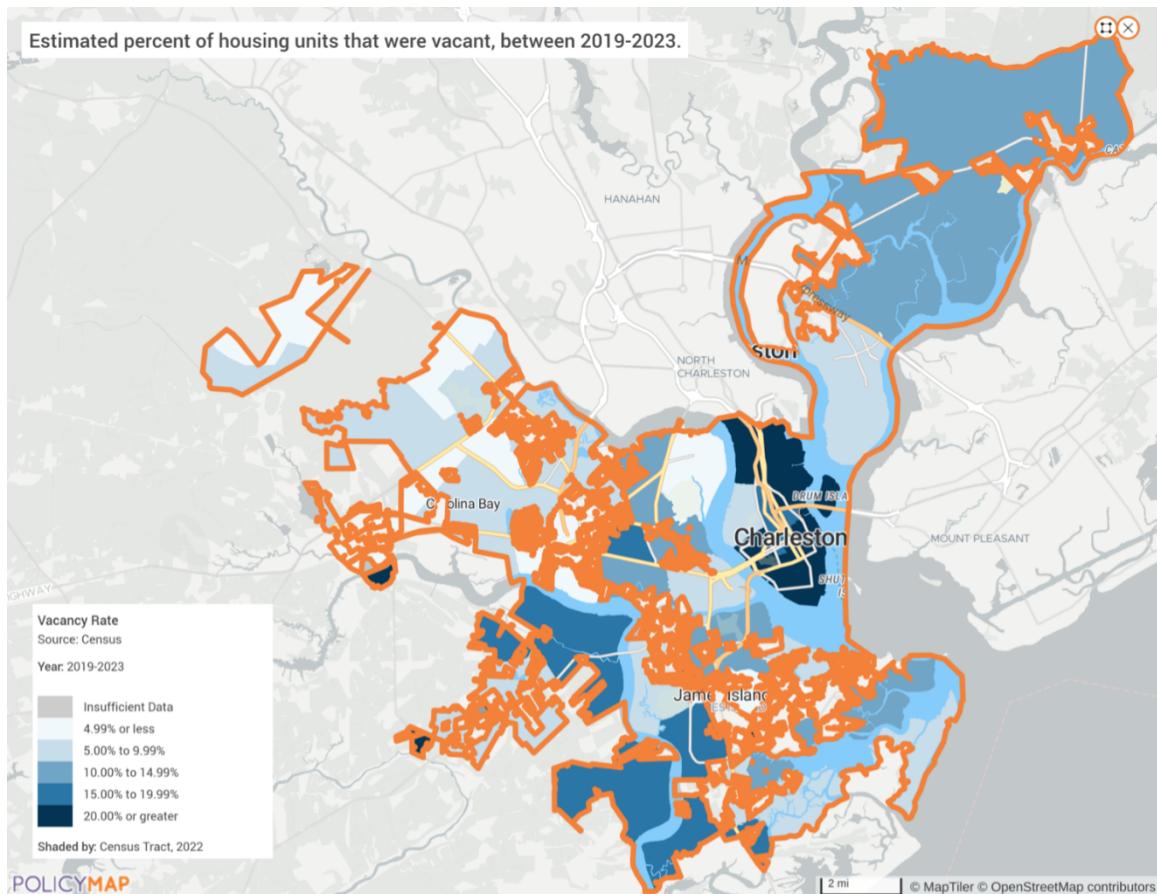
2019-2023 ACS

Data Source Comments:

Vacancy Rate

The following map illustrates housing vacancy rates across Charleston, with darker areas indicating higher vacancy rates and lighter areas representing lower vacancy levels. Vacancy rates vary across the city without a clear geographic pattern of concentration.

Areas with the lowest vacancy rates fall below 5%, indicating a tight housing market with high occupancy levels, while the highest vacancy rates exceed 20%, suggesting potential housing turnover, disinvestment, or redevelopment opportunities. The distribution of vacancies highlights the dynamic nature of Charleston's housing market, influenced by local economic conditions, development trends, and neighborhood-specific factors.



Vacancy Rate Map

Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
 PLAN_SECTION_ID=[1313801000]>

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Housing units built before 1980 in Charleston may contain lead-based paint (LBP) in areas such as window and door frames, walls, ceilings, or even throughout the entire structure. These homes are considered at risk for LBP hazards and should be tested according to HUD standards. As indicated by the Age of Housing table and maps, 33% of owner-occupied and 34.5% of renter-occupied units in Charleston were built before 1980. Given the potential risks, it is safest to assume that all homes with LBP hazards are occupied by low- and moderate-income (LMI) households, affecting approximately 22,308 units. This underscores the need for targeted interventions to mitigate potential health risks for these residents, particularly vulnerable populations.

Discussion

N/A

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Public and assisted housing in the City of Charleston is supported through a network of federally funded programs administered by the Housing Authority of the City of Charleston (CHA), along with regional partners and private-sector developers. Eligible residents can access affordable housing through the Housing Choice Voucher (HCV) program, which enables income-qualified households to lease units in the private market using rental subsidies. CHAC administers this program within city limits, ensuring compliance with HUD requirements and facilitating tenant access to quality housing options.

Beyond tenant-based assistance, Charleston is home to several multifamily developments that participate in federal programs such as the Low-Income Housing Tax Credit (LIHTC). These income-restricted properties are operated through partnerships between public agencies and private property managers, offering long-term affordability by tying rental subsidies directly to specific units. These developments play a vital role in preserving affordability, particularly in high-demand areas where market rents continue to rise.

Collectively, these public and assisted housing resources enhance access to stable, affordable housing for low- and moderate-income residents throughout Charleston. They support the City's broader housing goals by reducing displacement risk, and fostering inclusive community development across diverse neighborhoods.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type						
				Vouchers			Special Purpose Voucher			
				Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available	0	0	1,407	1,402	9	1,393	654	0	0	
# of accessible units										

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Consolidated Plan

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Describe the supply of public housing developments:

Charleston's affordable housing supply includes a mix of traditional Public Housing, Low-Income Housing Tax Credit (LIHTC) properties and HUD Multifamily Developments under Section 8 contracts, providing critical housing options for low-income households. There are 1,932 LIHTC units within the city, serving low-income residents. Additionally, 878 HUD-assisted multifamily housing units under contract with Section 8 provide federally subsidized rental options for low-income families, seniors, and individuals with disabilities, including 161 units specifically designated for elderly and disabled residents under the Section 202 program. However, 127 units in 5 properties have Section 8 contracts expiring before 2030, posing a risk of reduced affordability without intervention. Additionally, the CHS oversees approximately 1,407 traditional Public Housing units providing housing for low-income individuals and families within the jurisdiction.

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Charleston's affordable housing inventory includes a diverse mix of traditional Public Housing, Low-Income Housing Tax Credit (LIHTC) developments, HUD-assisted multifamily properties under Section 8 contracts, and units accepting Housing Choice Vouchers (HCVs). Many of these properties operate under an approved Public Housing Agency (PHA) Plan administered by CHA.

- **Low-Income Housing Tax Credit (LIHTC) Units:** Charleston has 1,932 LIHTC units, primarily serving households earning up to 60% of the Area Median Income (AMI). These properties are typically newer or recently rehabilitated, as LIHTC program compliance requires adherence to property and affordability standards throughout the period of affordability.
- **Section 8 Contracted Multifamily Properties:** There are 878 units in multifamily properties operating under Section 8 contracts, with 127 units across 5 properties scheduled to have their contracts expire before 2030. Many of these older developments may require capital improvements to remain habitable and compliant with HUD Housing Quality Standards (HQS).
- **Traditional Public Housing:** the Housing Authority of the City of Charleston and the Charleston County Housing and Redevelopment Authority oversee approximately 1,407 traditional Public Housing units providing housing for low-income individuals and families within

the jurisdiction. These units are monitored under these local PHA's policies and procedures to ensure compliance with federal maintenance and safety standards.

- **Housing Choice Voucher (HCV) Program:** The HCV program in Charleston includes a total of 1,402 vouchers, administered through the local housing authority to include 654 Veteran Affairs Supportive Housing (VASH). As these vouchers are used in the private rental market, unit conditions vary and are subject to annual HQS inspections to ensure habitability and tenant safety.

Overall, while LIHTC and many newer HUD-assisted properties remain in stable condition, some older Section 8 and HUD-assisted multifamily developments may face deterioration and require rehabilitation. The City's PHA Plan prioritizes the preservation, modernization, and long-term sustainability of affordable housing through coordinated investment of federal, state, and local resources to ensure safe, quality housing for low-income residents.

Public Housing Condition

Public Housing Development	Average Inspection Score
Brighton Place	93b
Gadsden Green Homes	77c
Meeting Street Manor	69
Robert Mills Manor	63c
Joseph Floyd Manor	54
Single Family Units	47c

Table 42 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The public housing as well as the affordable housing properties in the city—such as those supported through Section 8 project-based assistance and the Low-Income Housing Tax Credit (LIHTC) program—have demonstrated a need for ongoing restoration and revitalization. These needs are critical to ensuring long-term habitability, safety, and affordability for low- and moderate-income residents.

Common issues identified include aging infrastructure, deferred maintenance, and health and safety concerns such as water intrusion, mold, and pest control. As many of these properties were constructed or rehabilitated more than a decade ago, upgrades are needed to meet modern standards, improve energy efficiency, and ensure compliance with accessibility guidelines. In addition to physical repairs, modernization efforts may include updated building systems, improved site amenities, and enhancements to resident services.

Several rehabilitation and preservation projects have already been planned or are underway in Charleston, supported by regional housing authorities and private partners. These efforts are aimed at extending the life of existing affordable housing assets while maintaining their affordability for current and future residents.

To support these improvements, local nonprofits and housing organizations continue to offer assistance with home repairs and accessibility modifications for income-eligible households. Regional and federal programs, including those administered by the U.S. Department of Agriculture and community-based partners, further expand access to funding and resources that contribute to the revitalization of Charleston's assisted housing stock. Preserving and improving the quality of affordable housing remains an important priority for the city, ensuring that residents have access to safe, decent, and sustainable living environments.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The CHA, in coordination with the City and local partners, implements a range of strategies aimed at enhancing the living conditions and overall environment for low- and moderate-income families in public and assisted housing:

Affordable Housing Development:

CHA actively participates in the development and modernization of affordable housing units through HUD-supported initiatives and other financing tools. These efforts focus on revitalizing existing public housing properties and expanding the supply of quality, income-restricted rental options for families, seniors, and persons with disabilities.

Housing Choice Voucher Program:

CHA administers the Housing Choice Voucher Program (HCV), which provides very low-income households with rental assistance in the private market. This program increases residential mobility and allows families to select housing that meets their needs, while ensuring compliance with HUD Housing Quality Standards through annual inspections and landlord outreach.

Through these coordinated efforts, Charleston and its public housing agency promote safe, affordable, and inclusive housing environments for residents.

Discussion:

N/A

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Charleston is served by the Lowcountry Continuum of Care (CoC), a regional network of public and private partners working to prevent and end homelessness across the region. The CoC uses a coordinated, community-based approach to connect individuals and families experiencing or at risk of homelessness with housing and supportive services. A key component of this system is the Coordinated Entry System (CES), which uses a standardized assessment process to prioritize individuals based on vulnerability and match them with appropriate housing interventions.

The Lowcountry CoC follows Written Standards of Care that ensure consistency, quality, and compliance across its partner agencies. These standards guide service delivery in areas such as emergency shelter, rapid rehousing, and permanent supportive housing, and are regularly updated to reflect evolving federal requirements and best practices. The CoC also collaborates with behavioral health providers, veteran services, and youth organizations to ensure that interventions address the diverse needs of the region's most vulnerable populations.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	55	0	32	0	0
Households with Only Adults	71	0	79	431	0
Chronically Homeless Households	0	0	0	81	0
Veterans	7	0	70	340	0
Unaccompanied Youth	0	0	10	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Alternate Data Source Name:

2024 Housing Inventory Count (HIC)

Data Source Comments: SC-500 Charleston / Low Country CoC

List and describe services and facilities that meet the needs of homeless persons

Charleston offers a comprehensive network of services and facilities to support individuals and families experiencing homelessness or financial hardship. These resources address the unique needs of various populations, including chronically homeless individuals, families with children, veterans, unaccompanied youth, and those with special needs. The following list highlights key services and facilities available in Charleston, organized by category:

1. Emergency Shelters

- **One80 Place:** Provides emergency shelter and supportive services for men, women, and families experiencing homelessness in Charleston. Services include meals, healthcare, legal assistance, and employment support to help individuals achieve self-sufficiency.
- **Tri-County Warming Shelters:** Operate during cold weather to provide a safe and warm environment for individuals without shelter.

2. Transitional Housing

- **Star Gospel Mission:** Offers transitional housing programs for men facing homelessness, focusing on spiritual care, training, and supportive services to equip guests for self-sufficiency.
- **Bounce Back Program:** Provides qualifying individuals an opportunity to live in a safe, drug-free, structured, and supportive environment, focusing on recovery and reintegration into society.
- **Shalom House Ministries:** Offers transitional housing for individuals recovering from substance abuse, providing a supportive environment to facilitate recovery and self-sufficiency.
- **Oxford House Lighthouse:** A democratically run, self-supporting, and drug-free home for men in recovery, offering a structured environment to support sobriety and independent living.
- **Shield Ministries:** Provides transitional housing in North Charleston for individuals focusing on recovery and reintegration into the community.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

In Charleston, a coordinated network of mainstream services—including health, mental health, housing, food, and employment assistance—works alongside targeted homeless services to support individuals and families experiencing or at risk of homelessness.

Health and Mental Health Services:

The Charleston Dorchester Mental Health Center (CDMHC) offers outpatient psychiatric care, therapy, and case management services, including emergency mental health support. CDMHC also operates special programs such as the Unsheltered Outreach Team, which collaborates with agencies like One80 Place to provide services to individuals without access to shelters.

Fetter Health Care Network provides accessible primary care, behavioral health, and dental services to insured, uninsured, and underserved residents in the region. As a Federally Qualified Health Center, Fetter offers programs including homeless outreach to ensure continuity of care for vulnerable populations.

Housing Services:

The Lowcountry Continuum of Care (CoC) coordinates the regional Homeless Connection Line, serving as the entry point for homelessness services within the area. Trained Diversion Specialists assist individuals in problem-solving and connecting to appropriate community resources.

Food Assistance:

The Lowcountry Food Bank partners with a network of food pantries and community agencies in and around Charleston to distribute food to individuals and families in crisis. Local organizations, such as St. Paul's Food Pantry, also operate food pantries to help meet immediate nutritional needs.

Employment Services:

SC Works Trident provides employment support services, including job searching assistance, application help, on-the-job training, and education programs. They offer resources for both youth and adults seeking employment opportunities in the region.

Community-Based Partners:

Trident United Way creates community-wide partnerships to deliver collaborative solutions addressing systemic needs across the Tri-County area. Through networks like the SafetyNet Assistance Network, they offer coordinated access to financial coaching, benefits screening, and employment resources in partnership with other nonprofits.

By integrating these mainstream services with targeted homelessness interventions, Charleston maintains a community-based system of care that addresses both immediate needs and long-term barriers to stability.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Continued from List and describe services and facilities (located after the table)

3. Housing & Supportive Services for Specific Populations

Chronically Homeless Individuals:

- **One80 Place – Permanent Supportive Housing:** Offers permanent supportive housing to chronically homeless individuals with disabilities, aiming to promote long-term stability through a combination of housing and tailored support services.

Families with Children:

- **Florence Crittenton Programs of SC:** Provides safe housing, medical care, education, and other support services to pregnant, parenting, and young women in foster care, helping them achieve self-sufficiency.

Veterans & Their Families:

- **Supportive Services for Veteran Families (SSVF) – One80 Place:** Assists very low-income veterans who are homeless or at risk of homelessness by providing supportive services to promote housing stability. Services include case management, assistance in obtaining VA benefits, and temporary financial aid.

Unaccompanied Youth:

- **Palmetto Place Children's and Youth Services:** Provides emergency and transitional housing along with wraparound services to unaccompanied youth aged 15-21, supporting their path to self-sufficiency. Programs focus on education, employment, and life skills development.

4. Community-Based Support Organizations

- **Trident United Way:** Provides free services aimed at enhancing financial stability, including financial education, employment assistance, and access to health services. Through collaborative partnerships, Trident United Way addresses systemic needs across the region.
- **The Salvation Army of Charleston:** Offers emergency financial assistance for rent and utilities to help households prevent homelessness, along with other supportive services such as food assistance and disaster response.
- **Neighbors Together:** Works with agencies like One80 Place to find shelter for neighbors who are homeless and plans to provide transitional housing for women and children.

These organizations and programs form a coordinated system that provides shelter, supportive services, and long-term housing solutions for Charleston's homeless population. By addressing immediate needs and offering pathways to stability, these services work together to combat homelessness and improve housing.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The city of Charleston in collaboration with the counties the city falls within service four primary groups with non-homeless special needs: the elderly and frail elderly, individuals with HIV/AIDS and their families, those with alcohol and/or drug addiction, and individuals with mental or physical disabilities. Each group requires tailored support, such as age-friendly and accessible housing, medical care, rehabilitation services, and affordable living options. The jurisdiction is working to meet these needs through specialized housing and integrated services, though continued efforts are required to expand and enhance these support systems to better accommodate these vulnerable populations.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	220
PH in facilities	60
STRMU	220
ST or TH facilities	0
PH placement	0

Table 44– HOPWA Assistance Baseline

Alternate Data Source Name:
2023 HOPWA CAPER Performance Data

Data Source Comments:

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Various populations, including the elderly, individuals with disabilities, those facing substance use disorders, persons with HIV/AIDS and their families, and unaccompanied youth, have distinct supportive housing needs. Addressing these needs involves a combination of affordable housing options and access to essential supportive services.

Elderly and Frail Elderly:

Senior residents benefit from housing options that ensure affordability, accessibility, and proximity to healthcare services. The South Carolina Department on Aging offers programs such as the Dementia Care Specialist Program, providing education and support to families impacted by dementia, and the ElderCare Trust Fund, which funds initiatives helping seniors age in place.

Persons with Disabilities (Mental, Physical, Developmental):

Individuals with disabilities require housing that accommodates their specific needs, including physical accessibility and supportive services. The Section 811 Supportive Housing for Persons with Disabilities program provides funding to develop and subsidize rental housing for very low-income adults with disabilities, ensuring access to appropriate supportive services like case management and employment assistance.

Persons with Alcohol or Other Drug Addictions:

Stable housing combined with access to treatment services is crucial for individuals recovering from substance use disorders. The South Carolina Department of Alcohol and Other Drug Abuse Services (DAODAS) ensures the availability of treatment options through a system of state-licensed and nationally accredited service providers, supporting recovery and promoting long-term sobriety.

Persons with HIV/AIDS and Their Families:

Stable, affordable housing is vital for individuals living with HIV/AIDS to manage their health effectively. The Housing Opportunities for Persons with AIDS (HOPWA) program provides assistance and supportive services to prevent homelessness for income-eligible persons with HIV/AIDS and their families, ensuring access to healthcare and supportive services.

Unaccompanied Youth:

Young individuals without stable housing need access to emergency shelters and transitional housing linked to education, job training, and counseling services. The McKinney-Vento Act guarantees educational rights and support for students experiencing homelessness, including specific support for unaccompanied youth, facilitating their access to education and related services.

Addressing the supportive housing needs of these populations in Charleston requires a collaborative approach involving local agencies, nonprofit organizations, and state programs to provide stable housing and essential supportive services, enhancing residents' ability to lead independent and healthy lives.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

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PLAN_SECTION_ID=[1350402000]>

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with

respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The following activities are planned for the upcoming program year to address the housing and supportive service needs of non-homeless individuals with special needs:

1. Supportive Services for Non-Homeless Individuals with Special Needs

Charleston will continue to invest in supportive services for low-income residents with disabilities, seniors, and individuals with chronic health needs. Through partnerships with agencies like Homeless to Hope, Humanities Foundation, and Shifa Clinic, the City will support programs focused on housing stability and healthcare. Additionally, Housing Opportunities for Persons with AIDS (HOPWA) funding will continue to support individuals living with HIV/AIDS by providing tenant-based rental assistance and supportive services throughout the tri-county area.

2. Fair Housing Outreach and Counseling

The City plans to expand efforts to prevent housing discrimination and promote inclusive access through outreach campaigns and counseling services. In collaboration with Charleston Trident Urban League, the City will offer free or low-cost fair housing education, financial literacy workshops, credit counseling, and rental/homebuyer readiness sessions, helping vulnerable residents maintain or secure housing in a competitive market.

3. Affordable Housing Development and Preservation

Charleston will fund site preparation, infrastructure upgrades, and gap financing for affordable housing projects that prioritize residents with special needs, including seniors and individuals with disabilities. The City is expected to continue supporting affordable infill developments and preservation of existing units through its HOME and CDBG programs. The City will partner with Operation Home and Charleston Habitat for Humanity to provide critical home repairs for LMI homeowners.

These coordinated efforts reflect Charleston's commitment to improving housing stability, access to care, and quality of life for residents with special needs who are not experiencing homelessness. Each aligns with the goals outlined in the City's Annual Action Plan and the long-range objectives identified in the Final City Plan.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See previous response.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Despite active planning efforts to address affordability, several local, regional, and state public policies continue to hinder the production and preservation of affordable housing in Charleston. These policy-driven barriers have slowed investment, limited housing options, and disproportionately impacted low- and moderate-income residents.

Restrictive Zoning and Land Use Policies

Charleston's zoning code continues to prioritize low-density, single-family development in many high-opportunity areas, limiting the construction of duplexes, townhomes, and multifamily units. According to the *Charleston City Plan (2021)*, these policies contribute to racial and economic segregation and restrict affordable housing development where it's most needed.

Lack of Mandatory Inclusionary Housing Tools

While Charleston offers voluntary density bonuses, there is no mandatory inclusionary zoning policy requiring affordable units in new developments. As reported in *Housing for a Fair Charleston (2021)*, these limited incentives have not been sufficient to produce significant affordable housing in the private market.

Lengthy and Complex Development Review Process

As noted in the *Charleston Metro Housing Market Study* published by the Charleston Trident Association of Realtors (2022), the city's multi-layered development process—including zoning, historic review, and design boards—can extend project timelines and increase costs, discouraging affordable housing investment and complicating access to programs like LIHTC.

Insufficient Local Funding Mechanisms

Charleston lacks a dedicated, large-scale local housing trust fund. Most support relies on limited federal sources like CDBG and HOME. According to the *Charleston City Plan (2021)*, the absence of local funding tools such as linkage fees, bond initiatives, or dedicated tax sources severely limits the city's ability to scale affordable housing efforts.

State Preemption of Local Housing Tools

Under South Carolina state law, rent control is prohibited, and there is no enabling legislation for mandatory inclusionary zoning. As cited in SC Code §6-1-170 and discussed in *Housing for a Fair Charleston (2021)*, these state-level restrictions prevent Charleston from implementing stronger affordability protections in rapidly gentrifying neighborhoods.

Lack of a Regional Housing Strategy

Charleston's housing needs are not matched by a coordinated regional response. As emphasized in the *Charleston City Plan (2021)* and the *Trident United Way ALICE Report (2023)*, the absence of a unified housing strategy across the region leads to uneven development and places an outsized burden on the city.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Charleston has experienced significant economic growth and diversification in recent years. While historically known for its tourism and construction industries, the city has successfully expanded its economic base to include advanced sectors such as aerospace, automotive, biotechnology, information technology, and marine manufacturing. This diversification reflects both regional planning and Charleston's ability to attract global investment.

Key Industries and Employers

- **Aerospace:** Boeing's presence in North Charleston has anchored the region's aerospace industry, with large-scale aircraft manufacturing contributing significantly to the local economy and supply chain.
- **Automotive:** The automotive sector is a growing force, supported by manufacturers like Mercedes-Benz Vans in North Charleston and Volvo Cars in nearby Berkeley County. These firms continue to invest in electric vehicle technologies and high-tech production.
- **Biotechnology and Life Sciences:** The Charleston region supports over 50 research and development labs and 30+ medical device and pharmaceutical manufacturers, forming a robust life sciences cluster centered around the Medical University of South Carolina (MUSC).
- **Information Technology:** Nicknamed "Silicon Harbor," Charleston has emerged as a hub for tech and defense software firms. Companies in cybersecurity, SaaS, and data analytics have clustered in the metro area, supported by tech incubators and partnerships with institutions like the College of Charleston.
- **Marine Manufacturing:** Boat builders like Scout Boats and Zodiac Nautic maintain operations in the Charleston area, contributing to specialized manufacturing and export growth.

Economic Development Initiatives

The City of Charleston actively partners with the Charleston Regional Development Alliance (CRDA) and the Charleston County Economic Development Department to attract and retain high-impact employers. According to the *Charleston City Plan (2021)*, the city promotes business growth through incentive programs, infrastructure improvements, and workforce training initiatives that align with target industries. Special emphasis is placed on ensuring that economic growth benefits historically underserved communities.

Charleston also supports neighborhood-scale economic development through the Department of Housing and Community Development, which administers CDBG-funded small business assistance, commercial façade improvement programs, and microenterprise support. These efforts enhance job access and local entrepreneurship, especially in LMI (low- and moderate-income) neighborhoods.

In summary, Charleston has transformed into a multifaceted economic hub with a diverse and resilient foundation. Through targeted planning and regional collaboration, the city continues to strengthen its competitive position within South Carolina and the broader southeastern United States.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	137	102	0	0	0
Arts, Entertainment, Accommodations	9,698	18,624	12	17	5
Construction	4,695	3,113	6	3	-3
Education and Health Care Services	20,167	36,817	25	34	9
Finance, Insurance, and Real Estate	6,426	5,745	8	5	-3
Information	1,638	3,135	2	3	1
Manufacturing	4,958	1,272	6	1	-5
Other Services	3,848	2,793	5	3	-2
Professional, Scientific, Management Services	14,159	16,469	17	15	-2
Public Administration	3,641	3,226	4	3	-1
Retail Trade	7,471	11,987	9	11	2
Transportation and Warehousing	2,905	3,608	4	3	-1
Wholesale Trade	1,931	1,902	2	2	0
Total	81,674	108,793	--	--	--

Table 45 - Business Activity

Alternate Data Source Name:

2017-2021 ACS (Workers), 2021 LEHD (Jobs)

Data Source Comments:

Business by Sector

The city of Charleston exhibits a notable disparity between the number of employed residents and the total number of jobs located within the city—81,674 residents participate in the labor force, compared to 108,793 jobs based in Charleston. This disparity reflects Charleston’s role as the principal economic hub of the region, drawing workers from surrounding jurisdictions. Many neighboring communities function as suburbs of the city, which helps explain why the number of workers living within Charleston’s city limits is significantly lower than the number of available jobs.

It is important to note that the workforce figures represent only those individuals residing within the city boundaries, not the broader metropolitan labor pool. The spatial mismatch between where people live and where jobs are concentrated highlights the ongoing need for coordinated regional housing and transportation planning. Within Charleston, housing production has not kept pace with job growth in part due to land constraints and historic preservation policies. Many areas of the city contain protected historic districts, which, while central to Charleston’s cultural identity and tourism economy, limit the extent and density of new residential development.

Addressing this imbalance through targeted workforce and affordable housing initiatives is critical for reducing commuting pressures, promoting inclusive economic growth, and enhancing the overall quality of life for both residents and regional workers who rely on Charleston for employment.

Labor Force

Total Population in the Civilian Labor Force	85,729
Civilian Employed Population 16 years and over	82,809
Unemployment Rate	2.50
Unemployment Rate for Ages 16-24	9.80
Unemployment Rate for Ages 25-65	2.70

Table 46 - Labor Force

Alternate Data Source Name:

2019-2023 ACS

Data Source Comments: All data except Unemployment Rate from 2019-2023 ACS; BLS data does not exclude entitlement communities

Unemployment

There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data, which is more current but only available at the city level, limiting its ability to reflect localized trends within specific neighborhoods or tracts. This BLS data includes the entirety of Charleston including entitlement cities.

Jan	Feb	March	April	May	June	July	Aug	Sept	Nov
2.9	3.1	2.7	2.0	2.3	2.8	2.6	2.5	2.4	2.8
Nov	Dec								
2.7	2.7								

Table 1 - Unemployment Rate in 2023

Unemployment Rate in 2023

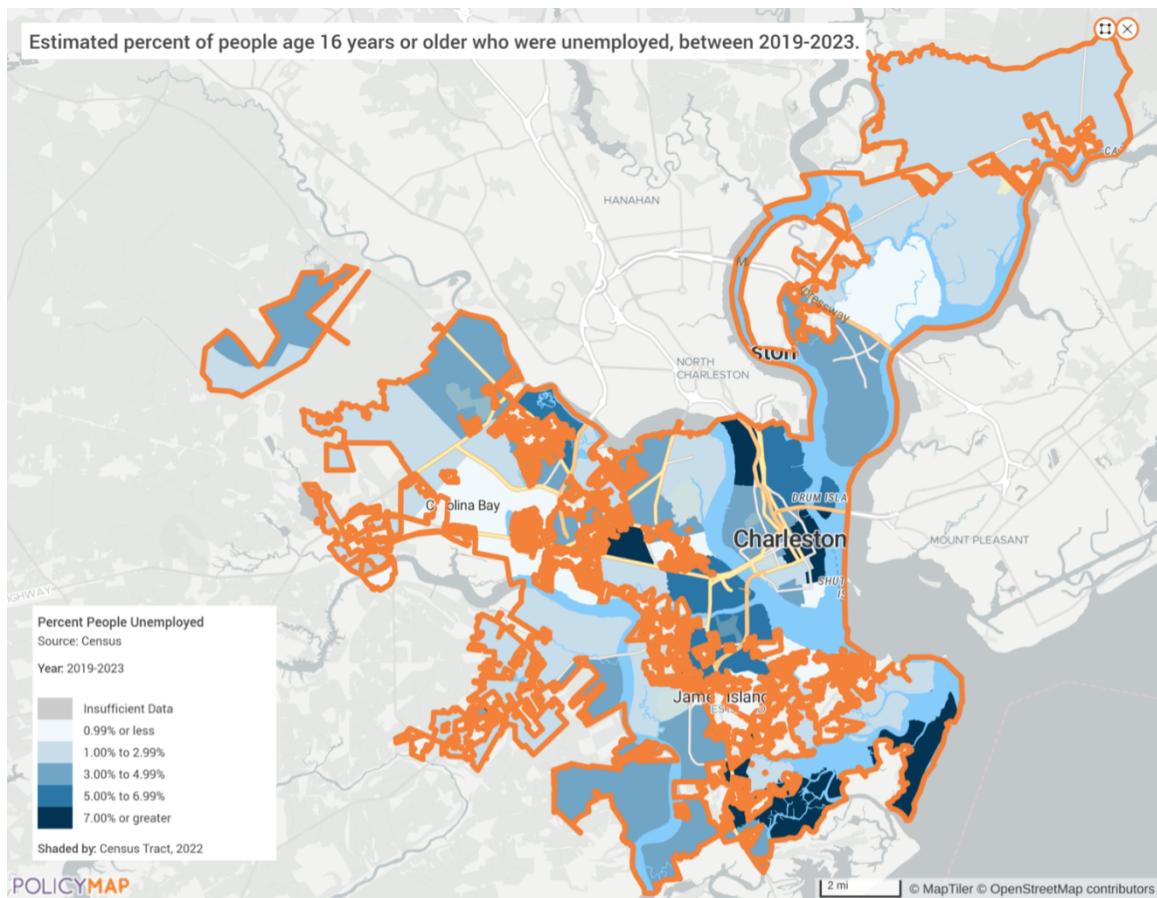
Charleston's unemployment rate remained consistently low throughout 2023, signaling a stable and resilient local economy. The year began at 2.9% in January, dipped to a low of 2.0% in April, and returned to 2.7% in December. Monthly unemployment rates remained at or below 3.1% throughout the year, with only minor fluctuations—rising slightly in February (3.1%) and remaining between 2.3% and 2.8% across the summer and fall months.

These low unemployment figures reflect the strength of Charleston's growing and diversified economy, which includes major regional industries such as aerospace, automotive manufacturing, information technology, healthcare, and marine production. The city's location within the Charleston metropolitan region provides access to a wide range of employment opportunities while supporting continued population growth and residential development.

The sustained low unemployment rate reinforces the importance of ongoing investment in workforce housing and transportation infrastructure. As the demand for local labor remains strong, coordinated housing strategies that enable workers to live closer to employment centers are essential to maintaining economic mobility, reducing commuting stress, and promoting balanced regional growth throughout Charleston.

Unemployment Rate

The following map illustrates unemployment rates by census tract across Charleston, showing that most areas maintain rates below 5%, reflecting a generally strong job market. While a few tracts exhibit higher unemployment levels, the highest rates exceed only 7% in several census tracts as indicated by darker shading. The widespread low variations of unemployment rates suggests that job opportunities are relatively well distributed throughout the city. This distribution indicates a diverse and resilient employment sector, with localized variations likely influenced by industry presence, workforce skills, and economic conditions in specific neighborhoods.



Unemployment Rate Map

Occupations by Sector	Number of People
Management, business and financial	43,937
Farming, fisheries and forestry occupations	136
Service	12,519
Sales and office	16,203
Construction, extraction, maintenance and repair	3,977
Production, transportation and material moving	6,037

Table 47 – Occupations by Sector

Alternate Data Source Name:

2019-2023 ACS

Data Source Comments:

Occupations by Sector

The "Occupations by Sector" table illustrates the distribution of job types across various industries in Charleston, differing from a previous table that focused on the distribution of jobs within specific sectors. For instance, managerial positions, whether in corporate offices or retail, are classified under "Management, Business, and Financial" in this table but would be categorized by industry in the earlier table.

In Charleston, the largest occupational group is the Management, Business, and Financial sector, with over 43,937 jobs. The second-largest group is the Sales and Office sector, comprising 16,203 jobs. These sectors encompass vital roles such as managers, financial analysts, business professionals, retail workers, administrative staff, and customer service representatives, emphasizing the importance of professional and office-related occupations in the city's workforce.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	47,313	69%
30-59 Minutes	17,862	26%
60 or More Minutes	3,000	4%
Total	68,175	100%

Table 48 - Travel Time

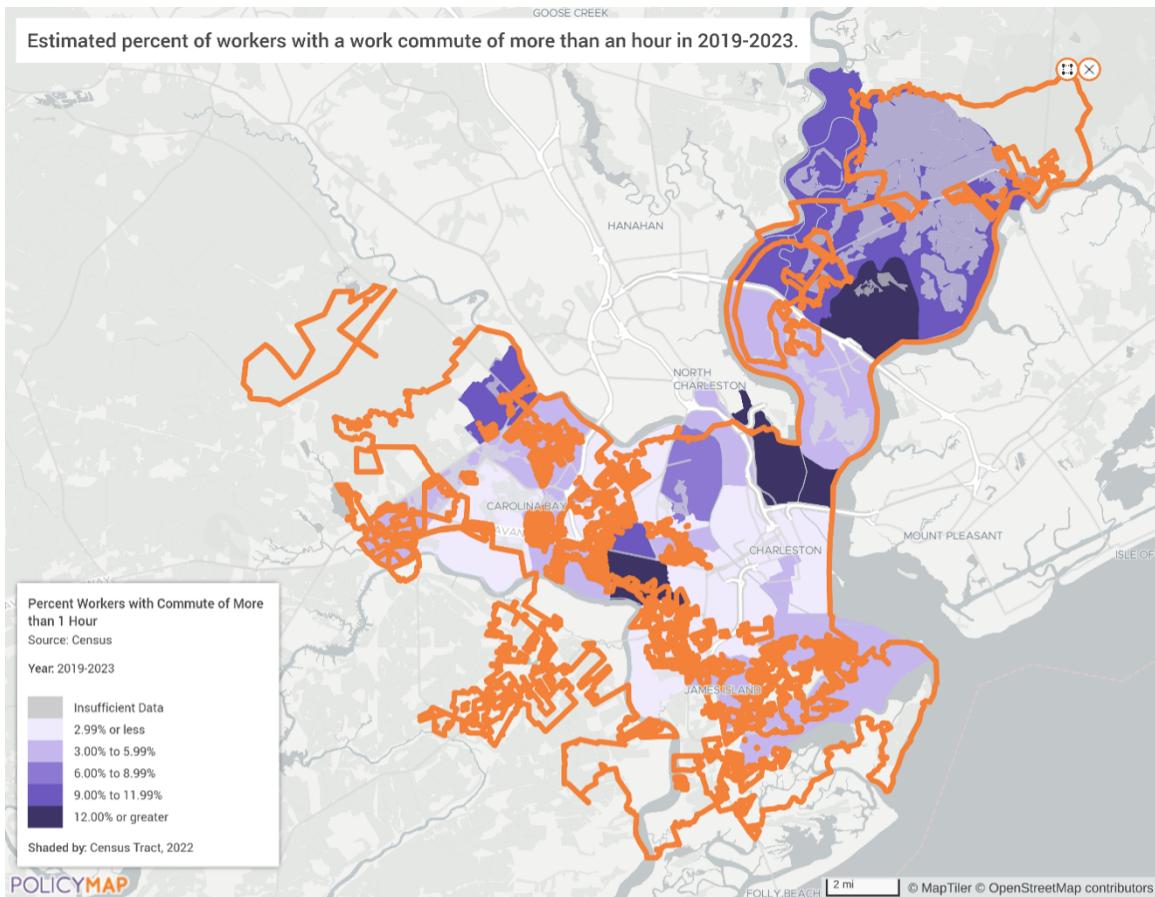
Alternate Data Source Name:

2019-2023 ACS

Data Source Comments:

Commute Travel Time

In Charleston, most residents experience short to medium commutes, with 69.4% of commuters, or 47,313 individuals, traveling less than 30 minutes each way to work. An additional 26.2%, or 17,862 people, commute between 30 and 59 minutes, while only 4.4%, or 3,000 commuters, face longer commutes of 60 minutes or more. The following map illustrates the prevalence of workers with commute times longer than one hour. Areas with the darker shades have a higher percentage of workers with longer travel times with the darkest shaded areas reporting 12% or more workers with longer commute times, while those with lighter shades indicate lower percentages with the lowest reporting under 3%.



Commute Travel Time Greater Than One Hour

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,917	228	1,098
High school graduate (includes equivalency)	8,386	502	2,745

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Some college or Associate's degree	14,748	514	2,322
Bachelor's degree or higher	43,416	1,056	5,534

Table 49 - Educational Attainment by Employment Status

Alternate Data Source Name:

2019-2023 ACS

Data Source Comments:

Educational Attainment by Employment Status

The table above details educational attainment by employment status for persons 16 years of age and older within the city. Unemployment is lower and labor force participation is generally higher for residents who have achieved a higher level of educational attainment.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	111	385	244	189	445
9th to 12th grade, no diploma	999	528	394	1,423	822
High school graduate, GED, or alternative	2,905	3,734	2,468	5,477	4,820
Some college, no degree	9,167	4,327	2,901	5,293	4,679
Associate's degree	357	1,581	942	2,682	2,119
Bachelor's degree	3,955	12,969	8,516	10,609	5,991
Graduate or professional degree	535	5,346	5,956	6,912	5,622

Table 50 - Educational Attainment by Age

Alternate Data Source Name:

2019-2023 ACS

Data Source Comments:

Educational Attainment by Age

The previous table outlines educational attainment by age for individuals aged 18 and older in Charleston. It highlights the varying levels of education achieved across different age groups, providing insights into the city's educational landscape and its potential impact on workforce development and economic opportunities.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	29,677

Educational Attainment	Median Earnings in the Past 12 Months
High school graduate (includes equivalency)	39,107
Some college or Associate's degree	46,545
Bachelor's degree	68,674
Graduate or professional degree	77,878

Table 51 – Median Earnings in the Past 12 Months

Alternate Data Source Name:

2019-2023 ACS

Data Source Comments:

Median Earnings by Educational Attainment

Educational attainment is a key determinant of potential earnings and financial stability. In Charleston, individuals with higher education levels experience significantly greater median earnings. For instance, a person with a bachelor's degree typically earns over twice as much as someone without a high school diploma, while those with a graduate or professional degree can expect to earn just nearly twice as much as someone with a high school education. Over the span of a career, this income disparity becomes even more pronounced. Without accounting for inflation, an individual with a bachelor's degree working from age 18 to 62 can expect to earn around \$3 million, compared to approximately \$1.7 million for someone with a high school diploma working from age 18 to 62—an earnings difference of nearly \$1.3 million. This gap in lifetime earnings contributes significantly to wealth accumulation, further supported by the higher likelihood of home ownership, investments, and retirement savings often associated with higher salaries.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

In Charleston, the Education and Health Care Services sector plays a vital role in the local economy, employing approximately 20,167 skilled workers, or nearly 25% of the city's total workforce. Within the city of Charleston, this sector is also the largest employer, accounting for 36,817 jobs—representing over a third of available employment opportunities across the participating jurisdictions. These industries are critical to the region's economic stability, not only by offering a broad range of skilled employment, but also by meeting essential community needs in education and healthcare.

Describe the workforce and infrastructure needs of the business community:

The business community in Charleston is experiencing significant growth and diversification, leading to evolving workforce and infrastructure needs. Addressing these requirements is crucial for sustaining economic momentum and ensuring long-term prosperity.

Workforce Needs:

1. **Skilled Labor Development:** With the expansion of industries such as aerospace, automotive, biotechnology, information technology, and marine manufacturing, there is a heightened demand for a skilled workforce. The Charleston Metro Chamber of Commerce emphasizes the importance of employer-led assessments to cultivate relationships and develop current and future employees.
2. **Workforce Retention and Attraction:** As of 2023, South Carolina's workforce comprises approximately 2.4 million individuals, the highest in the state's history. However, with around 400,000 workers aged between 57 to 75 years likely to retire over the next decade, there is a pressing need to attract and retain younger talent to fill impending vacancies.

Infrastructure Needs:

1. **Transportation and Mobility:** Charleston's rapid population growth has led to increased traffic congestion and infrastructure challenges. Proposals such as implementing a toll system for vehicles entering the peninsula aim to generate revenue for essential road and infrastructure repairs while addressing traffic flow issues. This initiative reflects the city's commitment to innovative funding solutions to support its expanding infrastructure needs.
2. **Public Transit Enhancement:** The development of the Lowcountry Rapid Transit system, South Carolina's first mass transit project, is underway to connect downtown Charleston to surrounding areas. Slated to begin construction in 2026, this bus rapid transit system aims to alleviate congestion and provide efficient transportation options for residents and the workforce.
3. **Flood Mitigation and Resilience:** Charleston faces challenges related to flooding and sea-level rise, impacting both residents and businesses. The city is collaborating with the Army Corps of Engineers on plans to protect against tidal flooding, emphasizing the need for adaptive measures and infrastructure improvements to safeguard the community and economic interests.
4. **Green Infrastructure Implementation:** The city is investing in green infrastructure solutions to enhance community safety, beautification, and quality of life. These initiatives aim to protect water quality, reduce runoff, and alleviate the burden on existing drainage systems, which are increasingly challenged by extreme weather events.

Addressing these workforce and infrastructure needs through strategic planning and investment is vital for Charleston to maintain its economic growth and enhance the quality of life for its residents.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Charleston is poised for significant economic transformation driven by substantial public and private sector investments in the region. These developments are expected to create numerous job opportunities and stimulate business growth in both the short and long term.

Major Investments and Initiatives:

1. **Boeing's Expansion:** In December 2024, Boeing announced a \$1 billion investment to upgrade infrastructure at its existing Charleston County site, aiming to create 500 new jobs over the next five years.
2. **Charleston Regional Development Alliance (CRDA) Five-Year Plan:** Unveiled in March 2025, the CRDA's "Charleston Inspired: Discover the Possibilities" plan focuses on fostering innovation to boost the Gross Regional Product by an additional 0.7%, translating to a \$13 billion increase and \$10 billion in regional earnings by 2040.
3. **Ashley Landing Redevelopment:** Approved in September 2024, this \$345 million project aims to revitalize the West Ashley area by introducing over 6 acres of green space, 325 apartments, 100 townhomes, and 230,000 square feet of retail and restaurant space, with phased construction starting in 2025 and completion expected by 2028.
4. **Patriots Point Development:** By the completion of Phase III, Patriots Point's economic impact is projected to reach \$393 million, supporting nearly 3,000 permanent jobs, representing a 92% increase in its local economic contribution.

Anticipated Needs Arising from These Changes:

- **Workforce Development:** The influx of new jobs necessitates a skilled workforce. Initiatives like the South Carolina Coordinating Council for Workforce Development's Unified State Plan aim to streamline efforts, identify common goals, and improve efficiencies in workforce training.
- **Business Support:** As new businesses emerge and existing ones expand, there is a growing need for support services, including access to capital, mentorship programs, and networking opportunities to foster a conducive environment for sustainable growth.
- **Infrastructure Enhancement:** To accommodate increased economic activity, significant investments in transportation and public utilities are essential. Charleston County's proposed \$5.4 billion allocation for transportation, drainage, and greenbelt projects aims to address these infrastructure needs.

Addressing these workforce, business support, and infrastructure needs is crucial for Charleston to fully capitalize on these investments and ensure long-term economic prosperity.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Overall, Charleston's workforce exhibits strong alignment with many of the city's key employment sectors, although mismatches remain in certain industries. Based on the most recent data, a significant

share of employed residents hold higher education credentials, including 43,416 individuals with a bachelor's degree or higher and an additional 14,748 with some college or an associate's degree. This educational profile aligns well with Charleston's dominant employment sectors, including Education and Health Care Services (34% of jobs), Professional and Scientific Services (15%), and Finance and Insurance (5%).

However, gaps persist in several technical and trade-oriented industries. For instance, while 4,958 Charleston residents work in Manufacturing, the city has only 1,272 jobs in that sector—a 290% oversupply of workers relative to local opportunities. A similar pattern is seen in Construction, where workers outnumber jobs by over 50%. This suggests that many residents commute to manufacturing and construction jobs in neighboring jurisdictions, reflecting regional imbalances.

Conversely, industries such as Arts, Entertainment, and Accommodations, as well as Information Services and Retail Trade, show higher numbers of jobs than city-based workers. For example, Charleston has nearly double the number of jobs (18,624) than resident workers (9,698) in Arts and Accommodations—a 48% gap likely filled by commuters from surrounding areas.

These mismatches indicate opportunities to better align workforce development and training with both current shortages and anticipated growth sectors. Strengthening pipelines into IT, healthcare, and skilled trades—especially for residents with only a high school diploma or some college—can reduce outbound commuting and expand economic access.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Charleston offers a variety of workforce training initiatives through collaborations among Workforce Investment Boards, community colleges, and other organizations.

Workforce Investment and Training Programs:

1. SC Works Trident:

- *Adult and Youth Programs:* SC Works Trident provides employment support services, including job searching assistance, application help, on-the-job training, and educational programs for adults. They also offer programs aimed at disadvantaged youth (ages 17-24) to prepare them for the workforce through job readiness workshops, GED assistance, paid work experience, and career certifications.

1. Trident Technical College (TTC):

- *Continuing Education and Workforce Training:* TTC offers a wide range of noncredit courses across various fields such as business, health, information technology, and technical trades. These programs are tailored to meet the needs of both individuals seeking skill enhancement and employers aiming to upskill their workforce. âÂâÂ

1. **South Carolina Department of Employment and Workforce (DEW):**

- *Workforce Innovation and Opportunity Act (WIOA) Programs:* DEW administers WIOA programs designed to help job seekers access employment, education, training, and support services. These programs aim to match employers with skilled workers and provide upskilling opportunities for employees.

1. **Charleston Urban League:**

- *Workforce Development Program:* This program focuses on intensive case management, skills training, and job placement for Supplemental Nutrition Assistance Program (SNAP) recipients and other groups identified in the WIOA. It aims to equip individuals with the necessary skills to succeed in the labor market.

The workforce training programs mentioned above contribute to the ConPlan goals by:

- **Enhancing Employability:** By providing education and training, these programs increase the skill levels of residents, making them more competitive in the job market.
- **Supporting Economic Growth:** A skilled workforce attracts and retains businesses, fostering economic development within the city.
- **Promoting Self-Sufficiency:** Job placement assistance and supportive services help individuals achieve financial independence, aligning with the plan's objectives to reduce poverty and enhance the quality of life for residents.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

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PLAN_SECTION_ID=[1370705000]>

Discussion

N/A

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD defines "housing problems" based on four specific data points: cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. In Charleston, housing issues are infrequent overall, except for cost burden. According to the 2019-2023 ACS 5-Year Estimates, the citywide rates are as follows:

- Cost Burden Renters: 52.3%
- Cost Burden Homeowners: 22.4%
- Overcrowding: 1.4%
- Lack of Complete Plumbing Facilities: 0.1%
- Lack of Complete Kitchen Facilities: 0.3%

For an area to be considered "concentrated" with housing issues, it must exhibit two or more problems significantly above the citywide averages, using HUD's definition of "disproportionate." This threshold in Charleston is set at 10 percentage points higher than the city average, equating to: a cost burdened renter above 62.3%, a cost burdened homeowner above 32.4%, overcrowding above 11.4%, lack of plumbing facilities above 10.1%, and lack of kitchen facilities above 11.3%.

In Charleston, there are two census tracts that meet the criteria for having more than one concentrated housing problem.

- Census Tract #45019000900 – Lack of Complete Plumbing (12.62%); Lack of Complete Kitchen (14.98%); Cost Burdened Homeowners (42.59%); Cost Burdened Renters (62.78%)
- Census Tract #45019000100 – Overcrowded Renters (14.52%); Cost Burdened Homeowners (34.5%)

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of this analysis a "racial or ethnic concentration" will be any Census Tract where a racial or ethnic minority group makes up 10 percent or more of the population than the city as a whole. According to the 2019-2023 ACS 5-Year estimates the racial and ethnic breakdown of Charleston's population is:

- Black, non-Hispanic: 17.3%
- American Indian and Alaska Native, non-Hispanic: 0.1%
- Asian, non-Hispanic: 2.2%
- Native Hawaiian and Other Pacific Islander, non-Hispanic: 0.1%

- Other Race, non-Hispanic: 0.4%
- Two or More Races, non-Hispanic: 3.5%
- Hispanic or Latino: 5.9%

Black/African households are concentrated in a few census tracts in the city. The map below illustrates these distributions.

Other racial or ethnic groups do not display notable concentrations based on the established analysis criteria.

What are the characteristics of the market in these areas/neighborhoods?

Low-income neighborhoods in Charleston are experiencing significant housing challenges, including cost burdens, aging housing stock, and displacement risks. A substantial proportion of renter households are cost-burdened, spending more than 30% of their income on housing. This affordability crisis is exacerbated by high combined housing and transportation costs, often exceeding 45%, placing additional financial strain on low-income households. Furthermore, housing production has not kept pace with demand, particularly for Extremely Low- to Low-Income renter households. Investor purchases and rising property values have reduced the number of affordable units, leading to an annual loss of affordable rental and owner-occupied units. Despite job growth in the area, many emerging occupations offer wages insufficient to afford local housing, limiting housing options for the workforce.

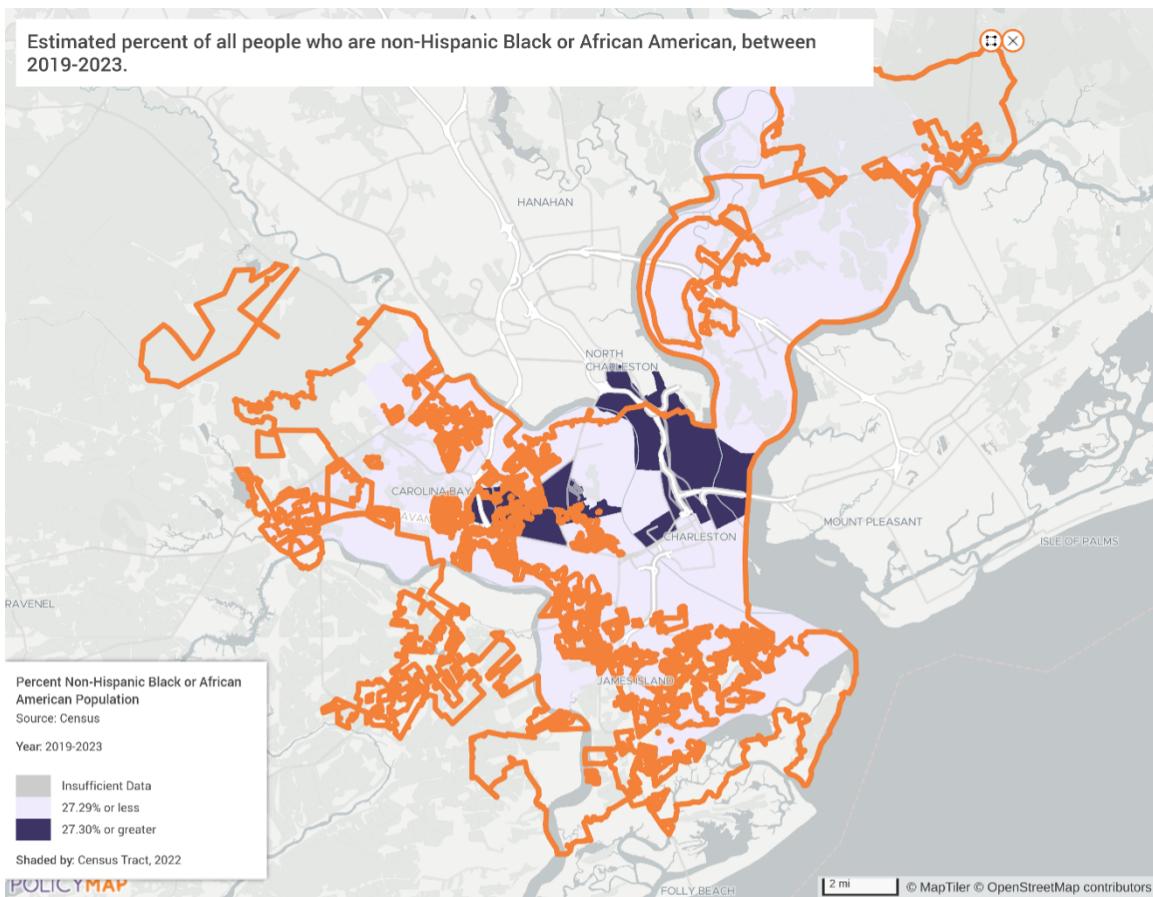
Are there any community assets in these areas/neighborhoods?

Despite economic hardships, many low-income neighborhoods in Charleston possess community assets that contribute to resilience and neighborhood stability. Residents benefit from proximity to regional job hubs, access to public services, and established transit corridors that connect them to broader economic opportunities. Additionally, key institutions—including educational campuses, workforce training centers, and local nonprofit service providers—offer educational and employment support for residents. Charleston also supports community-based programs aimed at preserving affordable housing, enhancing neighborhood safety, and promoting economic mobility.

Are there other strategic opportunities in any of these areas?

Strategic opportunities in Charleston's low-income neighborhoods include preserving and producing affordable housing, expanding access to workforce development, and investing in infrastructure and transit-oriented development. Addressing the affordability gap through new housing construction, rehabilitation of aging units, and preservation of existing affordable stock is crucial, particularly in areas with high cost burdens. Leveraging economic development and housing policies to promote mixed-income housing, incentivize private investment, and coordinate redevelopment efforts around high-capacity transit routes can further enhance these neighborhoods. Aligning workforce development programs, especially those tailored for service-sector and healthcare workers, with local housing efforts

ensures that residents can live near employment centers. Charleston's focus on housing preservation and resilience planning provides a framework for comprehensive, community-led revitalization that reduces displacement while improving economic outcomes in underserved neighborhoods.



Low-Income Households

Census Tract #45019002614

Census Tract #45019002612

Census Tract #45019002605

Census Tract #45019002702

Census Tract #45019004400

Census Tract #45019005400

Census Tract #45019005300

Census Tract #45019001100

Census Tract #45019001000

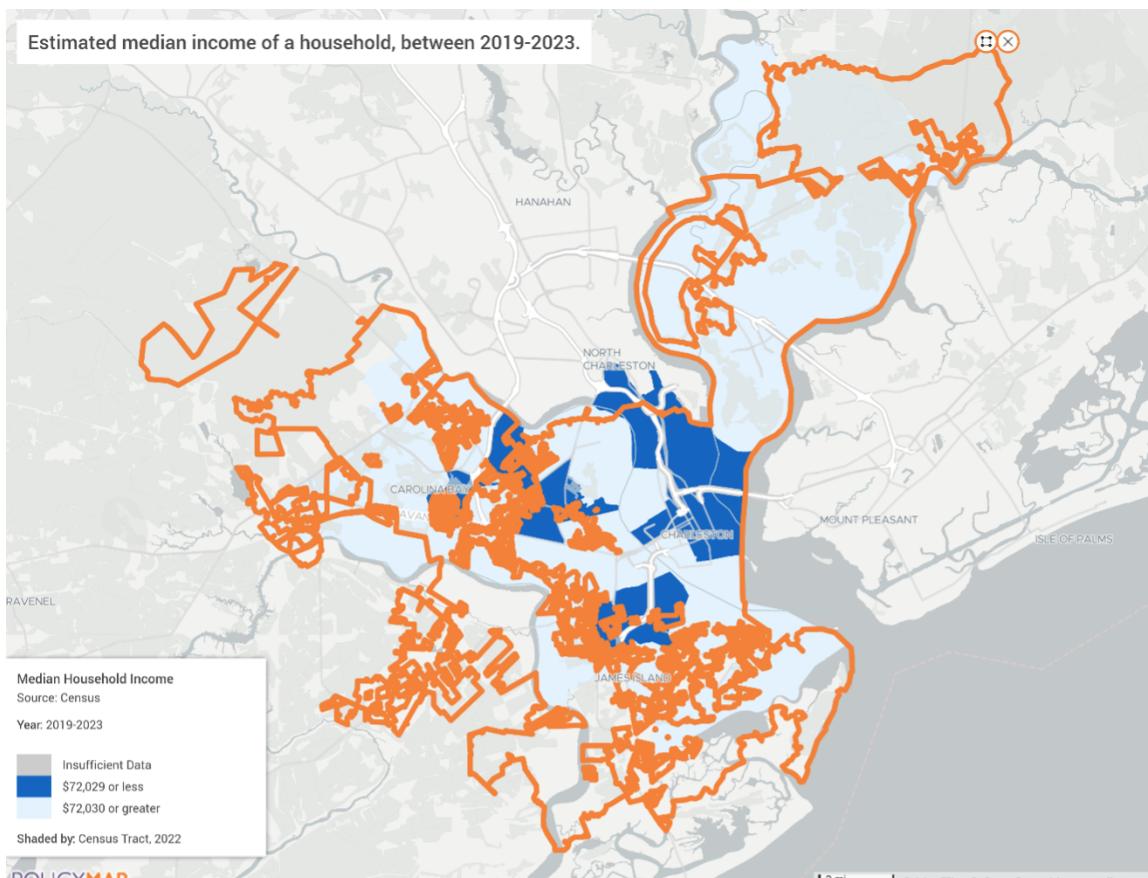
Census Tract #45019000700

Census Tract #45019000400

Census Tract #45019000900

Census Tract #45019005100

Census Tract #45019001902



Low-Income Households Map

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Internet access is a critical component of modern communication and information-sharing, enabling users to benefit from the growing interconnectedness of business, education, commerce, and everyday activities. Reliable internet connectivity has become essential for success in today's economic landscape. Communities without broadband access face significant challenges in keeping pace with the rest of the country. The lack of broadband infrastructure limits residents' ability to access educational and entrepreneurial opportunities, which is especially concerning in low- to moderate-income (LMI) areas where economic opportunities are often limited.

Research from the Pew Research Center and the Federal Communications Commission (FCC) highlights the critical role of high-speed internet in supporting economic and educational advancement. Pew studies show that individuals with reliable broadband are more likely to pursue online learning, apply for jobs, and engage in activities that improve quality of life. Complementing this, FCC reports link broadband availability to stronger economic development, noting that areas with robust internet infrastructure see higher rates of job creation, educational attainment, and overall community growth.

Charleston, South Carolina, enjoys comprehensive broadband coverage, with the vast majority of the city offering various internet service provider options, including in LMI areas. The average Charleston household has access to three (3) broadband-quality internet service options. According to ISPReports.org, Charleston benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, and DSL. Eighty-eight percent (88%) of Charleston households have an internet connection despite having 98.56% availability. Of those households, 75% have fiber, cable, or DSL, 7% have satellite, 0% are still on dial-up, and 5% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout Charleston, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, can diminish the incentive to deliver reliable and consistent services. According to ISPReports.org, Charleston is served by ten (10) internet providers and five (5) satellite providers offering residential service. Among these, Xfinity stands out as

the leading providers in terms of overall coverage and speed. Earthlink and AT&T offer identical service availability that offers more combined coverage. Internet providers throughout the city include:

XFINITY (Fiber and Cable)

Earthlink (Fiber, DSL, and Fixed Wireless)

AT&T (Fiber, DSL, and Fixed Wireless)

WOW! (Cable)

Spectrum (Fiber and Cable)

Home Telecom (Fiber, Cable, and DSL)

PRTC (Fiber)

TDS (DSL)

T-Mobile Home Internet (Fixed Wireless)

Verizon (Fixed Wireless)

Dish (Satellite)

DirecTV (Satellite)

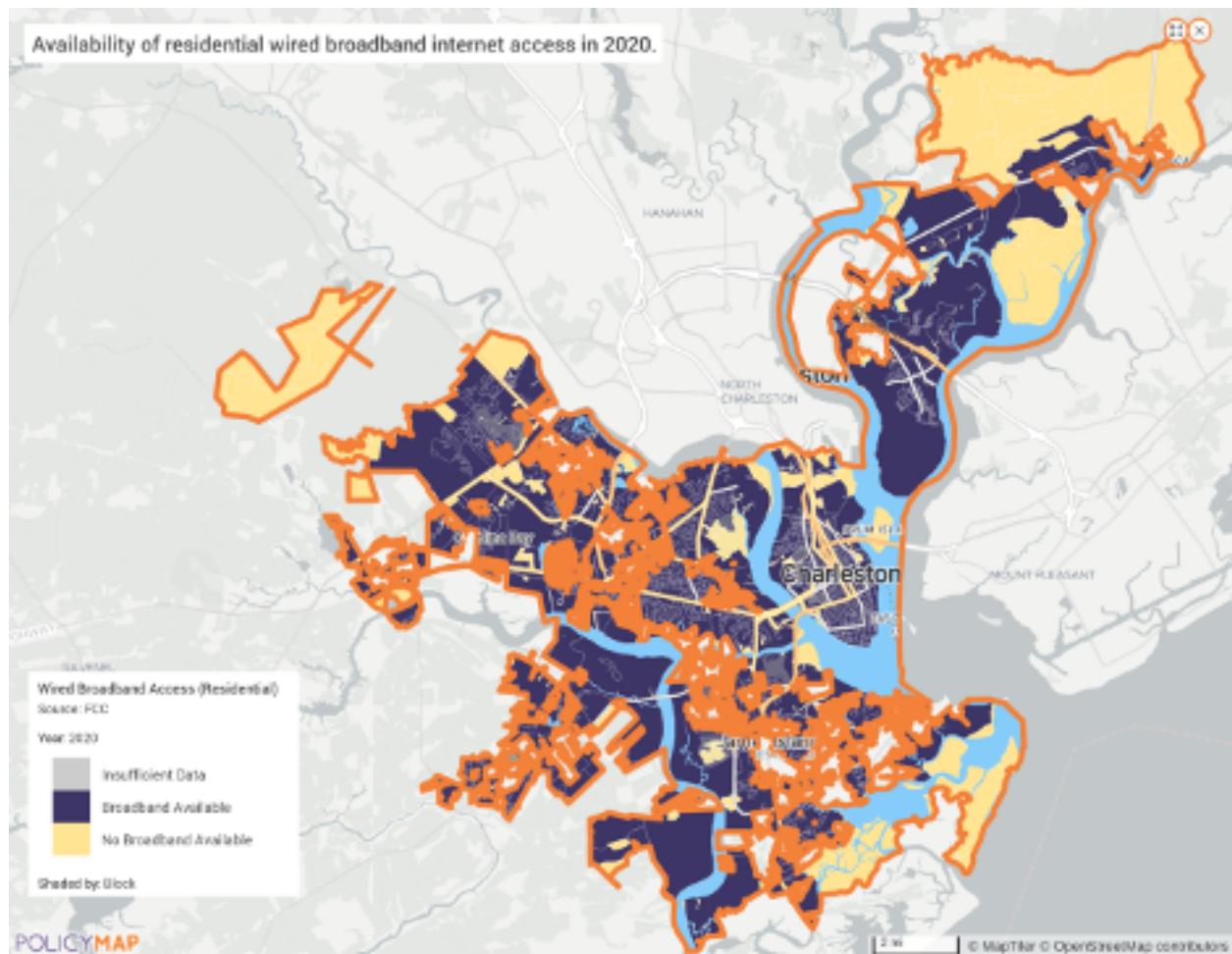
HughesNet (Satellite)

Viasat Internet (Satellite)

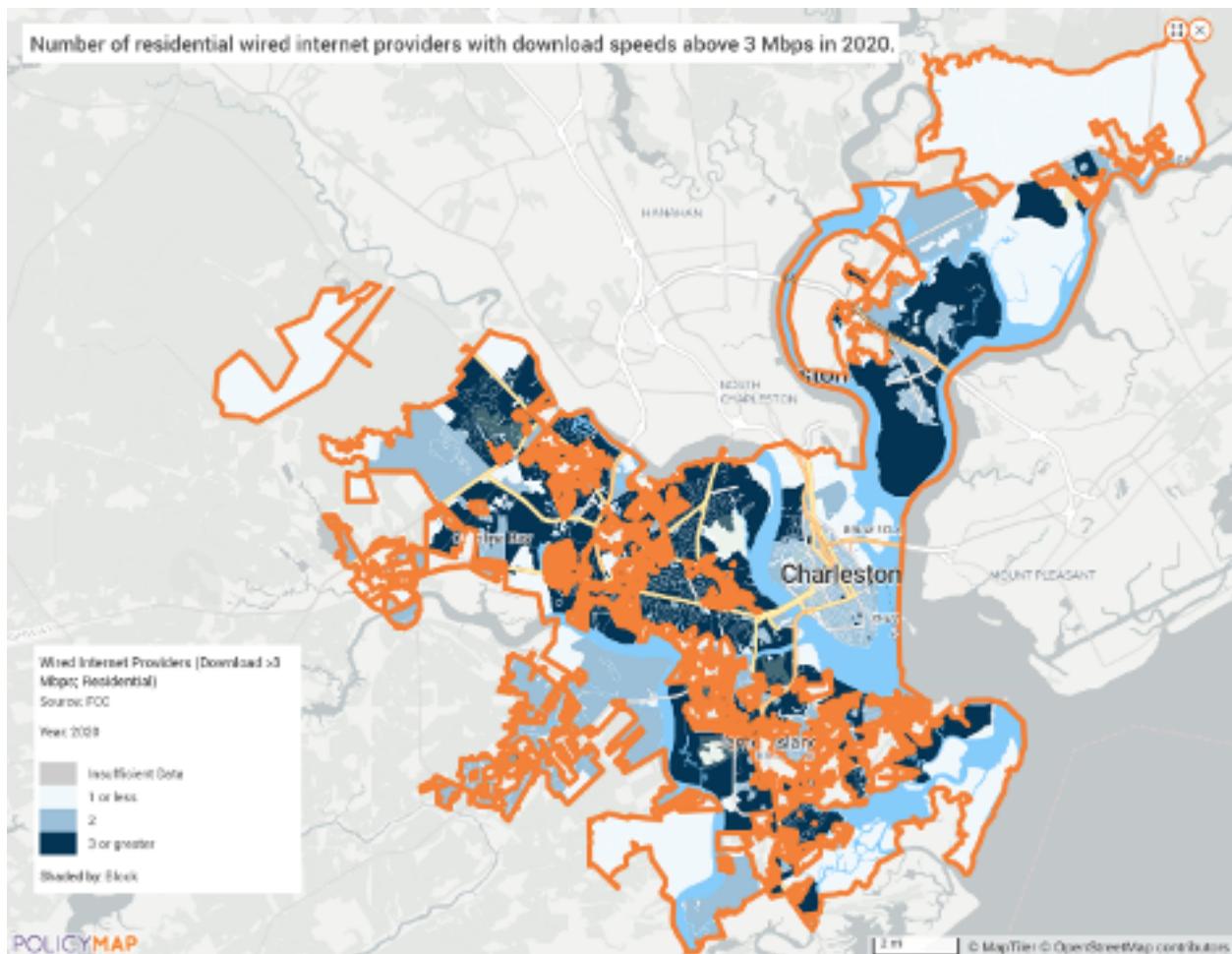
Starlink (Satellite)

The map below shows the number of broadband service providers available by census tract in the City of Charleston. Most areas within the city have access to three (3) high-speed internet providers, giving residents a choice among competitive services.

See map: Highspeed Internet Providers



Broadband Availability



Highspeed Internet Providers

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Charleston is facing growing risks from natural hazards due to the accelerating impacts of climate change. According to the 2024 Charleston Regional Hazard Mitigation Plan (CRHMP), sea level rise in the region is occurring at a rate of approximately 1.1 inches per decade—nearly double the global average. This has led to a substantial increase in high tide, or "sunny day," flooding across the city's low-lying areas. These flooding events are expected to become more frequent and severe, exacerbating coastal erosion, straining infrastructure, and disrupting natural ecosystems.

Charleston is also experiencing increased risk from extreme heat. The City of Charleston 2020 All-Hazards Vulnerability Assessment (AHVA) identifies the city as an urban heat island, meaning it tends to be significantly warmer than surrounding areas due to dense development. By 2050, the city could experience an average of 68 days of extreme heat annually. These conditions pose serious health risks—particularly to vulnerable populations such as seniors, children, and those with pre-existing conditions—and increase the likelihood of heat-related illnesses and energy demand spikes.

Flooding from heavy rainfall is another major concern. As detailed in the Hazard Mitigation Plan, compound flooding—caused by the convergence of extreme rainfall, storm surge, and rising seas—is already challenging the city's drainage infrastructure. For example, the 2015 "1,000-Year Flood" dropped over 20 inches of rain in parts of the Charleston region, overwhelming systems and demonstrating the scale of future risks.

Hurricanes are also projected to become more intense as ocean temperatures rise. The city's recent experiences with Hurricanes Hugo (1989), Matthew (2016), and Irma (2017) illustrate the severity of impacts from wind damage, coastal flooding, and storm surge. The Vulnerability Assessment emphasizes that future storms may bring even higher surges and rainfall, threatening homes, critical infrastructure, and local economies.

Although less common, Charleston also faces risks from wildfires, earthquakes, and tornadoes. While these events are historically infrequent, the city recognizes that climate change could increase their intensity or frequency. These risks are tracked as part of ongoing hazard monitoring and preparedness efforts.

As climate-related risks continue to grow, the City of Charleston remains committed to advancing practical and evidence-based mitigation strategies. Through guidance provided by the CRHMP and the AHVA, the City is focusing on infrastructure improvements, planning updates, and public engagement efforts to reduce vulnerability and enhance resilience. These ongoing and future initiatives are designed to help the City adapt to changing conditions while supporting the safety, well-being, and long-term sustainability of its residents and built environment.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income households, whether renting or owning, are particularly vulnerable to climate change and natural disasters due to limited financial resources. Rising electricity and housing costs can push them into unstable living conditions, increasing the risk of homelessness or substandard housing. The 2024 America's Rental Housing Study from Harvard's Joint Center for Housing Studies highlights how escalating insurance premiums and coverage withdrawals in high-risk areas make securing protection against climate-related losses increasingly difficult, while stagnant operating income further limits property owners' ability to invest in climate resilience. The 2021 EPA study on Climate Change and Social Vulnerability reinforces these concerns, revealing that low-income individuals are more likely to live in areas experiencing rising mortality rates from extreme temperatures and face the highest labor hour losses due to weather exposure. Rural communities are especially disadvantaged, often lacking emergency support and resources for climate-related home repairs. As climate threats intensify, strengthening resilience among low- and moderate-income households is essential to ensuring their safety, stability, and long-term well-being.

Low- and moderate-income households in the City of Charleston face heightened vulnerability to natural hazards such as flooding, sea level rise, and extreme heat, all of which are expected to worsen due to climate change. According to the All-Hazards Vulnerability Assessment, some of the most at-risk neighborhoods in the city are home to approximately 1,900 elderly households and 2,900 households living below the poverty line. Approximately 70% of all residential properties are highly vulnerable to flood risks. Several of those areas are also ranked among the most socially vulnerable in the city. Residents in these communities may face barriers to implementing mitigation strategies such as home elevation, securing insurance, or accessing post-disaster assistance. The overlap between physical vulnerability and social vulnerability emphasizes the need for targeted mitigation and adaptation strategies that address both environmental and socioeconomic risk factors.

FEMA's National Risk Index identifies Charleston County as having a very high level of community resilience, indicating that its residents have a very high ability to prepare for, adapt to, and recover from natural hazards. This assessment encompasses six broad categories: social, economic, community capital, institutional, infrastructural, and environmental factors at the county level. The map below illustrates FEMA's qualitative risk to natural hazards at the census tract level within the city, providing an intuitive way to gauge community risk based on Expected Annual Loss (EAL), Social Vulnerability, and Community Resilience scores.

Continued below in Describe the vulnerability to these risks of housing

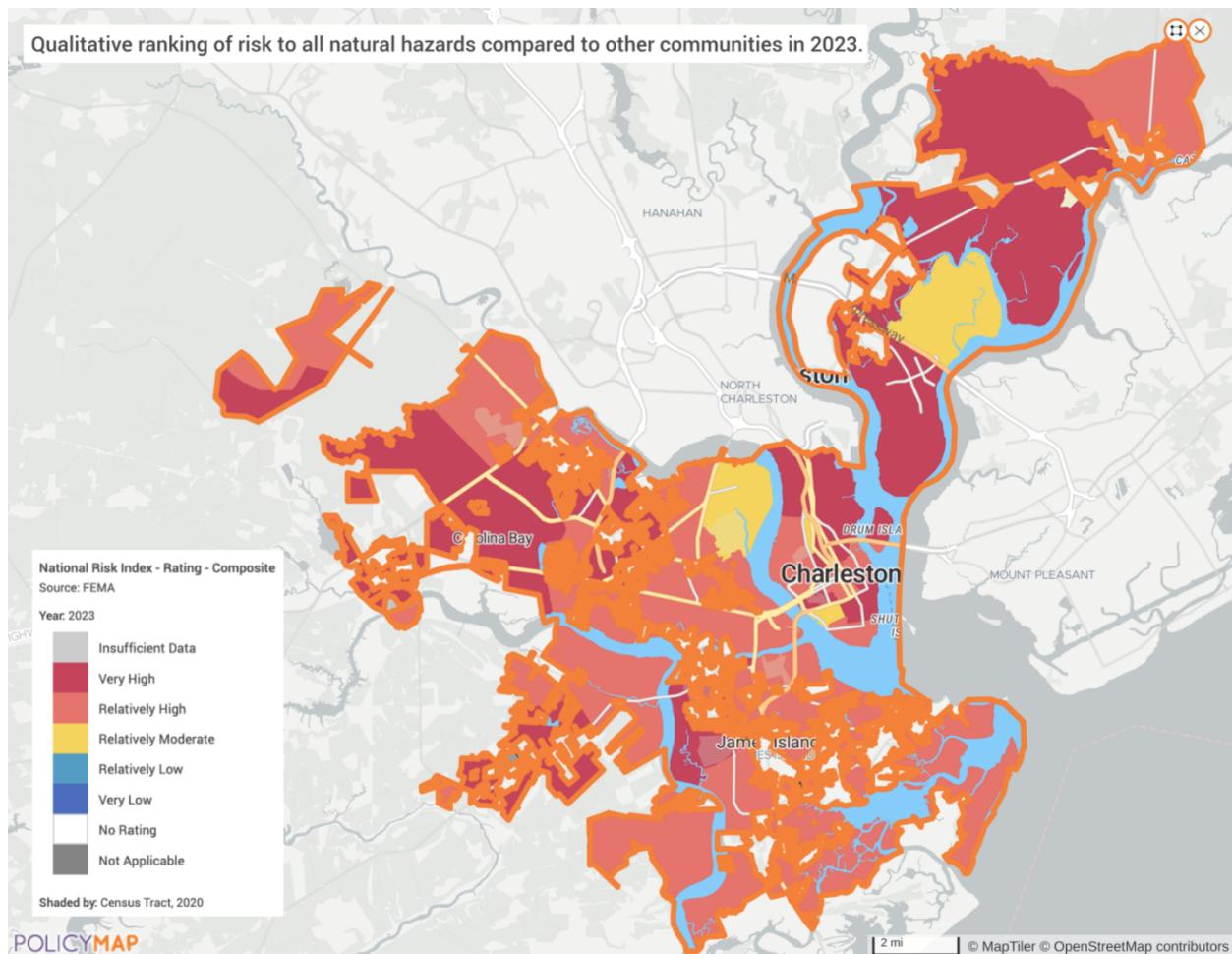
Describe the vulnerability to these risks of housing continued

Risk levels across the City of Charleston vary from relatively moderate to very high. Most of the city has a very high risk index, indicating that targeted resources and interventions are needed to address

specific hazards, making them vulnerable. These two indexes measure risk from different perspectives—FEMA’s risk index evaluates a community’s ability to respond to hazards (resilience), while the city’s qualitative assessment concentrates on the likelihood and severity of those hazards. This dual approach ensures that resources are allocated where they are most needed, promoting both preparedness and targeted intervention. The city must continue to address these geographic challenges by anticipating, planning, and adapting to the risks associated with climate change and the potential demographic shifts affecting vulnerable communities.

The City of Charleston takes a comprehensive approach to community education and preparedness for multi-hazard mitigation. The Emergency Management Division provides timely updates via its website and social media accounts. Residents can also access emergency resources through the Charleston County Emergency Management website, social media accounts and Charleston County Citizen Alert Notification System. Additionally, the Trident Voluntary Organizations Active in Disaster (VOAD), serving Charleston County, enhances community resilience through coordinated support. As climate risks grow, ongoing investment in education, emergency planning, and partnerships will be essential for long-term preparedness.

See map: Risk to All Natural Hazards



Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Charleston's Strategic Plan outlines the overall vision for housing and community development and addresses the City's response to identified needs and priority areas in the community. The Strategic Plan specifically addresses how Charleston intends to use CDBG, HOME and HOPWA funds toward furthering HUD's statutory goals of providing safe, decent and affordable housing; providing for suitable living environments and expanding economic opportunities for the residents of Charleston.

Through data analysis in the Needs Assessment and Market Analysis and a comprehensive citizen participation process that involved input from the community and stakeholder organizations; the City was able to identify the priority needs that exist in Charleston. The goals developed in the Strategic Plan address these needs over the five-year plan period.

The City does not allocate funding based solely on geographic requirements, however; it will consider investments in both low/mod areas and for eligible individuals and households citywide in its five-year plan. Low/mod areas (LMA) are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are defined at the block group tract level. Eligible activities that may have LMA benefits are public improvements such as those to neighborhood facilities, community centers or infrastructure like roads and streets. The City also provides assistance to low- and moderate-income clientele (individuals) and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and is based on eligibility. These benefits are associated with direct services or housing assistance to individuals and families that are not targeted to areas; however, must meet income qualifications in order to be eligible.

For HOPWA, the City uses these funds to address the needs of individuals and their families living with HIV/AIDS across the Metropolitan Statistical Area or MSA. Eligible HOPWA program participants can reside in the Counties of Berkeley, Charleston or Dorchester.

The following are the five (5) priority needs and associated goals identified in the Strategic Plan. More details of the priority needs are given in the SP-25 and the goals are detailed in the SP-45.

Priority Need: Improve Public Facilities & Infrastructure

1A Improve Public Facilities & Infrastructure

Priority Need: Affordable Housing

2A Affordable Housing Opportunities

Priority Need: Public Services

3A Public Services for LMI & Special Needs

Priority Need: Housing & Services for Persons w/ HIV/AIDS

4A Housing & Services for Persons w/ HIV/AIDS

Priority Need: Effective Program Management

5A Effective Program Management

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 52 - Geographic Priority Areas

1	Area Name:	Citywide Low/Mod Eligible
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The City of Charleston designates areas within its boundaries as low/mod areas (LMA) if they meet certain criteria. These areas are primarily residential and have at least 51 percent of residents who are considered low- and moderate-income persons as defined by HUD. The boundaries of these areas are identified at the block group tract level. The City also provides assistance to low- and moderate-income individuals and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided citywide and based on eligibility. These areas include the peninsula of Charleston, West Ashley, Daniel Island, Johns Island and James Island areas of the City of Charleston.

Include specific housing and commercial characteristics of this target area.	<p>From 2013 to 2023, the population in Charleston has experienced a growth of 23%, and to meet this need there has been a tremendous amount of housing development over the past couple decades. An estimated 47% of owner-occupied housing and 44% of renter-occupied housing was built after 2000. However a large portion of the housing stock in Charleston remains old and may be in need of repair or improvements. Approximately 33% of owner-occupied housing and 34% of renter-occupied housing units were built before 1980 (Source: 2019-2023 ACS). These older housing units will naturally have higher instances of deferred maintenance, deteriorating conditions and a greater risk of lead-based paint hazards.</p>
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	<p>The City gathered different viewpoints from various agencies, organizations, and service providers to assess local housing and service needs. These needs were identified through meetings with public officials, community stakeholders and citizens. Furthermore, a public hearing and comment period were conducted to enable citizens to take part in the development of the plan. The City held a Community Needs Survey, which helped to identify the housing and community development needs in Charleston. Low/mod areas have been areas of concern in the past and emerged in the course of examining the data.</p>

Identify the needs in this target area.	<p>Affordable housing development and preservation has been identified as one of the highest needs in Charleston. As outlined in NA-10, Charleston faces a shortage of affordable housing, particularly small housing categories that would accommodate both households that are just starting out and elderly households. This shortage is evident in the high rate of cost-burdened households. The MA-20 also reports that Charleston has a growing need for housing rehabilitation due to the prevalence of aging housing units. The City held a Community Needs Survey and the top housing priorities included rehab housing units, housing for the elderly, and financial assistance for first-time homebuyers. These findings are consistent with the Bloomberg Study held in 2024, which identified the need to create 3,500 new affordable units and rehabilitate 100 existing homeowner housing units.</p> <p>Improvements to public facilities and infrastructure remain a priority. As identified in the NA-50, the community highlighted the need for improved and well-maintained public facilities, including homeless shelters, community centers, and parks. The public infrastructure needs in Charleston are closely tied to its vulnerability to flooding, legacy development patterns, and disparities in neighborhood access to transportation and safety features. There is a need for enhanced transportation networks to alleviate congestion and improve connectivity.</p> <p>There is a need to provide public services to support LMI and special needs persons. Charleston continues to face strong demand for public services that support housing stability, health equity, and economic mobility. Services for people experiencing homelessness, including shelter, outreach, remain a top priority. Residents also highlighted the needs for senior services, after school programs, and health outreach programs.</p>
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<p>What are the opportunities for improvement in this target area?</p>	<p>The City can improve the quality of life of residents by revitalizing low/mod neighborhoods and addressing the needs of low- to moderate-income households. Opportunities for improvements include some of the following:</p> <ul style="list-style-type: none"> - Rehabilitation of existing housing will maintain and provide affordable housing options for LMI households in the City. - Direct housing assistance to LMI households will make housing affordable. - Plans to address vulnerable areas to flooding in Charleston will help to ensure revitalization efforts are successful. - Investments to transportation infrastructure will alleviate congestion, improve connectivity, and provide accessibility to vulnerable groups in Charleston such as the elderly and persons with a disability. - Funding public services for LMI and special needs persons will help improve their quality of life by addressing homelessness, health concerns, education enrichment for children, and housing stability. <p>The Bloomberg Study identified the need to create 3,500 more affordable units. This included the need to double the number of housing units below \$400,000 sold to homeowners annually. The report also identified the need to rehabilitate 100 existing homeowners with needed repairs. Meeting these needs will address housing affordability for LMI residents in Charleston.</p>
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Are there barriers to improvement in this target area?		Access to funding is a barrier to improvements in the City. As funds are limited and must be prioritized, not all priorities in this plan can be addressed in all program years in the plan. There are limited resources to assist low income, elderly, and indigent home owners to maintain their homes and provide stability in their neighborhoods. Further, there is inadequate public transportation and lack of mobility for elderly, disabled, and LMI households that may not be easily addressed without a large investment of funds.
2	Area Name:	HOPWA EMSA
	Area Type:	Other
	Other Target Area Description:	Other
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The HOPWA Eligible Metropolitan Statistical Area (EMSA) includes the boundaries of the counties of Berkeley, Charleston and Dorchester.

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Charleston County has the largest population of the three counties with 414,711 people followed by Berkeley County with 238,723 and Dorchester County with 164,322. The median household income is comparable across all three counties ranging between \$76,000 to \$84,000. The majority of housing units in all three counties are single-family detached units, however Charleston County does have a slightly larger share of multi-family housing units. The region has experienced steady housing development over the past couple decades; however old housing units still remain. Approximately one-fifth of all housing units in Berkeley and Dorchester County (both 20%) were built before 1980, while an even larger share of units in Charleston County at 35% were built before 1980. As noted earlier, older housing units will naturally have higher instances of deferred maintenance, deteriorating conditions and a greater risk of lead-based paint hazards.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>The City works with various agencies, organizations, and service providers to gather different viewpoints and assess local housing and service needs. These needs were identified through discussions with public officials and citizens, as well as an online public survey. Furthermore, a public hearing and comment period were conducted to enable citizens to take part in the development of the plan.</p>
<p>Identify the needs in this target area.</p>	<p>There is a need to provide housing subsidy assistance to individuals and their families living with HIV/AIDS. These may include TBRA assistance, short-term rent, mortgage and/or utility payments, permanent supportive housing facilities. These housing units must also be located near medical facilities and/or service providers that can offer resources to meet the needs of this group.</p> <p>Supportive services are also a need for individuals living with HIV/AIDS. These may include transportation, medical services, nutritional assistance, and casework management etc.</p>

What are the opportunities for improvement in this target area?	Improving the lives of individuals living with HIV/AIDS. Development of new affordable housing, housing subsidy assistance, and supportive services will help prevent homelessness.
Are there barriers to improvement in this target area?	The greatest barrier is limited funding for assisting individuals and their families living with HIV/AIDS.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of Charleston does not allocate funding based solely on geographic areas. Funding from HUD Federal programs are available for use in any low/mod income area citywide, depending on the specific activities. Public facilities and infrastructure improvements have a low/moderate income benefit across a wider area, and the distribution of funds is based on identified needs within eligible target areas. Direct services such as public services and affordable housing assistance are based on household income eligibility rather than area benefit. HOME funds are available for use throughout the City as long as income eligibility requirements are met. HOPWA funding is available for use for individuals living with HIV/AIDS across the three-county HOPWA EMSA area. More detailed information about these areas can be found in the MA-50.

When planned activities are intended to serve low- to moderate income individual clientele (LMC) or low- to moderate-income households (LMH) directly, beneficiaries must meet income qualifications, as well as residency requirements (residing within the City), in order to receive assistance from the program. In these instances, City staff and/or one of its partner agencies will complete an eligibility status review of the applicant before the activity is initiated.

The City has also identified infrastructure and public facility improvement activities. In which case, the planned activities will serve a low/mod area (LMA). These activities are said to have an “area-wide” benefit, which may be a local community or neighborhood. Per HUD requirements, these areas must be within an eligible Low/Mod Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low- to moderate-income (or 51%).

To determine LMI tracts the City utilizes HUD’s CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 53 – Priority Needs Summary

1	Priority Need Name	Improve Public Facilities & Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Chronic Homelessness Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Non-housing Community Development
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	1A Improve Public Facilities & Infrastructure
	Description	The need for improvements to public facilities and infrastructure is a priority. As identified in the NA-50, the community highlighted the need for improved and well-maintained public facilities, including homeless shelters, community centers, and parks. The public infrastructure needs in Charleston are closely tied to its vulnerability to flooding, legacy development patterns, and disparities in neighborhood access to transportation and safety features. There is a need for enhanced transportation networks to alleviate congestion and improve connectivity.
	Basis for Relative Priority	Improving access to public facilities for all residents and revitalization to key public infrastructure such as streets, sidewalks and storm drainage systems are some of the highest priority needs for residents of the City of Charleston.
2	Priority Need Name	Affordable Housing

	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Elderly
	Geographic Areas Affected	Citywide Low/Mod Eligible
	Associated Goals	2A Affordable Housing Opportunities
	Description	<p>Affordable housing development and preservation has been identified as one of the highest needs in Charleston. As outlined in NA-10, Charleston faces a shortage of affordable housing, particularly in the small housing categories that would accommodate both households that are just starting out and elderly households. This shortage is evident in the high rate of cost-burdened households. The MA-20 also reports that Charleston also has a growing need for housing rehabilitation due to the prevalence of aging housing units. As these homes continue to age, maintaining safe and secure housing becomes increasingly important, particularly for LMI households residing in older properties.</p> <p>The Bloomberg Study identified the need to create 3,500 more affordable units. This included the need to double the number of housing units below \$400,000 sold to homeowners annually. The report also identified the need to rehabilitate 100 existing homeowners with needed repairs.</p> <p>The City held a Community Needs Survey and the top housing priorities included rehab housing units including rehab to public housing units, housing for the elderly, accessible housing for individuals with a disability, and financial assistance for first-time homebuyers.</p>
	Basis for Relative Priority	Affordable housing has been identified one of the highest priorities for residents in Charleston.
3	Priority Need Name	Public Services
	Priority Level	High

	Population Extremely Low Low Moderate Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected Citywide Low/Mod Eligible
	Associated Goals 3A Public Services for LMI & Special Needs
	Description There is a need to provide public services to support LMI and special needs persons. Charleston continues to face strong demand for public services that support housing stability, health equity, and economic mobility. Services for people experiencing homelessness, including shelter, outreach, remain a top priority. Residents also highlighted the needs for senior services, after school programs, and health outreach programs.
	Basis for Relative Priority The need for public services was identified as a priority through citizen participation efforts. The basis for this priority is to provide LMI and special needs persons with improved accessibility to local programs and services that help to improve their quality of life.
4	Priority Need Name Housing & Services for Persons w/ HIV/AIDS
	Priority Level High
	Population Extremely Low Low Moderate Chronic Homelessness Persons with HIV/AIDS and their Families
	Geographic Areas Affected Citywide Low/Mod Eligible Other

	<p>Associated Goals</p> <p>4A Housing & Services for Persons w/ HIV/AIDS</p>
	<p>Description</p> <p>There is a need to provide housing subsidy assistance to individuals and their families living with HIV/AIDS. These may include TBRA assistance, short-term rent, mortgage and/or utility payments, permanent supportive housing facilities. These housing units must also be located near medical facilities and/or service providers that can offer resources to meet the needs of this group. Supportive services are also a need for individuals living with HIV/AIDS. These may include transportation, medical services, nutritional assistance, and casework management etc.</p> <p>The Bloomberg Study, conducted with the City, identified the need to increase housing opportunities and related services by 25% for people impacted by HIV/AIDS.</p> <p>Eligible individuals include those living within the three-county HOPWA Eligible Metropolitan Statistical Area (EMSA), which includes the counties of Berkeley, Charleston and Dorchester.</p>
	<p>Basis for Relative Priority</p> <p>The development of new affordable housing for vulnerable groups, housing subsidy assistance, and supportive services will help prevent homelessness for individuals and their families living with HIV/AIDS.</p>
5	<p>Priority Need Name</p> <p>Effective Program Management</p> <p>Priority Level</p> <p>High</p> <p>Population</p> <p>Extremely Low Low Moderate Middle Non-housing Community Development</p> <p>Geographic Areas Affected</p> <p>Citywide Low/Mod Eligible Other</p> <p>Associated Goals</p> <p>5A Effective Program Management</p> <p>Description</p> <p>Effective administration and planning will include monitoring subrecipients, tracking activities and keeping strict grant-based accounting. Comprehensive planning requirements will include the development of AAPs, an evaluation of the performance of the programs through annual reports, and meeting citizen participation requirements.</p>

	Basis for Relative Priority	There is a need to provide effective administration and planning of HUD grant programs that will ensure compliance with each respective grant and their regulations and that programs meet their established objectives.
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Narrative (Optional)

N/A

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>TBRA will be used to assist persons living with HIV/AIDS and other special needs populations. TBRA assistance will be influenced by the following market conditions:</p> <ul style="list-style-type: none">- There is a shortage of affordable and available rental units for low-income households.- High rates of housing cost burden and severe housing cost burden as reported in the NA-10, especially for LMI renters.- The cost of rent has increased tremendously in the past decade. Median contract rent has increased 80% from 2013 to 2023.- Fair Market Rents (FMR) are out of reach for the lowest income households.- HOPWA Sponsors have identified a need for rental assistance housing subsidy. The number of households assisted is however dependent on the level of funding available.- The housing market does not provide sufficient affordable, accessible rental housing for the elderly and persons with a disability; and supportive housing for persons with HIV/AIDS.- As reported in the MA-15, there is a shortage of affordable rental units for lower income households. <p>The Bloomberg Study, conducted with the City, identified the need to increase housing opportunities and related services by 25% for people impacted by HIV/AIDS.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
TBRA for Non-Homeless Special Needs	<p>TBRA assistance for non-homeless special needs will be influenced by the following market conditions:</p> <ul style="list-style-type: none"> - As shown in the Needs Assessment and Market Assessment, there is need for non-homeless special needs rental housing assistance throughout the area. <p>See above.</p>
New Unit Production	<p>New Unit Production is influenced by the needs identified below:</p> <ul style="list-style-type: none"> - There is a limited supply of affordable housing for LMI households as housing cost burden is the biggest housing problem in the City. An estimated 26% of homeowners with a mortgage and 52% of renters are cost burdened. - High housing development costs limit the construction of affordable housing in Charleston. - The median home value remains high for potential LMI homebuyers. As of the 2013-2023 ACS, the median home value was \$469,100 - The cost of rent has increased dramatically in the past decade. Median contract rent has increased 80% from 2013 to 2023. - As reported in the MA-15, there is a shortage of affordable homeowner and rental units for lower income households. <p>The Bloomberg Study identified the need to create 3,500 more affordable units. This included the need to double the number of housing units below \$400,000 sold to homeowners annually.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Rehabilitation	<p>Housing Rehabilitation activities will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> - The housing stock is very old and a significant number of units may be in need of repairs. As reported in the MA, approximately 33% of owner-occupied housing and 34% of renter-occupied housing units were built before 1980. That amounts to over 22,000 total units. (Source: 2019-2023 ACS). Households often reside in older and aging housing units, and without assistance may lack the finances to maintain their homes. - The cost of new construction and/or housing replacement is prohibitive for lower income households. - The condition of older housing units are also likely to require higher maintenance costs. - There is a higher risk of lead-based paint hazards for older housing built before 1978. <p>The Bloomberg Study identified the need to rehabilitate 100 existing homeowners with needed repairs.</p>
Acquisition, including preservation	<p>Acquisition, for the purpose of rehabilitation will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> - When viable projects are presented, the City will consider funding projects that involve acquisition of existing units followed by rehabilitation for the preservation of affordable housing. These projects may be for home ownership or rental opportunities. <p>See above on the need for housing rehab.</p>

Table 54 – Influence of Market Conditions

Demographics

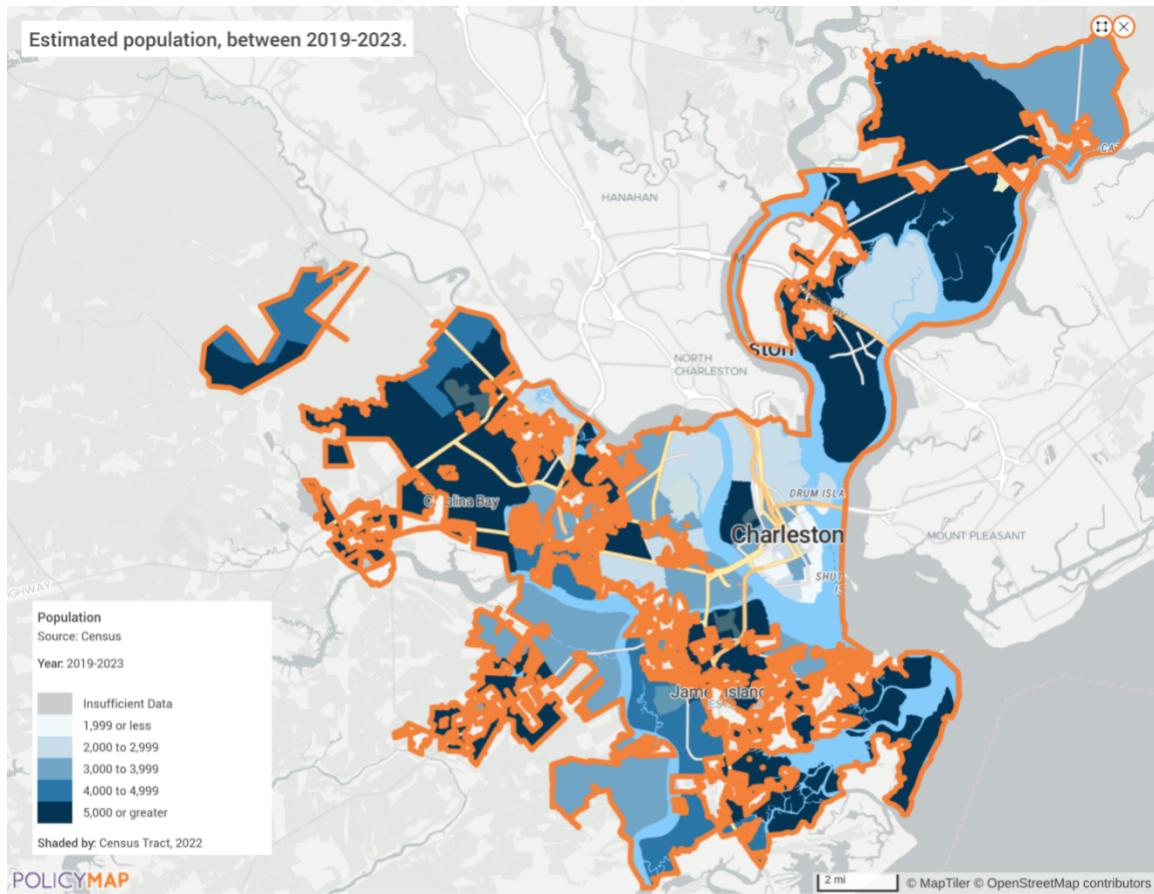
Since 2013, Charleston's population has increased by approximately 23.3%, reflecting a strong and sustained growth trend. During this same period, the number of households increased by around 28.7%, suggesting a decline in average household size. This trend may be attributed to demographic changes,

such as a rise in young adults and seniors living independently, as well as an increase in smaller housing units that accommodate single-person or smaller households.

Over the same timeframe, the city's median household income (MHI) grew by 74%. Although this increase exceeds the rate of inflation, it has not kept pace with the rising costs of housing, leaving affordability challenges largely unresolved. Rising home prices and rental costs have outstripped income growth, leading to ongoing affordability challenges for many residents. This trend underscores the need for continued investments in affordable housing, rental assistance, and homeownership support programs to ensure that economic gains translate into improved housing stability for households across the city.

Population

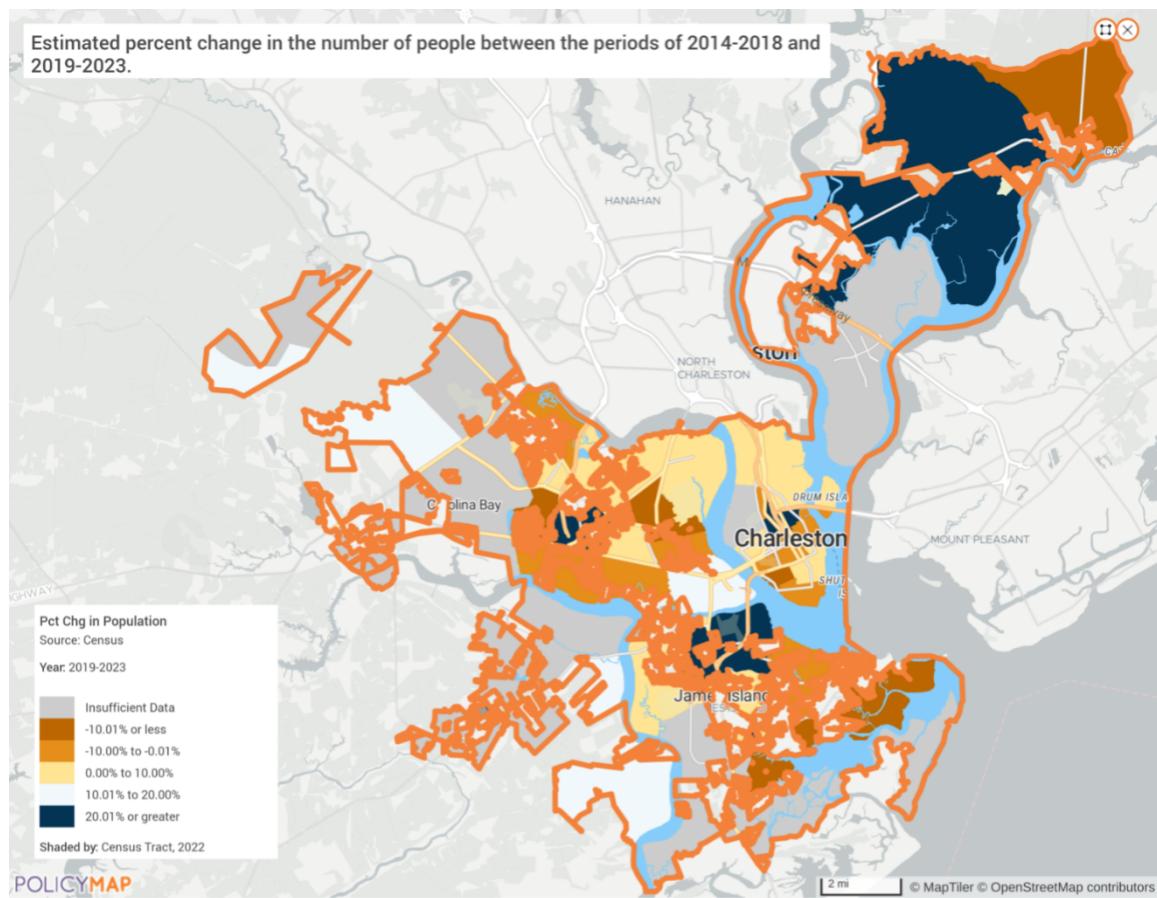
The map below illustrates the population distribution in Charleston, by census tract. The U.S. Census Bureau annually adjusts census tracts to maintain a target population of approximately 4,000 residents per tract. While many tracts in the city have populations of fewer than 4,000 residents, as indicated by lighter shading, numerous census tracts exceed this number, including some with populations over 5,000, shown by darker shading. These variations reflect differences in population density throughout the city, highlighting areas of higher concentration.



Population Map

Change in Population from 2018-2023

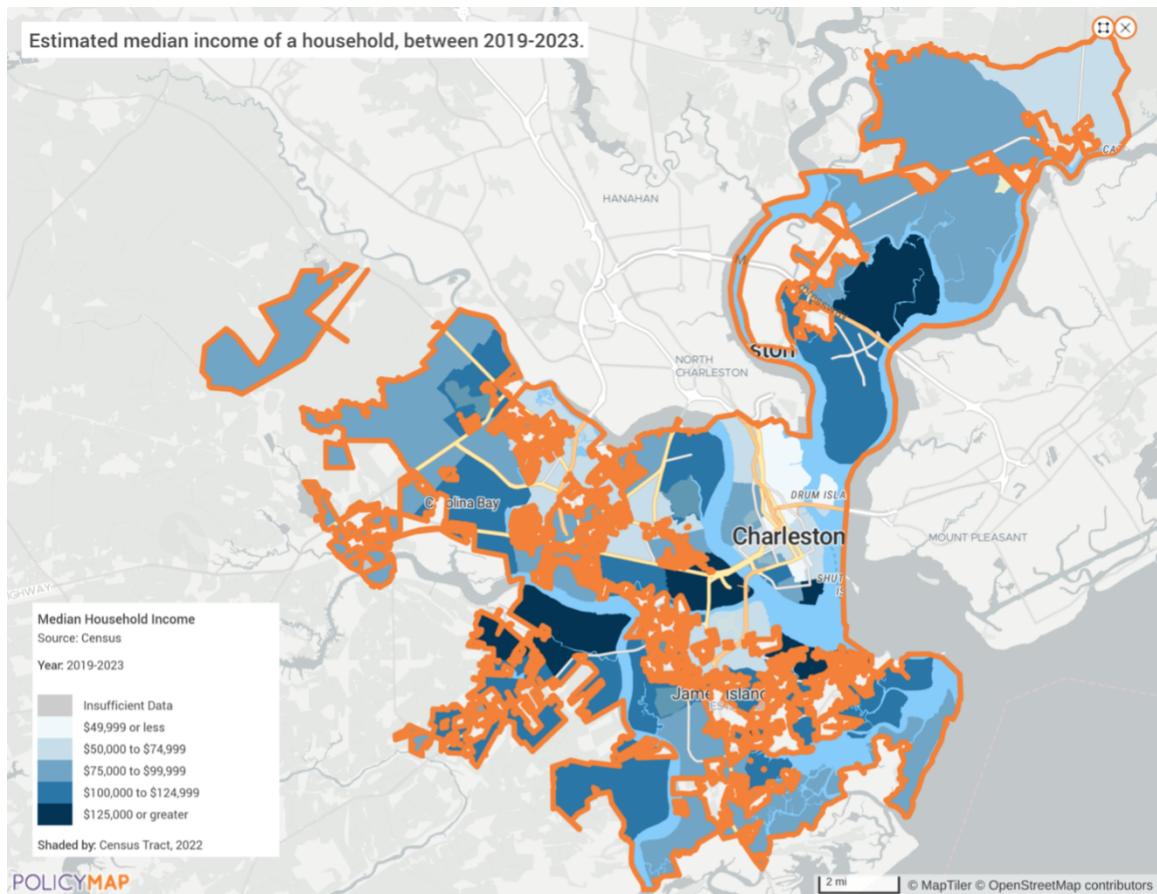
This map illustrates population changes in Charleston since 2018, highlighting notable demographic shifts throughout much of the city. Population increases, often exceeding 20%, are evident in portions of James Island and Daniel Island in the northeastern region of the city. Conversely, many sections of Charleston indicated by yellow and orange shading have experienced marked population declines, with decreases in some areas surpassing 10%. These trends reflect shifting population dynamics, indicating changes in residential density and community composition across the city. Factors contributing to these changes may include urban migration, an influx of new residents, or housing development patterns.



Change in Population from 2018-2023 Map

Median Household Income

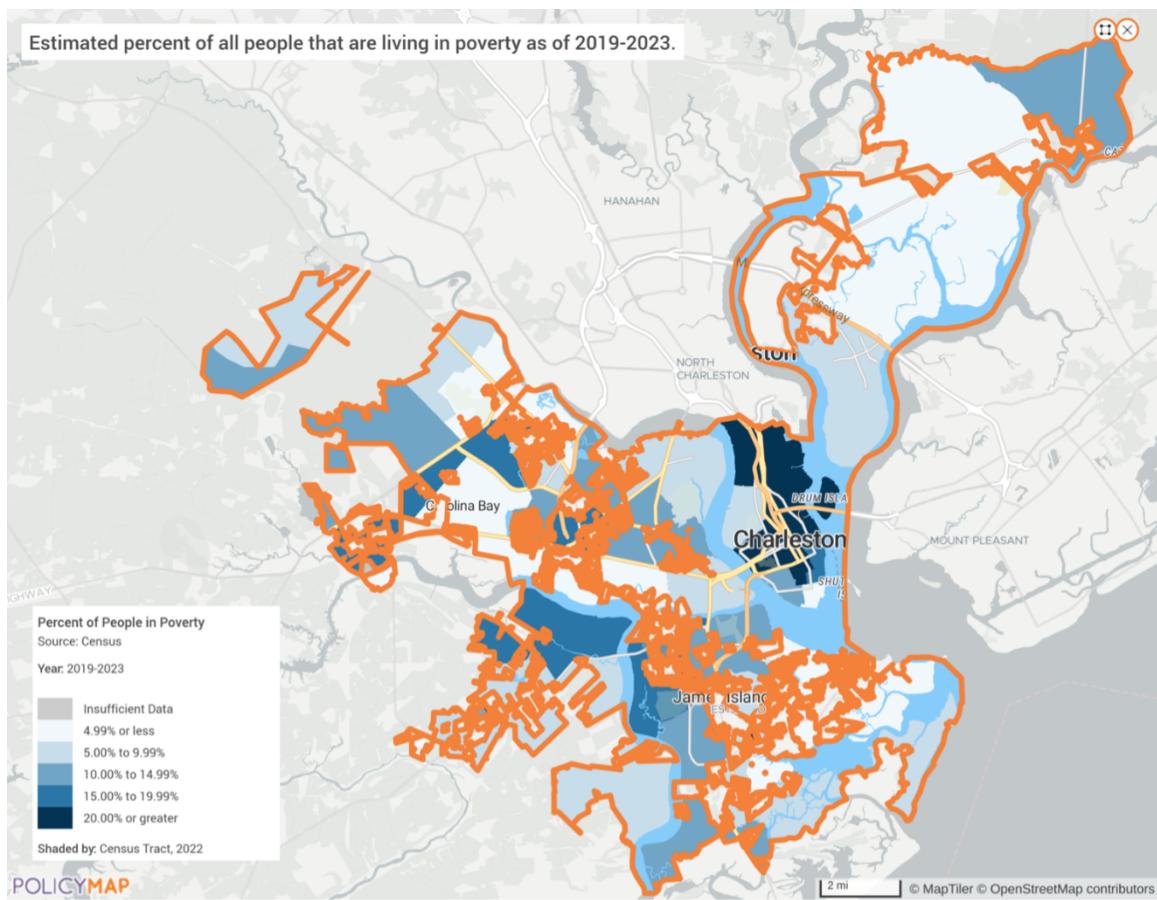
Charleston exhibits diverse income levels across its geography, with median household incomes (MHI) ranging from \$75,000 to \$125,000 in much of the city. However, some areas, particularly in the northeast and indicated by lighter shading, have lower median incomes, with the lowest falling below \$50,000. In contrast, a few regions marked with darker shading reflect higher-income neighborhoods where MHIs exceed \$125,000. These variations highlight distinct housing markets and economic conditions, with moderate-to-low-income areas typically featuring older, lower-valued housing, while higher-income neighborhoods are characterized by stronger homeownership rates and higher property values. This income disparity significantly influences housing affordability, economic mobility, and investment patterns across Charleston.



Median Household Income Map

Poverty

The map below highlights economic disparities, with areas of higher poverty exceeding 20% concentrated in darker shades primarily in the downtown Charleston area and lower poverty rates below 5% in lighter shaded regions. These variations impact housing stability, access to essential services, and economic mobility across the city. Addressing these inequities through affordable housing initiatives, workforce development programs, and strategic infrastructure investments is essential to promoting long-term community stability and economic opportunity.



Poverty Map

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Charleston receives CDBG and HOME funds for affordable housing and community development activities for use within the City. The City also receives HOPWA funds for housing and supportive services for persons with HIV/AIDS and their families, and these activities may be directed towards eligible persons living within the three-county HOPWA EMSA area. The following table shows the CDBG, HOME and HOPWA allocations for the PY 2025 AAP, which is the first year of the Consolidated Plan. The expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation.

In PY 2025, the City anticipates it will also have program income in the amount of \$200,000 generated through housing activities in the CDBG program. There will be no prior year resources reprogrammed and reallocated towards new activities.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	934,538	200,000	0	1,134,538	4,538,152	CDBG funds will be allocated to the administration of the program, programs and services benefitting the public, community revitalization and other eligible activities. PY 2025 is the first year of the ConPlan and the expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation and program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	528,030	0	0	528,030	2,112,122	HOME funds will be used to support the development and revitalization of housing for LMI households. PY 2025 is the first year of the ConPlan and the expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation and program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,212,240	0	0	1,212,240	4,848,960	HOPWA funds will be used to support the administration of the program and also for the provision of services provided by HOPWA Project Sponsors. PY 2025 is the first year of the ConPlan and the expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation.

Table 55 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Charleston's Department of Housing and Community Development has leveraged additional resources from private, state, and local entities with the help of HUD's federal dollars. This is done by seeking match contributions, attracting additional investment, multiplying the impact of the initial investment, facilitating collaboration, and stimulating innovation and investment in targeted areas. Through these mechanisms, the funding from HUD plays a crucial role in mobilizing a broader coalition of stakeholders to address the City's challenges and opportunities for affordable housing with the City of Charleston.

There are several funding sources on hand, including a local, Affordable Housing Fund developed by the City of Charleston, 2017 General Obligation Bond Funds, Settlement Funds, Low Income Housing Tax Credit funding and Federal HOME funds. State Low Income Housing Tax Credit is also pursued to increase the needed funding to make housing available. For example, the City regularly receives funding into its Affordable Housing Fund via fees paid by developers, accommodations fees, etc. In addition, the city collaborates on a regular basis with nonprofit and for profit developers to facilitate the creation of additional affordable housing. The City works with each partner to advocate for and solicit resources for each project (i.e. Low-Income Housing Tax Credits).

For HOME grant funds, there is a 25% match for each dollar spent with HOME funds. The City anticipates that the HOME match liability for the 2025 program year will be met by subrecipient organizations that are awarded HOME funding.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Through the City's First Time Homeownership Program, vacant parcels or dilapidated structures, owned by the City, are transferred to local housing development organizations to build new or renovate homes for first-time homebuyers earning fifty percent (50%) to one hundred and twenty percent (120%) of the Area Median Income (AMI). The city continues to acquire parcels to enhance its efforts related to affordable and workforce housing. Recently, the City awarded City land to Charleston Habitat for Humanity worth \$685,000 to construct for sale housing known as 1345 Rutledge Ave to serve three (3) households below 80% AMI levels. The City of Charleston also purchased a 17 gross acre site in the West Ashley community. The projected number of homes that can be constructed at the site is 186. The City will release an RFP to secure a housing development firm to construct housing at the site.

Discussion

N/A

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Charleston	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
CITY OF CHARLESTON HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
Lowcountry Homeless Coalition dba Crisis Ministries, Inc.	Non-profit organizations	Homelessness	Region
PASTORS Inc.	CHDO	Ownership Rental	Jurisdiction
Roper St. Francis Foundation/RSFH Ryan White Program	Subrecipient	Non-homeless special needs	Region
Lowcountry AIDS Services	Subrecipient	Non-homeless special needs	Region
One Eighty Place	Non-profit organizations	Homelessness	Region

**Table 56 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

The City of Charleston is actively collaborating with strong and experienced partners to achieve the goals outlined in its Consolidated Plan. This includes working alongside the Charleston Housing Authority and other local housing developers and providers to address affordable housing, and local homeless shelters and service providers with homeless needs. The City also works alongside various departments to assist low-to-moderate income (LMI) individuals and households by providing public services and improving public infrastructure and facilities throughout Charleston.

While the City's network of service providers to LMI residents of Charleston is experienced, the gap in the institutional delivery system remains a lack of resources. The City has increased its coordination efforts in recent years to find additional resources to meet the needs of residents in Charleston, but the need continues to be greater than the available resources. The following lists other strengths and gaps in the institutional delivery system.

Strengths in the Institutional Delivery System

- Defined target areas
- Variety of housing, service providers and community development partners
- Communication between City Departments
- Many years of experience (City of Charleston and its partners)
- Addressing critical needs in the City of Charleston
- Continual guidance and training on program regulations
- Active boards and commissions

Gaps in the Institutional Delivery System

- Timeliness in the delivery of housing placement, waiting lists in the local housing Authorities and some of the smaller housing rehabilitation providers; Operation Home.
- Availability of funding to provide housing and services
- Awareness and connectivity between organizations
- Economic Development activities

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X		

Education	X		X
Employment and Employment Training	X		
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X	X	X
Mental Health Counseling	X	X	
Transportation	X	X	X
Other			

Table 57 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Through various partnerships the City of Charleston aids in direct services provided to homeless individuals and families. The following programs are recognized as agencies that strengthen the delivery system of services to the homeless in Charleston.

- ShelterNet Program, Humanities Foundation administers a program, which assists persons who are at-risk of becoming homeless by providing financial assistance to prevent them from losing their homes or apartments. Humanities Foundation also provides permanent housing for formerly homeless persons in several of its developments.
- Channel the Beacon, a local non-profit organization, primarily provides supportive and social services to children and adults living with disabilities and special needs. Channel the Beacon also administers the Lighthouse Relief Fund that provides rent, mortgage and utility assistance to disabled persons.
- The Home to Stay Grant, The City of Charleston's Department of Housing and Community Development in partnership with the Lowcountry Homeless Coalition formerly the Lowcountry Continuum of Care, Family Services Inc. and Charleston/Dorchester Mental Health Center operates the Home to Stay Program funded by the Shelter Plus Care Grant. Grant funds are used to provide permanent housing assistance to disabled homeless persons and their families. Additionally, City staff continues to communicate and collaborate with the Lowcountry Homeless Coalition, formerly the Lowcountry Continuum of Care, and an alliance of homeless service providers which aims to provide a number of services to nonprofits who service homeless clients.
- One80 Place serves the homeless population and is the largest homeless shelter in the Tri-County area. The City has been a continuous source of funding (both through CDBG and Enston Home Funds) of the shelter's recent construction and their Up and Out Program, which assists homeless clients financially as they move from the shelter to their own apartments.

- Lowcountry AIDS Services (LAS) and Roper Saint Francis Foundation provide a range of services to persons with HIV/AIDS. Each year over 1,000 persons living with HIV/AIDS are provided services through the combined effort of both organizations. The goals for the HOPWA programs are detailed below.
- Charleston Area Urban League assists lower income and elderly households to prevent homelessness, by providing financial literacy education and financial housing support to prevent homelessness.
- Hope Center provides wrap around supports by working with clients in collaboration with community partners such as the Department of Mental Health and MUSC. The Center also helps to capacity of individuals transitioning into permanent housing by providing necessary training for life skills, education and financial classes.
- The Humanities Foundation provides emergency financial assistance to households at-risk of homelessness.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The following lists other strengths and gaps in the institutional delivery system for special needs and persons experiencing homelessness.

Strengths of the Service Delivery System for Special Needs Populations

- Coordination of efforts through the CoC
- The number of experienced agencies addressing homelessness in Charleston
- The City receives HOPWA funding specifically to address the needs of individuals living with HIV/AIDS in Charleston

Gaps of the Service Delivery System for Special Needs Populations

- Federal and private funding
- Public awareness and education of the needs of the homeless/ special needs population
- Advocacy of service providers for their clients

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Through the City's housing and community development programs, the City seeks to meet underserved needs. A particular need in the City of Charleston is financial assistance to persons who are homeless or who are at-risk of becoming homeless. The City addresses this need by providing Enston HOME funds to nonprofit organizations serving households forty-five years of age and older. The criteria for the

program is established by the Enston Home Endowment and administered by the City of Charleston. The city also funds programs through the use of CDBG funds.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve Public Facilities & Infrastructure	2026	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Improve Public Facilities & Infrastructure	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	2A Affordable Housing Opportunities	2025	2029	Affordable Housing	Citywide Low/Mod Eligible	Affordable Housing	CDBG: \$3,847,690 HOME: \$2,376,152	Rental units constructed: 30 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Added: 15 Household Housing Unit Homeowner Housing Rehabilitated: 185 Household Housing Unit Direct Financial Assistance to Homebuyers: 425 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	3A Public Services for LMI & Special Needs	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Services	CDBG: \$825,000	Public service activities other than Low/Moderate Income Housing Benefit: 107125 Persons Assisted
4	4A Housing & Services for Persons w/ HIV/AIDS	2025	2029	Non-Homeless Special Needs	Citywide Low/Mod Eligible HOPWA EMSA	Housing & Services for Persons w/ HIV/AIDS	HOPWA: \$5,879,365	Tenant-based rental assistance / Rapid Rehousing: 260 Households Assisted Housing for People with HIV/AIDS added: 340 Household Housing Unit HIV/AIDS Housing Operations: 1130 Household Housing Unit Other: 2900 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	5A Effective Program Management	2025	2029	Non-Housing Community Development	Citywide Low/Mod Eligible	Effective Program Management	CDBG: \$1,000,000 HOPWA: \$181,835 HOME: \$264,000	Other: 5 Other

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve Public Facilities & Infrastructure
	Goal Description	Funds may be used to expand access to public infrastructure through development activities in low/mod areas and for special need persons. Activities can include adding ADA compliance for curb ramps and sidewalks and roadway expansion projects. The City will also expand and improve access to public facilities through development activities for LMI persons and households and for special needs population (elderly, persons with a disability, victims of domestic abuse, etc.). Public facilities may include neighborhood facilities, community centers and parks and recreation facilities.
2	Goal Name	2A Affordable Housing Opportunities
	Goal Description	Funds will be used to support homeowners with repairs through the City's Homeowner Rehabilitation program, develop rental housing developments, down payment assistance for first-time homebuyers, rental assistance for low-income households, and provide financial resources to Community Housing Development Organizations (CHDO) and housing providers that seek to develop rental and owner occupied housing for the low-income population.

3	Goal Name	3A Public Services for LMI & Special Needs
	Goal Description	Funds will be used to support public services for low- to moderate-income and special needs persons in Charleston. These public services may include but are not limited to health programs, neighborhood-based crime prevention programs and childcare as well as educational enrichment programs for children and youth. Funding may also be utilized to provide supportive services for special needs populations including persons with HIV/AIDS, those at-risk of homelessness, seniors and persons with disabilities.
4	Goal Name	4A Housing & Services for Persons w/ HIV/AIDS
	Goal Description	Funds will be provided for housing subsidy programs such as TBRA assistance, short-term rent, mortgage and utility assistance (STRMU), and permanent housing placement assistance for eligible persons with HIV/AIDS. The City will also provide for supportive services such as case management, transportation, and medical services.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Charleston estimates that over the next five years of the Consolidated Plan it will assist low- to moderate-income households with affordable housing activities:Â

Rental units constructed: 30 Household Housing Unit

Direct Financial Assistance to Homebuyers: 425 Households Assisted
 Homeowner Housing Rehabilitated: 185 Household Housing Unit

Rental Housing Rehabilitated: 10 Household Housing Unit

Homeowner Housing Added: 15 Household Housing Unit

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Housing Authority of the City of Charleston (CHA) remains one of oldest public housing authorities in the country. Its mission is to provide decent, safe, sanitary, and affordable housing to low and moderate-income citizens of the City of Charleston.

The CHA has recently begun instituting the Rental Assistance Demonstration Program (RAD). Several properties owned by the Housing Authority are being redeveloped through a public bid process. To date, the CHA has contracted with Integral to facilitate an increase in units, the creation of a grocery store and a recreation space for the current and future community.

Activities will include the tear down 286 public housing units that were built in the 1940s and replace them with over 1,100 units of mixed-use housing. Of those units, half will be market-rate and the other half will be split between workforce and affordable housing.

Activities to Increase Resident Involvements

The HCV Homeownership Program is open to first-time home buyers who meet the qualifications set forth by the Department of Housing and Urban Development (HUD). Those who qualify are entitled to a monthly subsidy amount which goes towards the purchase price of their home. Currently, CHA has 4 participants in its Homeownership Program.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Despite active planning efforts to address affordability, several local, regional, and state public policies continue to hinder the production and preservation of affordable housing in Charleston. These policy-driven barriers have slowed investment, limited housing options, and disproportionately impacted low- and moderate-income residents.

Restrictive Zoning and Land Use Policies

Charleston's zoning code continues to prioritize low-density, single-family development in many high-opportunity areas, limiting the construction of duplexes, townhomes, and multifamily units. According to the *Charleston City Plan (2021)*, these policies contribute to racial and economic segregation and restrict affordable housing development where it's most needed.

Lack of Mandatory Inclusionary Housing Tools

While Charleston offers voluntary density bonuses, there is no mandatory inclusionary zoning policy requiring affordable units in new developments. As reported in *Housing for a Fair Charleston (2021)*, these limited incentives have not been sufficient to produce significant affordable housing in the private market.

Lengthy and Complex Development Review Process

As noted in the *Charleston Metro Housing Market Study* published by the Charleston Trident Association of Realtors (2022), the city's multi-layered development process—including zoning, historic review, and design boards—can extend project timelines and increase costs, discouraging affordable housing investment and complicating access to programs like LIHTC.

Insufficient Local Funding Mechanisms

Charleston lacks a dedicated, large-scale local housing trust fund. Most support relies on limited federal sources like CDBG and HOME. According to the *Charleston City Plan (2021)*, the absence of local funding tools such as linkage fees, bond initiatives, or dedicated tax sources severely limits the city's ability to scale affordable housing efforts.

State Preemption of Local Housing Tools

Under South Carolina state law, rent control is prohibited, and there is no enabling legislation for mandatory inclusionary zoning. As cited in SC Code §6-1-170 and discussed in *Housing for a Fair Charleston (2021)*, these state-level restrictions prevent Charleston from implementing stronger affordability protections in rapidly gentrifying neighborhoods.

Lack of a Regional Housing Strategy

Charleston's housing needs are not matched by a coordinated regional response. As emphasized in the *Charleston City Plan (2021)* and the *Trident United Way ALICE Report (2023)*, the absence of a unified housing strategy across the region leads to uneven development and places an outsized burden on the city.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The provision of safe, decent affordable housing is one of the greatest challenges facing the City of Charleston and its development partners. Jurisdictions across the State and Nation are also encountering this challenge. The City of Charleston is dedicated to addressing this challenge by providing financial and technical support to nonprofit housing developers, partnering with the private sector to develop mixed-income, and mixed-use communities, and encouraging the use of zoning designation that provide increased density in exchange for affordable apartments or condominiums.

The City of Charleston is also evaluating other types of incentives to include Fee-In-Lieu of taxes (FILOT). Additionally, Charleston City Council approved and submitted a resolution to the Governor requesting the State Legislator approve an allocation of funds from A-tax for affordable housing.

Other actions the City will take are:

- Continuing to administer the Homeowner Rehabilitation Program,
- Providing down payment assistance,
- Advocating for zoning changes to enhance affordable housing development,
- Securing future funding for affordable housing and services,
- Supporting the administration of rental, mortgage, and utility assistance programs,
- Evaluating or assessing housing design to determine how lower costs per square footage can be achieved.
- Two factors contribute to the City of Charleston's affordable housing problem. 1) a household's ability to afford housing based on its income and 2) the price of housing. In response, the city is aggressively employing activities intended to foster the development of affordable housing for low-to moderate-income families and individuals as noted previously.

Discussion:

The City includes a range of actions in their plans to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing. Here are some examples of future City Initiatives in the planning phase:

1. **Policy Review and Reform:** The City conducted a comprehensive review of existing land use controls, zoning ordinances, building codes, and other regulatory policies that may inhibit the

development of affordable housing. This involved identifying outdated or overly restrictive regulations and proposed amendments or revisions to streamline the development process for affordable housing projects known as the City of Charleston Affordable Dashboard and the onboarding of the Affordable Housing Coordinator.

2. **Incentive Programs:** The city implemented an incentive program and/or regulatory relief measures to encourage the development of affordable housing. This included providing density bonuses, expedited permitting processes, fee waivers and reductions, tax incentives, and other financial incentives to developers who commit to including affordable units in their projects.
3. **Affordable Housing Trust Funds:** The City's Department of Housing and Community Development has established and in the planning phase of an affordable housing trust fund to provide dedicated funding sources for affordable housing development and preservation initiatives. These funds will be used to leverage additional resources, subsidize construction costs, provide rental assistance, and support other affordable housing programs and services.
4. **Housing Impact Fee Reductions:** The City approved reducing impact fees, development fees, and other charges imposed on new construction or redevelopment projects when affordable housing is included. High fees can significantly increase the cost of housing development, making it less financially feasible to provide affordable units. Reducing these fees will help the City offset costs and promote the production of affordable housing.
5. **Transit-Oriented Development:** The City promotes transit-oriented development (TOD) strategies that integrate affordable housing with public transportation infrastructure. This approach will increase housing options near transit hubs, reduce transportation costs for residents, and support sustainable urban growth.
6. **Mixed-Income Zoning:** The City has implemented mixed-income zoning policies that encourage the development of mixed-use, mixed-income communities. These policies will help mitigate the concentration of poverty.
7. **Public-Private Partnerships:** The DHCD heavily collaborates with private developers, nonprofit organizations, financial institutions, and other stakeholders to leverage resources and expertise in addressing affordable housing needs. Developed public-private partnerships support the city's development of innovative financing mechanisms, joint ventures, and community land trusts to expand affordable housing opportunities.
8. **Education and Outreach:** The City conducts public education and outreach campaigns to raise awareness about the importance of affordable housing and dispel misconceptions or NIMBY (Not in My Backyard) attitudes that may impede supportive policies or projects.

By implementing these and other targeted actions, the City's DHCD is working towards removing and/or mitigating the negative effects of public policies that serve as barriers to affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Charleston and service providers plan to take the following actions:

City of Charleston:

- Continue direct street outreach efforts through outreach staff. Two Outreach specialists are funded by the City of Charleston's General Fund. The Continuum of Care Grant from the Dept of HUD provides two (2) Mental Health Certified Outreach Specialists; providing a total of four (4) persons from the City of Charleston.
- The City has been awarded the SCORF Grant from the State of SC to fund a licensed Substance Use Counselor. This person provides targeted outreach and works with several treatment centers across the Charleston area and community to have persons placed in care.
- The Connect and Protect Grant funds a Certified Peer Support Specialist. This position is located at the Hope Center and interacts directly with clients to ensure a transition to counseling and other services.
- Hire additional outreach workers to bolster the engagement of those not connected to local services.
- Explore the expansion of the scope of this work through collaboration with service providers such as the Department of Mental Health and Department of Alcohol and Other Drug Abuse Services.
- Center program on building connections with individuals who are unlikely to seek out resources independently and to, where possible, bring the resources to the individuals.
- Place particular emphasis on mental health and substance use treatment.

City of Charleston - Hope Center:

- Continue to take referrals from the community including: Hospital Discharges; Police Departments; Churches; Community Partners; and Walk-ins.

Collaborative Partnerships: One80 Place Homeless Shelter

- Connect individuals to services through physical access points, street outreach teams and a Housing Crisis Line.
- Utilize established criteria to ensure 100% geographic coverage using numbers of individuals who are unsheltered people from the most recent PIT count.
- Continue to promote the Housing Crisis Line as a virtual access point for people experiencing homelessness who may not be able to access physical locations or encounter outreach teams.

- Ensure outreach teams are trained in outreach, assessment and referral and that outreach workers, through the Coordinated Entry System, work to connect those living unsheltered to housing as quickly as possible.

Collaborative Partnership: Humanities Foundation – ShelterNet Program

- Work with local hospitals, shelters, mental health agencies, action partnerships, and community centers to rehouse individuals experiencing homelessness in Humanities Foundation properties when eligible and assist with rehousing fees through ShelterNet.
- Work with applicants and case managers to fill in the gaps of service where needed.
- Continue to work closely with partners which specialize in rehousing the homeless, such as, One80 Place, MUSC, Roper, and Palmetto Community Care.

Collaborative Partnership: Charleston Area Urban League

- Increase outreach and information for low income and homeless populations about job opportunities, financial education and housing.
- Provide access to agency programs and services during non-traditional hours, as well as secure rapid rehousing funds to dedicate to those in need.
- Increase access to internet and technology application to homeless population.

Addressing the emergency and transitional housing needs of homeless persons

The City of Charleston and service providers plan to take the following actions:

City of Charleston:

- Support Warming Centers for a fifth year, placing additional focus and resources on connecting individuals to housing supports.
- Strengthen partnerships with community service providers to ensure Warming Centers serve as a consistent access point for housing and housing peripheral services.
- Utilize this initiative to fill a sheltering gap in the community, caused in part by the pandemic, particularly for women and families.
- Continue work to ensure all participants in this program successfully exit into permanent housing by partnering with local service providers to provide housing case management.

City of Charleston - Hope Center

- Address individual shelter/housing needs (including a focus on any mental health and medical needs) and assist individuals in securing appropriate shelter/housing (including cold weather shelter, sober living, assisted living etc.) The City also plans to assist those with opioid and substance abuse issues.

- Continue to work with hospital discharge planning. Meet with these clients to assess needs, provide recommendations, secure placement in step down facilities, and ultimately connect individuals to permanent housing.
- Place families in hotels while working towards permanent housing. Ensure clients meet program goals which include budgeting and life skills.
- Provide transitional housing for veterans using hotels, as they are supported to secure permanent housing, in partnership with the VA.

One80 Place:

- Utilize funding to re-house as many people experiencing homelessness as possible.
- Continue efforts to quickly move people from shelter and transitional housing into permanent housing so that beds are turning over more rapidly in emergency shelter and transitional housing.

Charleston Area Urban League:

- Provide one on one housing and financial counseling for individuals and families in transitional housing to assess permanent housing needs and preferences.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City of Charleston and service providers plan to take the following actions to help homeless persons make the transition to permanent housing and/or independent living:

One80 Place:

- Reduce length-of-time in shelter/transitional housing by prioritizing the most vulnerable and those with the longest lengths-of-time homeless.
- Continue to utilize low-barrier strategies at the shelter level and maintain a strong focus on housing.
- Utilize diversion techniques through outreach and other access points and continue that work with shelter staff once an individual or family enters shelter.
- Quickly identify families through access points and provide rapid engagement with appropriate interventions.

Charleston Area Urban League:

- Maintain and assist lower income and elderly households to prevent homelessness, by providing financial literacy education and financial housing support to prevent homelessness.
- Work to establish improved collaboration and communication among entities providing services for the homeless.
- Advocate on the need to increase public transportation routes and hours for residents to access work and housing.
- Provide free tax preparation and allow members of the homeless population to use the CUL as a mailing address to receive refunds.

Hope Center:

- Provide wrap around supports by working with clients in collaboration with community partners such as the Department of Mental Health and MUSC.
- Utilize programming such as summer camps for children to keeps families engaged with center.
- Build capacity of individuals transitioning into permanent housing by providing: Budgeting classes; Life skills training; Other educational opportunities; Recognize and address client frustrations by helping individuals navigate barriers.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Service providers plan to take the following actions:

Humanities Foundation:

- Maintain partnership with 36 community referral organizations, including the VA, MUSC Hospital, Roper Saint Francis Hospitals, One80 Place, Palmetto Community Care, and the Housing Authorities.
- Increase the maximum award per household in the City of Charleston incrementally over the next 3 years, until the maximum award equals one-month delinquent rent or up to \$1,000.00 in delinquent utility payments.
- In the next year, increase the maximum award to \$500.00 per household.

- Following the achievement of the 1-, 2-, and 3-year goal of the funding increase, ShelterNet will support a sub-program called REACH, which will offer ongoing rental assistance to qualifying households for up to 3 months.
- Ongoing rental assistance through REACH may exceed 3 months should the need and funding be available at the time the program launches.

The Hope Center:

- Help explore root causes of clients struggling to maintain utilities or rent.
- Support clients in obtaining employment, connecting to mental health supports or satisfying medical needs.
- Work with clients to access GED programs and /or WIOA programs that provide training opportunities.
- Provide direct support to clients regarding parenting and pregnancy.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Given the historic nature of Charleston there is an increased potential for lead-based paint hazards associated with the rehabilitation and preservation of historic structures. Therefore, the City will continue to incorporate lead-based paint testing and interim control measures as part of all of its housing rehabilitation efforts.

All homeowners and potential homeowners will be counseled regarding the hazards of lead-based paint. Lead testing is conducted on each home that is provided a new roof or is being substantially rehabilitated. Results of these tests will be provided to the homeowners along with educational materials regarding the prevention of lead poisoning.

How are the actions listed above related to the extent of lead poisoning and hazards?

The 2019-2023 ACS estimates that 33% of homeowner housing and 34% of renter housing in the City were built before 1980, representing a significant percentage of housing units in Charleston. Homes built before 1978 pose a high risk of lead based paint hazards. Low-income households with young children are at high risk of lead-based paint hazards and many reside in these older units.

According to the Centers for Disease Control and Prevention, children under the age of 6 are at greatest risk for health problems caused by lead exposure. Exposure to lead can seriously harm a child's health and cause well-documented health effects, including damage to the brain and nervous system, slowed growth and development, learning and behavior problems, and hearing and speech problems. If any child under the age of 6 tests for lead poisoning, the City will refer the family immediately to the local health department.

How are the actions listed above integrated into housing policies and procedures?

See above. Lead-based paint testing will continue to be a requirement of all housing rehabilitation activities carried out by the City and/or its partners. The City (or its partners) will continue to conduct risk assessments which identify lead-based paint hazards. When hazards are identified, the City (or its partners) will implement interim control measures.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The strategies outlined in the City of Charleston's Strategic Plan are intended to serve as the City's anti-poverty strategy by planning for expanded housing, economic development, and community development opportunities for low- to moderate-income persons. It is only by improving citizens' living conditions, employment opportunities, and access to services that they may emerge from poverty. While the City has limited control over many of the issues that contribute to poverty, the City will continue to promote anti-poverty through the activities outlined in this plan.

Public service programs and public facility and infrastructure improvements funded by the CDBG program aim to enhance accessibility and the overall quality of life for residents. Additionally, affordable housing development and preservation programs funded by CDBG and HOME will create and maintain living conditions that allow low- and moderate-income (LMI) households to achieve stable housing, enabling them to work toward economic self-sustainability. HOPWA funds will assist individuals living with HIV/AIDS through housing subsidy programs, such as Tenant-Based Rental Assistance (TBRA), Short-Term Rent, Mortgage, and Utility Assistance (STRMU), and permanent housing placement services. HOPWA programs will also offer supportive services to help individuals maintain their independence and self-sufficiency.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

During the five-year Consolidated Plan period, the City will select projects for funding that are designed to reduce the number of persons in poverty. The City will also collaborate with other city departments, housing providers, nonprofit service agencies and local organizations that operate programs that similarly have a goal of reducing the poverty level in Charleston. Actions that the City may implement include:

- Target federal resources in low/mod income neighborhoods and as a result may have a high poverty rate;
- Fund public service programs that provide services such as workforce development and employment training programs to LMI persons;
- Provide supportive services that help to off-set basic living costs to improve the lives of special needs groups such as those with a disability, the elderly, and those at-risk of homelessness;
- Fund housing rehab activities to preserve affordable housing in the City and help alleviate the risk of homelessness;
- Expand the affordable rental housing stock through new developments;
- Expand the affordable homeowner housing stock by funding CHDO housing development;
- Provide direct rental assistance for individuals and families at risk of homelessness;
- Provide housing subsidy programs for persons living with HIV/AIDS.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Monitoring of CDBG, HOME, and HOPWA Subrecipients:

Each program year prior to contract execution, an initial orientation is conducted to educate subrecipients on compliance requirements and to discuss reporting expectations. During the meeting, program related requirements and expectations are explained in detail. The City requires quarterly reports for each funded project including projects with funds remaining from the previous year's award. The City's quarterly report form asks for beneficiary information, financial and project information, including dates of completion or expected completion for housing developments. These quarterly reports allow the City to accurately track the progress of these funded activities.

On an annual basis, the City notifies CDBG, HOME and HOPWA Subrecipient organizations in writing that City Staff will conduct on-site monitoring in June/July and reminds subrecipients that an annual report form will be due at the close of the program year. This correspondence also contains a list of information to which the City will need access along with the agency staff that should be involved and present at the monitoring visit. During the monitoring visits City staff will perform in-depth audits of the subrecipients' files, financial statements, and program accomplishments. These monitoring visits are concluded by a verbal overview of the visit and findings (if any) followed by a written report to the subrecipient summarizing the results of the visits and any matters to be addressed.

The City's staff also conduct annual monitoring of completed rental developments to ensure long-term compliance with City and federal regulations. Monitoring is a multi-step process, which begins with the completion of a Tenant Certification Form. The form requests such information as the apartment size, rent, and utility costs of each unit and the name, race ethnicity, and income range of the head of household of each apartment. Following submission of the Certification Form, City staff conducts on-site monitoring to ensure compliance with regulations and appropriate maintenance of these developments.

The City has also incorporated a methodology to monitor homeownership houses. A postcard sent to individuals confirm whether they remain in their homes and allows staff to determine if individuals live in their homes and are honoring the covenants that ensure long-term affordability. When a response is not obtained, certified mail is forwarded to ensure that clients are maintaining their home as their primary residence.

The comprehensive planning requirements include the development of the 5-Year ConPlan, the AAP, and CAPER. Citizen participation is a vital part of the ConPlan process and the City follows its HUD approved Citizen Participation Plan (CPP) which helps guide the City to gather feedback which is an

essential component in identifying the priority housing and community development needs in the City. Addressing these priorities form the basis of the Strategic Plan. The ConPlan is developed every 5 years, and each year of the 5-Year plan the City develops an AAP to further the goals of the plan. Submission of the plan is required by HUD each year to receive funding annually. At the end of each program year, the City reports on the performance of the program through the CAPER. Citizen participation is required in the development of each of these stages as per 24 CFR 91.105.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of Charleston receives CDBG and HOME funds for affordable housing and community development activities for use within the City. The City also receives HOPWA funds for housing and supportive services for persons with HIV/AIDS and their families, and these activities may be directed towards eligible persons living within the three-county HOPWA EMSA area. The following table shows the CDBG, HOME and HOPWA allocations for the PY 2025 AAP, which is the first year of the Consolidated Plan. The expected amount available for the remainder of the

ConPlan is four (4x) more years of the annual allocation.

In PY 2025, the City anticipates it will also have program income in the amount of \$200,000 generated through housing activities in the CDBG program. There will be no prior year resources reprogrammed and reallocated towards new activities.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	934,538.00	200,000.00	0.00	1,134,538.00	4,538,152.00	CDBG funds will be allocated to the administration of the program, programs and services benefitting the public, community revitalization and other eligible activities. PY 2025 is the first year of the ConPlan and the expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation and program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	528,030.42	0.00	0.00	528,030.42	2,112,121.68	HOME funds will be used to support the development and revitalization of housing for LMI households. PY 2025 is the first year of the ConPlan and the expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation and program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,212,240.00	0.00	0.00	1,212,240.00	4,848,960.00	HOPWA funds will be used to support the administration of the program and also for the provision of services provided by HOPWA Project Sponsors. PY 2025 is the first year of the ConPlan and the expected amount available for the remainder of the ConPlan is four (4x) more years of the annual allocation.

Table 59 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Charleston's Department of Housing and Community Development has leveraged additional resources from private, state, and local entities with the help of HUD's federal dollars. This is done by seeking match contributions, attracting additional investment, multiplying the impact of the initial investment, facilitating collaboration, and stimulating innovation and investment in targeted areas. Through these mechanisms, the funding from HUD plays a crucial role in mobilizing a broader coalition of stakeholders to address the City's challenges and opportunities for affordable housing with the City of Charleston.

There are several funding sources on hand, including a local, Affordable Housing Fund developed by the City of Charleston, 2017 General Obligation Bond Funds, Settlement Funds, Low Income Housing Tax Credit funding and Federal HOME funds. State Low Income Housing Tax Credit is also pursued to increase the needed funding to make housing available. For example, the City regularly receives funding into its Affordable Housing Fund via fees paid by developers, accommodations fees, etc. In addition, the city collaborates on a regular basis with nonprofit and for profit developers to facilitate the creation of additional affordable housing. The City works with each partner to advocate for and solicit resources for each project (i.e. Low-Income Housing Tax Credits).

For HOME grant funds, there is a 25% match for each dollar spent with HOME funds. The City anticipates that the HOME match liability for the 2025 program year will be met by subrecipient organizations that are awarded HOME funding.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Through the City's First Time Homeownership Program, vacant parcels or dilapidated structures, owned by the City, are transferred to local housing development organizations to build new or renovate homes for first-time homebuyers earning fifty percent (50%) to one hundred and twenty percent (120%) of the Area Median Income (AMI). The city continues to acquire parcels to enhance its efforts related to affordable and workforce housing. Recently, the City awarded City land to Charleston Habitat for Humanity worth \$685,000 to construct for sale housing known as 1345 Rutledge Ave to serve three (3) households below 80% AMI levels. The City of Charleston also purchased a 17 gross acre site in the West Ashley community. The projected number of homes that can be constructed at the site is 186. The City will release an RFP to secure a housing development firm to construct housing at the site.

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Consolidated Plan

CHARLESTON

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Goals Summary Information

Consolidated Plan

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	2A Affordable Housing Opportunities	2020	2024	Affordable Housing	Citywide Low/Mod Eligible	Affordable Housing Public Services	CDBG: \$769,538.00 HOME: \$475,230.42	Rental units constructed: 6 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 37 Household Housing Unit Direct Financial Assistance to Homebuyers: 85 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	3A Public Services for LMI & Special Needs	2020	2024	Non-Housing Community Development	Citywide Low/Mod Eligible	Public Services	CDBG: \$165,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 21425 Persons Assisted
3	4A Housing & Services for Persons w/ HIV/AIDS	2020	2024	Non-Homeless Special Needs	Citywide Low/Mod Eligible	Housing & Services for Persons w/ HIV/AIDS	HOPWA: \$1,175,873.00	Tenant-based rental assistance / Rapid Rehousing: 52 Households Assisted Housing for People with HIV/AIDS added: 68 Household Housing Unit HIV/AIDS Housing Operations: 226 Household Housing Unit Other: 580 Other
4	5A Effective Program Management	2020	2024	Non-Housing Community Development	Citywide Low/Mod Eligible	Effective Program Management	CDBG: \$200,000.00 HOPWA: \$36,367.00 HOME: \$52,800.00	Other: 1 Other

Table 60 – Goals Summary

Goal Descriptions

1	Goal Name	2A Affordable Housing Opportunities
	Goal Description	Funds will be used to support homeowners with repairs through the City's Homeowner Rehabilitation program, develop rental housing developments, down payment assistance for first-time homebuyers, rental assistance for low-income households, and provide financial resources to Community Housing Development Organizations (CHDO) and housing providers that seek to develop rental and owner-occupied housing for the low-income population.
2	Goal Name	3A Public Services for LMI & Special Needs
	Goal Description	Funding will be used to assist homeowners with repairs through the City's Homeowner Rehabilitation program and through our partnership with Operation Home.
3	Goal Name	4A Housing & Services for Persons w/ HIV/AIDS
	Goal Description	Funds will be provided for housing subsidy programs such as TBRA assistance, short-term rent, mortgage and utility assistance (STRMU), and permanent housing placement assistance for eligible persons with HIV/AIDS. The City will also provide for supportive services such as case management, transportation, and medical services.
4	Goal Name	5A Effective Program Management
	Goal Description	The City has a goal to effectively manage and provide administration of HUD grant programs. This includes monitoring subrecipients to ensure they are meeting goals and remain in compliance, planning of the program, keeping strict grant-based accounting, and other eligible activities.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Charleston administers a comprehensive housing and community development program. This program includes awarding grants to local housing and community development organizations, the preservation and creation of affordable and workforce , grant oversight/ monitoring and annual reporting to the U.S. Department of Housing and Urban Development (HUD). The projects detailed below describe the activities the City of Charleston will award from Community Development Block Grant (CDBG), HOME Investment Partnerships Program, and Housing Opportunities for Persons with AIDS (HOPWA) funds in the coming program year, which is June 1, 2025, through May 31, 2026.

Projects

#	Project Name
1	CDBG: Administration
2	CDBG: Public Services
3	CDBG: Housing Programs
4	HOME: Administration
5	HOME: CHDO Set-Aside (15%)
6	HOME: Affordable Housing Development
7	HOPWA: Administration
8	HOPWA: Palmetto Community Care/Lowcountry Aids Services
9	HOPWA: Roper St. Francis Healthcare

Table 61 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

For the last ten years, the City of Charleston has prioritized the preservation and creation of housing. Housing is the foremost need facing the Charleston community. The lack of affordably priced homes in the Charleston community is pervasive and requires a level of attention that surpasses the efforts previously instituted. The projects awarded funding have a direct or indirect impact on the persons we seek to serve in the City of Charleston.

The funded projects address the housing and related services needs identified within the Needs Analysis and Housing Market Assessment sections of this Consolidated Plan. City of Charleston awards grant funds to support housing and community development activities in communities throughout the City of Charleston, which includes the peninsula of Charleston, areas of West Ashley, James and Johns Island. However, HOPWA funding which is granted by the Department of HUD and administered by the

City of Charleston enables the provision of services to the Metropolitan Statistical Area or MSA.

The preservation of existing affordable housing units as well as the development of additional affordable housing, for both rental and homeownership opportunities, remains one of the highest priorities in the City. These needs are addressed by CDBG and HOME funds as eligible under each grant guideline. Activities include direct financial assistance, rental housing construction, existing homeowner housing rehab, tenant-based rental assistance and other homeownership opportunities. HOME has a 10% admin grant cap and must allocate at least 15% towards CHDO affordable housing development.

Public services that provide basic needs for LMI and special needs are a high priority. These services focus on helping individuals and families avoid homelessness and gain self-sufficiency. This need exceeds the amount of funds available. CDBG has a 20% admin and 15% public services grant cap.

Public facilities and infrastructure improvements and expanded access have been identified as a need in Charleston, specifically in low- and moderate-income areas. Public improvements and expanded access are addressed through CDBG funds and will only target low/mod areas as identified by HUD LMISD data. Due to limited funds, not every priority can be addressed in each year of the Consolidated Plan, and this priority will not be funded in PY 2025.

There is also a need to provide for housing subsidy programs and supportive services for persons with HIV/AIDS such as permanent housing placement, TBRA and short-term rent, mortgage and utility assistance (STRMU). Supportive services and housing subsidy programs are vital to persons living with HIV/AIDS as any housing instability may greatly affect the ability for this group to receive the care they need. HOPWA has an admin cap of 3%.

The greatest obstacle to addressing underserved needs is funding. As we have witnessed in recent years, the amount of dollars awarded across most funding streams has decreased. Despite the obstacle to meeting the needs of the underserved areas within the city, our goals are being achieved through a concentrated effort implemented by a collaborative partnership of local government, nonprofit organizations and more recently, private organizations. Additionally, Subrecipients funded by the City of Charleston pursue funding from other local jurisdictions, foundations, and banks to ensure their projects come to fruition.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Administration
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	5A Effective Program Management
	Needs Addressed	Effective Program Management
	Funding	CDBG: \$200,000.00
	Description	Funding to administer the 2025 CDBG Program for the City of Charleston. CDBG admin costs may not exceed 20% of the FY allocation.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide, eligible.
	Planned Activities	Funding to cover staff salaries and operating expenses associated with administering the CDBG program, and Charleston Trident Urban League Fair Housing Program (\$50,000) estimated at 20% of the grant amount and any program income (21A).
2	Project Name	CDBG: Public Services
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	3A Public Services for LMI & Special Needs
	Needs Addressed	Public Services
	Funding	CDBG: \$165,000.00
	Description	Funding for public services to LMI and special need persons in the City. Costs associated with this need may not exceed 15% of the FY grant allocation.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 21,425 Persons Assisted
	Location Description	Citywide, eligible.

Planned Activities	<p>Planned activities:</p> <p>City of Charleston – Financial Empowerment Center (FEC): \$25,000</p> <p>Charleston Pro Bono Home Stabilization Initiative: \$20,000</p> <p>Charleston Promise Neighborhood School Supports- General Operating: \$20,000</p> <p>Closing the Gap in Healthcare – Health Literacy Program: \$10,000</p> <p>Humanities Foundation – ShelterNet: \$25,000</p> <p>One80 Place Shelter: \$30,000</p> <p>Homeless to Hope, INC. – Hope Center: \$20,000</p> <p>ICNA Relief USA d/b/a Shifa Free Clinic – Expanding Access to Healthcare & Combating Food Insecurity: \$15,000</p>
3	Project Name CDBG: Housing Programs
	Target Area Citywide Low/Mod Eligible
	Goals Supported 2A Affordable Housing Opportunities
	Needs Addressed Affordable Housing
	Funding CDBG: \$769,538.00
	Description Funding to assist existing LMI homeowners with housing rehabilitation programs such as the Limited Substantial and Substantial Housing Rehabilitation Program and Roof Replacement Program. Funding will also be provided for the Down Payment Assistance program.
	Target Date 5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities Direct Financial Assistance to Homebuyers: 85 Households Assisted Homeowner Housing Rehabilitated: 35 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit
	Location Description Citywide, eligible.

	Planned Activities Planned activities: City of Charleston – Property Maintenance: \$40,000 City of Charleston – Rehabilitation Program: \$255,860 City of Charleston – Roof Replacement Program: \$200,000 City of Charleston – Down Payment Assistance: \$70,000 City of Charleston – Heirs Property Program: \$20,000 City of Charleston – Housing Acquisition: \$53,678 Charleston Habitat for Humanity – Critical Home Repairs for the Low-Income Homeowners: \$50,000 Operation Home – Critical Home Repair Program: \$50,000 Charleston Trident Urban League – House and Home: \$30,000
4	Project Name HOME: Administration Target Area Citywide Low/Mod Eligible Goals Supported 5A Effective Program Management Needs Addressed Effective Program Management Funding HOME: \$52,800.00 Description Funding to administer the 2025 HOME Program for the City of Charleston. HOME admin costs may not exceed 10% of the FY allocation. Target Date 5/31/2026 Estimate the number and type of families that will benefit from the proposed activities N/A Location Description Citywide, eligible. Planned Activities Funding to cover staff salaries and operating expenses associated with administering the HOME program estimated at no more than 10% of the grant amount and any program income.
5	Project Name HOME: CHDO Set-Aside (15%) Target Area Citywide Low/Mod Eligible Goals Supported 2A Affordable Housing Opportunities Needs Addressed Affordable Housing Funding HOME: \$79,205.00

	Description	CHDO 15% set-aside funds for CHDO affordable housing development projects.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Rental units constructed: 2 Household Housing Unit
	Location Description	Citywide, eligible.
	Planned Activities	Funds will be utilized for CDBG affordable housing development activities within the City of Charleston.
6	Project Name	HOME: Affordable Housing Development
	Target Area	Citywide Low/Mod Eligible
	Goals Supported	2A Affordable Housing Opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: \$396,025.42
	Description	Funding for affordable housing development and preservation in the City. Programs include the Limited Substantial and Substantial programs, the rental rehabilitation program, and rental housing developments from local housing developers.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Rental units constructed: 6 Household Housing Unit Rental units rehabilitated: 2 Household Housing Unit Homeowner Housing Rehabilitated: 2 Household Housing Unit Homeowner Housing Added: 1 Household Housing Unit
	Location Description	Citywide, eligible.
	Planned Activities	Planned activities: City of Charleston – Rehabilitation Program: \$100,000 City of Charleston – Rental Rehabilitation: \$50,000 City of Charleston – Acquisition: \$96,026 Palmetto CAP – 36 Cooper St: \$50,000 Holy City Treks – Pink House: \$100,000
	Project Name	HOPWA: Administration

7	Target Area	Citywide Low/Mod Eligible HOPWA EMSA
	Goals Supported	5A Effective Program Management
	Needs Addressed	Effective Program Management
	Funding	HOPWA: \$36,367.00
	Description	Funding to administer the 2025 HOPWA Program for the City of Charleston. HOPWA admin costs may not exceed 3% of the FY allocation.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide, eligible; HOPWA EMSA
	Planned Activities	Funding to cover staff salaries and operating expenses associated with administering the HOPWA program estimated at no more than 3% of the grant amount.
8	Project Name	HOPWA: Palmetto Community Care/Lowcountry Aids Services
	Target Area	Citywide Low/Mod Eligible HOPWA EMSA
	Goals Supported	4A Housing & Services for Persons w/ HIV/AIDS
	Needs Addressed	Housing & Services for Persons w/ HIV/AIDS
	Funding	HOPWA: \$675,873.00
	Description	Funds will be utilized housing costs related to the provision of housing and related services for persons with HIV or AIDS. HOPWA Sponsor administrative costs may not exceed 7% of their grant award.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance: 22 Households Assisted Housing for People with HIV/AIDS added: 12 Household Housing Unit HIV/AIDS Housing Operations: 126 Household Housing Unit Other (Supportive Services): 460
	Location Description	Citywide, eligible; HOPWA EMSA

	Planned Activities	Planned activities include housing subsidy programs such as TBRA, STRMU, permanent housing placement, and supportive services.
9	Project Name	HOPWA: Roper St. Francis Healthcare
	Target Area	Citywide Low/Mod Eligible HOPWA EMSA
	Goals Supported	4A Housing & Services for Persons w/ HIV/AIDS
	Needs Addressed	Housing & Services for Persons w/ HIV/AIDS
	Funding	HOPWA: \$500,000.00
	Description	Funds will be utilized for housing costs related to the provision of housing and related services for persons with HIV or AIDS. HOPWA Sponsor administrative costs may not exceed 7% of their grant award.
	Target Date	5/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	Tenant-based rental assistance: 30 Households Assisted Housing for People with HIV/AIDS added: 56 Household Housing Unit HIV/AIDS Housing Operations: 100 Household Housing Unit Other (Supportive Services): 120
	Location Description	Citywide, eligible; HOPWA EMSA
	Planned Activities	Planned activities include housing subsidy programs such as TBRA, STRMU, permanent housing placement, and supportive services.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The geographic areas of entitlement, particularly those targeting assistance towards low-income and minority populations, vary depending on the specific program or initiative facilitated by the City of Charleston's Department of Housing and Community Development. However, these communities are identified based on socioeconomic indicators such as poverty rates, unemployment rates, underemployment rates, median income levels, and minority population concentrations identified by city and American Community Survey Reports.

Entitlement programs often prioritize areas with higher concentrations of poverty and minority communities to address disparities in access to resources and opportunities. These areas may include inner-city neighborhoods with high poverty rates, and regions with significant minority populations such as African American, Hispanic, Native American, or other marginalized groups. See the Discussion for areas with a concentration of low-income households and minority groups.

Additionally, City programs target specific geographic areas that have been historically disadvantaged due to factors like a lack of investment, or limited access to essential services such as education, healthcare, and affordable housing.

Overall, the department's goal is to direct assistance to areas where it is most needed, with a focus on promoting economic development, reducing poverty, and addressing the needs of the City's most vulnerable groups.

Geographic Distribution

Target Area	Percentage of Funds
Citywide Low/Mod Eligible	55
HOPWA EMSA	45

Table 62 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City of Charleston does not allocate funding based solely on geographic areas. Funding from HUD Federal programs are available for use in any low/mod income area citywide, depending on the specific activities. Public facilities and infrastructure improvements have a low/moderate income benefit across a wider area, and the distribution of funds is based on identified needs within eligible target areas. Direct services such as public services and affordable housing assistance are based on household income eligibility rather than area benefit. HOME funds are available for use throughout the City as long as income eligibility requirements are met. HOPWA funding is available for use for individuals living with HIV/AIDS across the three-county HOPWA EMSA area. More detailed information about these areas can

be found in the MA-50.

Overall, the City's rationale for prioritizing investments geographically is to maximize the impact of limited resources, address pressing challenges, capitalize on opportunities, and promote inclusive and sustainable development across the target areas within the City of Charleston.

When planned activities are intended to serve low- to moderate income individual clientele (LMC) or low- to moderate-income households (LMH) directly, beneficiaries must meet income qualifications, as well as residency requirements (residing within the City), in order to receive assistance from the program. In these instances, City staff and/or one of its partner agencies will complete an eligibility status review of the applicant before the activity is initiated.

The City has also identified infrastructure and public facility improvement activities. In which case, the planned activities will serve a low/mod area (LMA). These activities are said to have an "area-wide" benefit, which may be a local community or neighborhood. Per HUD requirements, these areas must be within an eligible Low/Mod Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are low- to moderate-income (or 51%).

To determine LMI tracts the City utilizes HUD's CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has defined the eligible block group tracts within the jurisdiction. The tracts can be at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>.

Discussion

Low Income & Minority Concentration

Low-Income Households Concentration

A "low-income concentration" is any census tract where the median household income (MHI) for the tract is 80% or less than the MHI for the City. According to the 2019-2023 ACS 5-Year Estimates, the MHI in Charleston is \$90,038. A tract is considered to have a low-income concentration if the MHI is \$72,030 or less. The majority of tracts are located on the peninsula: 04, 07, 09, 10, 11, 44, 51, 53 and 54. Other tracts include 19.02, 26.05, 26.12, 26.14 and 27.02 scattered in the west/central part of the City, and 204.05 which extends beyond the city limits in the northeast part of the City.

Race/Ethnic Minority Concentration

A "racial or ethnic concentration" is any census tract where a racial or ethnic minority group makes up 10 percent or more of that group's citywide percentage as a whole. Data was taken from the 2019-2023 ACS 5-Year estimates. Due to the small sample size, only racial or ethnic groups that make up at

least 1.0% of the City's population were analyzed.

Black or African American, non-Hispanic: This group make up 17.3% of the citywide population, and a census tract is considered a concentration if 27.3% of the population is part of this racial group. The majority of tracts are located on the peninsula: 09, 11, 15, 44, 53 and 54. Other tracts include 26.05, 27.01 and 27.02 in the west/central part of the City and 20.08 and 20.09 in the southernmost part of Charleston. Tract 204.05 also has a concentration; however this tract stretches beyond the city limits in the northeast part of Charleston.

Asian, non-Hispanic: In Charleston, approximately 2.2% of the population identifies as Asian. A census tract is considered a concentration if 12.2% of the population is part of this racial group. There are no tracts with a concentration of this race group in the City.

Hispanic: Hispanic persons make up 5.9% of the citywide population, and a census tract is considered a concentration if 15.9% of the population is part of this racial group. There are no tracts with a concentration of this ethnic group in the City.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Charleston is committed to supporting the development of affordable housing and preserving the existing housing stock for low- and moderate-income families.

Fostering Affordable Housing for Homeownership: The City of Charleston's Homeownership Initiative (HI) is a program that targets first-time homebuyers earning up to 120% of the Area Median Income. The City acquires and transfers infill lots and abandoned, blighted structures to non-profit and for-profit developers for redevelopment. Developers have the option of applying to the City for Community Development Block Grant (CDBG) funds to facilitate the construction and redevelopment of those properties. However, private financing is also required. Qualified homebuyers receive permanent subsidies to assist with the purchase and restrictive covenants govern the resale and long-term affordability.

The City provides development assistance to developers and down payment assistance to first-time homebuyers from its CDBG and HOME programs. The City's Employer Assisted Housing Program (EAH) is supported by CDBG funding. HOME funds support developments that serve individuals and families earning up to 80 percent of the Area Median Income. Restrictive covenants govern the resale and affordability of developments financed with HOME funding.

Nonprofit developers participating in the City's homeownership programs receive, multi-year funding and technical support for their development efforts. Such organizations include P.A.S.T.O.R.S., Inc., Palmetto Community Action Partners (PCAP) formerly Charleston County Human Services Commission, Humanities Foundation, and Charleston Habitat for Humanity.

Maintaining Affordable Housing for Homeownership: The City maintains existing affordable housing through its owner-occupied Substantial Rehabilitation and Roof Replacement programs. These home maintenance programs provide low-interest, repayable loans to qualified homeowners.

Rental Rehabilitation Program: The City resumed its Rental Rehabilitation program in the 2020-2021 budget, providing \$20,000 per unit for rehabilitation of 2-4 unit rental properties. Property owners commit to making the units available to individuals earning up to 65 percent of the AMI for a period of 20 years. This program helps maintain affordable rental housing stock by improving the condition of existing properties.

HOME Funds Allocation: The City allocated HOME funds for the construction and other expenses related to the redevelopment of four affordable apartments/units rented to individuals earning 80 percent or below the AMI. This initiative addresses the need for affordable rental housing in specific

locations within the City.

All rental housing developments funded by the City are subject to annual monitoring as dictated by the U.S. Department of Housing and Urban Development guidelines to ensure compliance.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	133
Special-Needs	0
Total	133

Table 64 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	6
Rehab of Existing Units	39
Acquisition of Existing Units	88
Total	133

Table 65 - One Year Goals for Affordable Housing by Support Type
Discussion

The annual goals listed in the AP-20 and in this section specify the following goals and outcomes for affordable housing assistance for non-homeless populations. The terms for affordable housing are defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. This section only reports grant program activities under the CDBG and HOME programs. The City estimates that in PY 2025, it will assist LMI households with affordable housing activities:

Rental units constructed: 6 Household Housing Unit

Direct Financial Assistance to Homebuyers: 85 Households Assisted
Homeowner Housing Rehabilitated: 37 Household Housing Unit

Rental Housing Rehabilitated: 2 Household Housing Unit

Homeowner Housing Added: 3 Household Housing Unit

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Charleston (CHA) remains one of oldest public housing authorities in the country. Its mission is to provide decent, safe, sanitary, and affordable housing to low and moderate-income citizens of the City of Charleston.

Actions planned during the next year to address the needs to public housing

The CHA has recently begun instituting the Rental Assistance Demonstration Program (RAD). Several properties owned by the Housing Authority are being redeveloped through a public bid process. To date, the CHA has contracted with Integral to facilitate an increase in units, the creation of a grocery store and a recreation space for the current and future community.

Activities will include the tear down 286 public housing units that were built in the 1940s and replace them with over 1,100 units of mixed-use housing. Of those units, half will be market-rate and the other half will be split between workforce and affordable housing.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

In addition to providing rental assistance vouchers, the Housing Choice Voucher (HCV) Office is also responsible for the administration of a number of programs that provide assistance to their clientele as noted below:

The HCV Homeownership Program is open to first-time home buyers who meet the qualifications set forth by the Department of Housing and Urban Development (HUD). Those who qualify are entitled to a monthly subsidy amount which goes towards the purchase price of their home. Currently, CHA has 4 participants in its Homeownership Program.

As part of their Family Self-Sufficiency (FSS) Program, CHA works with governmental agencies, schools, businesses, and other local partners to develop comprehensive programs that give FSS participants the education, skills and experience that will enable them to obtain employment that pays a living wage and alleviate the need for their continued participation in government-sponsored assistance programs. CHA

currently has 56 participants in its FSS Program.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

N/A

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City is committed to addressing the needs of individuals experiencing homelessness, those at risk of homelessness, and those with special needs. Collaborating with local service providers is indeed crucial for delivering comprehensive support to these populations. Through the City's housing and community development programs, the city seeks to meet the needs of persons who are experiencing homelessness, are at-risk of homelessness, and/or have special needs.

1. **Expertise and Experience:** Local service providers have specialized knowledge, expertise, and experience in working with homeless populations and individuals with special needs. They understand the unique challenges and barriers faced by these groups and can tailor their services to meet their specific needs effectively. The City hosted an Affordable Housing and Homelessness Summit in May 2024 where service providers and neighboring municipalities came together and held solutions focused panel discussions regarding housing, homelessness and the impacts of health.
2. **Comprehensive Support Services:** Service providers offer a range of support services, including emergency shelter, transitional housing, case management, mental health counseling, substance abuse treatment, job training, and other essential resources. Partnering with these organizations allows the city access to a comprehensive network of services to address the multifaceted needs of homeless and special needs populations.
3. **Coordination and Collaboration:** Collaborating with local service providers facilitates coordination and collaboration among various stakeholders, including government agencies, non-profit organizations, faith-based groups, and community-based organizations. By working together, the city and local organizations can pool resources, share information, avoid duplication of efforts, and ensure that individuals receive seamless and integrated support within the City of Charleston.
4. **Access to Funding and Resources:** Many service providers rely on government grants, private donations, and other funding sources to operate their programs and services. Partnering with these organizations has provided the City with access to additional funding streams, resources, and in-kind support to augment its own housing and community development programs such as the Hope Center at 529 Meeting Street.
5. **Cultural Competence and Sensitivity:** Local service providers often have deep roots within the community and possess cultural competence and sensitivity to the diverse backgrounds and experiences of homeless and special needs populations. They can offer culturally appropriate and linguistically accessible services that respect the dignity, autonomy, and rights of individuals served.
6. **Innovative Solutions and Best Practices:** Service providers are often at the forefront of innovation and best practices in addressing homelessness and special needs. They may pilot new programs, implement evidence-based interventions, and adapt their approaches based on emerging research and trends. Partnering with these organizations allows the city to benefit from their innovative solutions and lessons learned.

Overall, partnering with a variety of local service providers is essential for the City to effectively address homelessness, prevent homelessness, and meet the diverse needs of individuals with special needs within the community. By leveraging the expertise, resources, and collaborative networks of these organizations, the City continues enhancing the impact and effectiveness of its housing and community development programs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Charleston and service providers plan to take the following actions:

City of Charleston:

- Continue direct street outreach efforts through outreach staff. Two Outreach specialists are funded by the City of Charleston's General Fund. The Continuum of Care Grant from the Dept of HUD provides two (2) Mental Health Certified Outreach Specialists; providing a total of four (4) persons from the City of Charleston.
- The City has been awarded the SCORF Grant from the State of SC to fund a licensed Substance Use Counselor. This person provides targeted outreach and works with several treatment centers across the Charleston area and community to have persons placed in care.
- The Connect and Protect Grant funds a Certified Peer Support Specialist. This position is located at the Hope Center and interacts directly with clients to ensure a transition to counseling and other services.
- Hire additional outreach workers to bolster the engagement of those not connected to local services.
- Explore the expansion of the scope of this work through collaboration with service providers such as the Department of Mental Health and Department of Alcohol and Other Drug Abuse

Services.

- Center program on building connections with individuals who are unlikely to seek out resources independently and to, where possible, bring the resources to the individuals.
- Place particular emphasis on mental health and substance use treatment.

City of Charleston - Hope Center:

- Continue to take referrals from the community including: Hospital Discharges; Police Departments; Churches; Community Partners; and Walk-ins.

Collaborative Partnerships: One80 Place Homeless Shelter

- Connect individuals to services through physical access points, street outreach teams and a Housing Crisis Line.
- Utilize established criteria to ensure 100% geographic coverage using numbers of individuals who are unsheltered people from the most recent PIT count.
- Continue to promote the Housing Crisis Line as a virtual access point for people experiencing homelessness who may not be able to access physical locations or encounter outreach teams.
- Ensure outreach teams are trained in outreach, assessment and referral and that outreach workers, through the Coordinated Entry System, work to connect those living unsheltered to housing as quickly as possible.

Collaborative Partnership: Humanities Foundation – ShelterNet Program

- Work with local hospitals, shelters, mental health agencies, action partnerships, and community centers to rehouse individuals experiencing homelessness in Humanities Foundation properties

when eligible and assist with rehousing fees through ShelterNet.

- Work with applicants and case managers to fill in the gaps of service where needed.
- Continue to work closely with partners which specialize in rehousing the homeless, such as, One80 Place, MUSC, Roper, and Palmetto Community Care.

Collaborative Partnership: Charleston Area Urban League

- Increase outreach and information for low income and homeless populations about job opportunities, financial education and housing.
- Provide access to agency programs and services during non-traditional hours, as well as secure rapid rehousing funds to dedicate to those in need.
- Increase access to internet and technology application to homeless population.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Charleston and service providers plan to take the following actions:

City of Charleston:

- Support Warming Centers for a fifth year, placing additional focus and resources on connecting individuals to housing supports.
- Strengthen partnerships with community service providers to ensure Warming Centers serve as a consistent access point for housing and housing peripheral services.
- Utilize this initiative to fill a sheltering gap in the community, caused in part by the pandemic, particularly for women and families.
- Continue work to ensure all participants in this program successfully exit into permanent housing by partnering with local service providers to provide housing case management.

City of Charleston - Hope Center

- Address individual shelter/housing needs (including a focus on any mental health and medical needs) and assist individuals in securing appropriate shelter/housing (including cold weather shelter, sober living, assisted living etc.) The City also plans to assist those with opioid and substance abuse issues.
- Continue to work with hospital discharge planning. Meet with these clients to assess needs, provide recommendations, secure placement in step down facilities, and ultimately connect

individuals to permanent housing.

- Place families in hotels while working towards permanent housing. Ensure clients meet program goals which include budgeting and life skills.
- Provide transitional housing for veterans using hotels, as they are supported to secure permanent housing, in partnership with the VA.

One80 Place:

- Utilize funding to re-house as many people experiencing homelessness as possible.
- Continue efforts to quickly move people from shelter and transitional housing into permanent housing so that beds are turning over more rapidly in emergency shelter and transitional housing.

Charleston Area Urban League:

- Provide one on one housing and financial counseling for individuals and families in transitional housing to assess permanent housing needs and preferences.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Charleston and service providers plan to take the following actions to help homeless persons make the transition to permanent housing and/or independent living:

One80 Place:

- Reduce length-of-time in shelter/transitional housing by prioritizing the most vulnerable and those with the longest lengths-of-time homeless.
- Continue to utilize low-barrier strategies at the shelter level and maintain a strong focus on housing.
- Utilize diversion techniques through outreach and other access points and continue that work with shelter staff once an individual or family enters shelter.
- Quickly identify families through access points and provide rapid engagement with appropriate interventions.

Charleston Area Urban League:

- Maintain and assist lower income and elderly households to prevent homelessness, by providing

financial literacy education and financial housing support to prevent homelessness.

- Work to establish improved collaboration and communication among entities providing services for the homeless.
- Advocate on the need to increase public transportation routes and hours for residents to access work and housing.
- Provide free tax preparation and allow members of the homeless population to use the CUL as a mailing address to receive refunds.

Hope Center:

- Provide wrap around supports by working with clients in collaboration with community partners such as the Department of Mental Health and MUSC.
- Utilize programming such as summer camps for children to keeps families engaged with center.
- Build capacity of individuals transitioning into permanent housing by providing: Budgeting classes; Life skills training; Other educational opportunities; Recognize and address client frustrations by helping individuals navigate barriers.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Service providers plan to take the following actions:

Humanities Foundation:

- Maintain partnership with 36 community referral organizations, including the VA, MUSC Hospital, Roper Saint Francis Hospitals, One80 Place, Palmetto Community Care, and the Housing Authorities.
- Increase the maximum award per household in the City of Charleston incrementally over the next 3 years, until the maximum award equals one-month delinquent rent or up to \$1,000.00 in delinquent utility payments.
- In the next year, increase the maximum award to \$500.00 per household.
- Following the achievement of the 1-, 2-, and 3-year goal of the funding increase, ShelterNet will support a sub-program called REACH, which will offer ongoing rental assistance to qualifying

households for up to 3 months.

- Ongoing rental assistance through REACH may exceed 3 months should the need and funding be available at the time the program launches.

The Hope Center:

- Help explore root causes of clients struggling to maintain utilities or rent.
- Support clients in obtaining employment, connecting to mental health supports or satisfying medical needs.
- Work with clients to access GED programs and /or WIOA programs that provide training opportunities.
- Provide direct support to clients regarding parenting and pregnancy.

Discussion

N/A

AP-70 HOPWA Goals - 91.220 (l)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	226
Tenant-based rental assistance	52
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	68
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	346

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Despite active planning efforts to address affordability, several local, regional, and state public policies continue to hinder the production and preservation of affordable housing in Charleston. These policy-driven barriers have slowed investment, limited housing options, and disproportionately impacted low- and moderate-income residents.

Restrictive Zoning and Land Use Policies

Charleston's zoning code continues to prioritize low-density, single-family development in many high-opportunity areas, limiting the construction of duplexes, townhomes, and multifamily units. According to the *Charleston City Plan (2021)*, these policies contribute to racial and economic segregation and restrict affordable housing development where it's most needed.

Lack of Mandatory Inclusionary Housing Tools

While Charleston offers voluntary density bonuses, there is no mandatory inclusionary zoning policy requiring affordable units in new developments. As reported in *Housing for a Fair Charleston (2021)*, these limited incentives have not been sufficient to produce significant affordable housing in the private market.

Lengthy and Complex Development Review Process

As noted in the *Charleston Metro Housing Market Study* published by the Charleston Trident Association of Realtors (2022), the city's multi-layered development process—including zoning, historic review, and design boards—can extend project timelines and increase costs, discouraging affordable housing investment and complicating access to programs like LIHTC.

Insufficient Local Funding Mechanisms

Charleston lacks a dedicated, large-scale local housing trust fund. Most support relies on limited federal sources like CDBG and HOME. According to the *Charleston City Plan (2021)*, the absence of local funding tools such as linkage fees, bond initiatives, or dedicated tax sources severely limits the city's ability to scale affordable housing efforts.

State Preemption of Local Housing Tools

Under South Carolina state law, rent control is prohibited, and there is no enabling legislation for mandatory inclusionary zoning. As cited in SC Code §6-1-170 and discussed in *Housing for a Fair Charleston (2021)*, these state-level restrictions prevent Charleston from implementing stronger

affordability protections in rapidly gentrifying neighborhoods.

Lack of a Regional Housing Strategy

Charleston's housing needs are not matched by a coordinated regional response. As emphasized in the *Charleston City Plan (2021)* and the *Trident United Way ALICE Report (2023)*, the absence of a unified housing strategy across the region leads to uneven development and places an outsized burden on the city.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The provision of safe, decent affordable housing is one of the greatest challenges facing the City of Charleston and its development partners. Jurisdictions across the State and Nation are also encountering this challenge. The City of Charleston is dedicated to addressing this challenge by providing financial and technical support to nonprofit housing developers, partnering with the private sector to develop mixed-income, and mixed-use communities, and encouraging the use of zoning designation that provide increased density in exchange for affordable apartments or condominiums.

The City of Charleston is also evaluating other types of incentives to include Fee-In-Lieu of taxes (FILOT). Additionally, Charleston City Council approved and submitted a resolution to the Governor requesting the State Legislator approve an allocation of funds from A-tax for affordable housing.

Other actions the City will take are:

- Continuing to administer the Homeowner Rehabilitation Program,
- Providing down payment assistance,
- Advocating for zoning changes to enhance affordable housing development,
- Securing future funding for affordable housing and services,
- Supporting the administration of rental, mortgage, and utility assistance programs,
- Evaluating or assessing housing design to determine how lower costs per square footage can be achieved.
- Two factors contribute to the City of Charleston's affordable housing problem. 1) a household's ability to afford housing based on its income and 2) the price of housing. In response, the city is aggressively employing activities intended to foster the development of affordable housing for low-to moderate-income families and individuals as noted previously.

Discussion:

The City includes a range of actions in their plans to remove or ameliorate the negative effects of public

policies that serve as barriers to affordable housing. Here are some examples of future City Initiatives in the planning phase:

1. **Policy Review and Reform:** The City conducted a comprehensive review of existing land use controls, zoning ordinances, building codes, and other regulatory policies that may inhibit the development of affordable housing. This involved identifying outdated or overly restrictive regulations and proposed amendments or revisions to streamline the development process for affordable housing projects known as the City of Charleston Affordable Dashboard and the onboarding of the Affordable Housing Coordinator.
2. **Incentive Programs:** The city implemented an incentive program and/or regulatory relief measures to encourage the development of affordable housing. This included providing density bonuses, expedited permitting processes, fee waivers and reductions, tax incentives, and other financial incentives to developers who commit to including affordable units in their projects.
3. **Affordable Housing Trust Funds:** The City's Department of Housing and Community Development has established and in the planning phase of an affordable housing trust fund to provide dedicated funding sources for affordable housing development and preservation initiatives. These funds will be used to leverage additional resources, subsidize construction costs, provide rental assistance, and support other affordable housing programs and services.
4. **Housing Impact Fee Reductions:** The City approved reducing impact fees, development fees, and other charges imposed on new construction or redevelopment projects when affordable housing is included. High fees can significantly increase the cost of housing development, making it less financially feasible to provide affordable units. Reducing these fees will help the City offset costs and promote the production of affordable housing.
5. **Transit-Oriented Development:** The City promotes transit-oriented development (TOD) strategies that integrate affordable housing with public transportation infrastructure. This approach will increase housing options near transit hubs, reduce transportation costs for residents, and support sustainable urban growth.
6. **Mixed-Income Zoning:** The City has implemented mixed-income zoning policies that encourage the development of mixed-use, mixed-income communities. These policies will help mitigate the concentration of poverty.
7. **Public-Private Partnerships:** The DHCD heavily collaborates with private developers, nonprofit organizations, financial institutions, and other stakeholders to leverage resources and expertise in addressing affordable housing needs. Developed public-private partnerships support the city's development of innovative financing mechanisms, joint ventures, and community land trusts to expand affordable housing opportunities.
8. **Education and Outreach:** The City conducts public education and outreach campaigns to raise awareness about the importance of affordable housing and dispel misconceptions or NIMBY (Not in My Backyard) attitudes that may impede supportive policies or projects.

By implementing these and other targeted actions, the City's DHCD is working towards removing and/or mitigating the negative effects of public policies that serve as barriers to affordable housing.

AP-85 Other Actions – 91.220(k)

Introduction:

The City currently provides a variety of services to the residents of Charleston, funded by CDBG, HOME, and HOPWA allocations, with private and State funding bringing additional assets to improve the outcomes for residents and create additional incentives. Below are some of the actions currently performed by the State or sub-grantees, or under consideration for the future.

Actions planned to address obstacles to meeting underserved needs

Through the City's housing and community development programs, the City meets underserved needs. A particular need in the City of Charleston is financial assistance to persons who are homeless or who are at-risk of becoming homeless. The City addresses this need by providing CDBG funds to nonprofit organizations serving these households. The City has also established the Hope Center to provide services for vulnerable citizens in one location.

Actions planned to foster and maintain affordable housing

The City will develop and preserve affordable housing in Charleston through several programs funded by CDBG and HOME. The City will continue implementing its First Time Homebuyer Initiative, partner with Faith-based partners to supplement rental housing development throughout the jurisdiction and institute its preservation programs.

The City of Charleston's Homeownership Initiative (HI) is a program that targets first-time homebuyers earning up to 120% of the Area Median Income. The City acquires and transfers infill lots and abandoned, blighted structures to non-profit and for-profit developers for redevelopment. Developers have the option of applying to the City for CDBG funds to facilitate the construction and redevelopment of those properties.

The City provides development assistance to developers and down payment assistance to first-time homebuyers from its CDBG and HOME programs. The City's Employer Assisted Housing Program (EAH) is supported by CDBG funding. HOME funds support developments that serve individuals and families earning up to 80% AMI. Restrictive covenants govern the resale and affordability of developments financed with HOME funding. Nonprofit developers participating in the City's homeownership programs receive, multi-year funding and technical support for their development efforts.

The City maintains existing affordable housing through its owner-occupied Substantial Rehabilitation and Roof Replacement programs. These home maintenance programs provide low-interest, repayable

loans to qualified homeowners.

The City Rental Rehabilitation program provides \$20,000 per unit for rehabilitation of 2-4 unit rental properties. Property owners commit to making the units available to individuals earning up to 65 percent of the AMI for a period of 20 years. This program helps maintain affordable rental housing stock by improving the condition of existing properties.

HOME funds were allocated for the construction and other expenses related to the redevelopment of four affordable apartments/units rented to individuals earning 80% AMI. This initiative addresses the need for affordable rental housing in specific locations within the City.

Actions planned to reduce lead-based paint hazards

Lead-based paint testing will continue to be a requirement of all housing rehabilitation activities carried out by the City and/or its partners. The City (or its partners) will continue to conduct risk assessments which identify lead-based paint hazards. When hazards are identified, the City (or its partners) will implement interim control measures.

All homeowners and potential homeowners will be counseled regarding the hazards of lead-based paint. Lead testing is also conducted on each home that is provided a new roof or is being substantially rehabilitated. Results of these tests will be provided to the homeowners along with educational materials regarding the prevention of lead poisoning.

Actions planned to reduce the number of poverty-level families

Specific actions the City will take this program year are as follows:

1. Through the use of collaborative partnerships provide additional and improved housing by engaging in the rehabilitation and creation of housing.
2. Evaluate programs to ensure they are being administered to be fair and easily accessible.
3. Provide educational enrichment opportunities through Charleston Promise Neighborhood to children of lower-income families, encouraging these children to enjoy learning and to continue pursuing higher education.
4. Provide persons who are at risk of becoming homeless with rental, mortgage and/ or utility assistance through non-profit partners.
5. Provide financial literacy training (including homeownership education and counseling) in low-wealth communities to encourage the creation and retention of financial equity through property ownership.

Partner with the City of Charleston's Minority Business Enterprise Office and other entities to recruit and train businesses who will seek out entrepreneurial and employment opportunities in the CD target area.

Actions planned to develop institutional structure

The City of Charleston's Department of Housing and Community Development (HCD) continues to improve its processes and programs by participating in HUD-sponsored training and other training activities that will increase our capacity to deliver superior service to low- and moderate-income citizens in the City of Charleston. The number of clients serviced under each program has increased and, in most cases, has exceeded the annual goal established in the City's Consolidated Plan. The Department is also building its capacity by continuing to partner with nonprofit and for-profit housing providers, as well as engaging professional services when necessary to ensure that the needs of the community are being addressed. The Department of Housing and Community Development is fortunate to have a number of Boards and Commissions, appointed by the Mayor and approved by City Council to assist it in making funding decisions and meeting the needs of the community. The Boards and Commissions actively engaged in the programs are the Mayor's Commission on Homelessness and Affordable Housing, Redevelopment and Preservation Commission, the Community Development Advisory Committee, the Homeownership Initiative Commission, and the Community Development Committee of City Council.

Actions planned to enhance coordination between public and private housing and social service agencies

The City encourages improved communication and coordination between housing and service providers by hosting regular meetings with social service agencies and continuing to participate in the Lowcountry Continuum of Care Partnership. The City also conducts annual technical training for organizations who are awarded funding. The annual meetings provide the opportunity for entities to become familiar with the requirements of the grant program(s) as well as the mission and goals of organizations within the City of Charleston.

Discussion:

N/A

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

The following items provide responses for additional regulatory requirements for the CDBG & HOME programs.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	200,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	200,000

Other CDBG Requirements

1. The amount of urgent need activities <TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACP] DELETE_TABLE_IF_EMPTY=[YES]>	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Funded programs include the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Housing Opportunities for Persons with AIDS (HOPWA). Other funding sources pursued independently include General Obligation Bond Funds, Fee-In-Lieu Funds, Private Financing, and Special Economic Development Initiative and the Low Income Housing Tax Credit (LIHTC). These and other federal and state programs applied for by the City are utilized to fund programs that serve the citizens of Charleston providing housing, community and economic development opportunities. The funds are also used to support the attainment of the goals and objectives outlined in the City's Consolidated Plan in accordance with the yearly Annual Action Plan. The amount of funding received by the City of Charleston determines the amount of funding allocated to City funded projects and to area organizations to meet the needs outlined in the Consolidated Plan and the Annual Action Plans. Due to the overwhelming need for affordable housing for the past five years, applications which support the City's Homeownership Initiative, the creation of affordable housing or housing related activities were given the highest priority.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

To secure its investment in the properties during the affordability period, the City uses resale provisions, the details of which are outlined below. If the home is sold at any time during the affordability period, the new owner(s) must meet the eligibility requirements of the HOME program including, but not limited to being a first-time homebuyer earning no more than eighty percent (80%) of the Area Median Income, and occupying the home as his/her principal residence. To meet the HOME Program requirement for long-term affordability, resale of HOME-assisted properties will be restricted to income-eligible buyers during the affordability period.

It is the policy of the City of Charleston that the affordability period for homeownership properties assisted through HOME funds shall be thirty years.

To meet the HOME requirement that the home be used exclusively as the principal residence of the initial and any subsequent buyer, the City and/or the non-profit organization carrying out the program will use deed restrictions to require that the home is not rented, transferred, or converted

to another use.

These restrictions shall stipulate that the City has a first right of refusal on the property.

In the event of sale by the original buyer during the affordability subsidy period, the owner is entitled to a fair return on investment. Fair return is defined as the homeowner's investment, which is the sum of dollars invested for capital improvements, down payment, and loan principal repayments. If the property appreciates and additional net proceeds are available, the homeowner will also be entitled to a portion of the appreciation in equity. The percentage of equity appreciation to be returned to the homeowner will be equal to the following ratio – (homeowner investment) / (homeowner investment plus City HOME Investment). The City HOME Investment is defined as the amount of grant funds or subsidy invested in the project to ensure or enhance affordability.

If, at the time of resale, the value of the property is higher than the amount that a qualified buyer can afford, additional City subsidy may be required to ensure that (1) the house is affordable to the qualified buyer and (2) the original buyer receives a fair return on investment. The City may also choose to exercise its right of first refusal if the subsidy needed to keep the home affordable is disproportionately large.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City of Charleston places a 30-year deed restriction on small rental developments (acquisition and new construction) when HOME funds are invested in the project. Typically, only HOME funds are utilized for rental projects.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

N/A

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>

Preference will be given to persons with special needs or disabilities, as well as to those persons experiencing barriers to permanent housing due to discrimination and fair housing issues, lack of access to credit, and housing instability. Priority will be given to individuals and/or households who meet established criteria related to special needs or disabilities, chronic illnesses, and impairments affecting housing stability or access.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Preferences for individuals with disabilities, fair housing issues, and/or housing instability will ensure that these populations will receive appropriate housing assistance tailored to their specific needs. The City recognizes that these individuals face unique challenges in finding and maintaining stable housing due to income inequality, rising housing costs, shortage of affordable housing units, lack of access to credit, discrimination and fair housing issues, gentrification and displacement, zoning and land use regulations, lack of supportive services, high utility costs, and homelessness and housing instability.

By prioritizing these individuals in the HOME TBRA program, the City will aim to close the gap in benefits and services received in the City of Charleston. This included:

- **Access to Supportive Services:** Preference will link city residents to supportive services that are crucial for managing their health conditions while maintaining housing stability.

Reducing Housing Instability: Individuals with chronic illnesses often face higher rates of housing instability. Preference will help stabilize their housing situations by providing reliable rental assistance and support.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that

limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

In accordance with 24 CFR 92.253(d)(3), an owner of rental housing assisted with HOME funds must comply with the affirmative marketing requirements established by the City of Charleston, which is the participating jurisdiction (PJ) pursuant to 24 CFR 92.351(a). The owner of the rental housing project must adopt and follow written tenant selection policies and criteria, which include that it may give a preference to a particular segment of the population if permitted in its written agreement with the PJ; such as, persons with a disability or other special needs. However, at this time there is no limit to eligibility or preference given to any particular segment of the population with rental housing projects funded by the City's HOME program funds. HOME funds must target low- to moderate-income households.

N/A

Appendix - Alternate/Local Data Sources

1	Data Source Name 2009-2013 ACS, 2019-2023 ACS
	List the name of the organization or individual who originated the data set. US Census Bureau

	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas.</p>
	<p>What was the purpose for developing this data set?</p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Charleston, SC</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2009-2013 ACS, 2019-2023 ACS</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
2	<p>Data Source Name</p> <p>2017-2021 CHAS</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD)</p> <p>Provide a brief summary of the data set.</p> <p>Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households</p> <p>What was the purpose for developing this data set?</p> <p>CHAS data is used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Charleston, SC</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2017-2021 CHAS</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>2019-2023 ACS</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p> <p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>What was the purpose for developing this data set?</p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Charleston, SC</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019-2023 ACS</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
4	<p>Data Source Name</p> <p>2017-2021 ACS (Workers), 2021 LEHD (Jobs)</p> <p>List the name of the organization or individual who originated the data set.</p> <p>ACS and Longitudinal Employee-Household Dynamics: United States Census Bureau</p>

	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership.</p>
	<p>What was the purpose for developing this data set?</p> <p>ACS: Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p> <p>LEHD: Information from the LEHD help state and local authorities who increasingly need detailed local information about their economies to make informed decisions. The LEHD Partnership works to fill critical data gaps and provide indicators needed by state and local authorities. LEHD's mission is to provide new dynamic information on workers, employers, and jobs with state-of-the-art confidentiality protections and no additional data collection burden.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Charleston, SC</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2017-2021 ACS (Workers), 2021 LEHD (Jobs)</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
5	<p>Data Source Name</p> <p>HUD 2024 FMR and HOME Rents</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD)</p>

	<p>Provide a brief summary of the data set.</p> <p>Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.</p> <p>HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are set to determine the rent in HOME-assisted rental units and are applicable to new HOME leases.</p>
	<p>What was the purpose for developing this data set?</p> <p>Fair Market Rents (FMRs) are used to determine payment standard amounts for HUD Programs. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Charleston, SC</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2024</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
6	<p>Data Source Name</p> <p>PIC (PIH Information Center)</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Department of Housing and Urban Development (HUD), HUD PIC (PIH HCV Data Dashboard 2024); HUD PIH Public Housing Dashboard 2024</p> <p>Provide a brief summary of the data set.</p> <p>IMS/PIC is responsible for maintaining and gathering data about all of PIH's inventories of HAs, Developments, Buildings, Units, HA Officials, HUD Offices and Field Staff and IMS/PIC Users.</p> <p>What was the purpose for developing this data set?</p> <p>IMS/PIC PIH's inventories of HAs, Developments, Buildings, Units, HA Officials, HUD Offices and Field Staff and IMS/PIC Users help housing authorities and local government agencies to determine the needs of the users and identify gaps in the system of service delivery.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Charleston, SC</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2024</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
7	<p>Data Source Name</p> <p>2024 Housing Inventory Count (HIC)</p> <p>List the name of the organization or individual who originated the data set.</p> <p>HUD</p> <p>Provide a brief summary of the data set.</p> <p>The Housing Inventory Count Reports provide a snapshot of a CoC's HIC, an inventory of housing conducted annually during the last ten days in January, and are available at the national and state level, as well as for each CoC. The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless as well as persons in Permanent Supportive Housing.</p> <p>What was the purpose for developing this data set?</p> <p>HIC provides the inventory of housing conducted annually during the last ten days in January. The reports tally the number of beds and units available on the night designated for the count by program type, and include beds dedicated to serve persons who are homeless.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Charleston, SC</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2024</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
8	<p>Data Source Name</p> <p>2024 PIT Count</p> <p>List the name of the organization or individual who originated the data set.</p> <p>HUD</p> <p>Provide a brief summary of the data set.</p> <p>The PIT Count is a survey that provides a snapshot of the homeless population at any given night in the area.</p>

	<p>What was the purpose for developing this data set?</p> <p>PIT Count survey data helps to inform policymakers and service providers the needs of the homeless population in the area. Data collected includes the number of persons who are homeless, chronic homelessness, homeless population demographics and those that are homeless and sheltered or not sheltered.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Charleston, SC</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2024</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
9	<p>Data Source Name</p> <p>Bureau of Labor Statistics (BLS)</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Bureau of Labor Statistics (BLS)</p> <p>Provide a brief summary of the data set.</p> <p>BLS unemployment rates are from the BLS Local Area Unemployment Statistics (LAUS). This program produces monthly and annual employment, unemployment, and labor force data for Census regions and divisions, States, counties, metropolitan areas, and many cities, by place of residence.</p> <p>What was the purpose for developing this data set?</p> <p>The purpose of the BLS data is to collect, analyze, and disseminate essential economic information to support public and private decision making.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Charleston, SC</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2010-2024 BLS</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
10	<p>Data Source Name</p> <p>2023 HOPWA CAPER Performance Data</p>

	<p>List the name of the organization or individual who originated the data set.</p> <p>City of Charleston</p>
	<p>Provide a brief summary of the data set.</p> <p>The City identified in its CAPER one-year goals for assisting households or persons with HIV/AIDS.</p>
	<p>What was the purpose for developing this data set?</p> <p>These are the one-year goals for assisting households or persons with HIV/AIDS.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Charleston, SC</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2023</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
11	<p>Data Source Name</p> <p>2009-2013 ACS, 2019-2023 ACS-survey</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Information from the survey generates data that help determine how more than \$400 billion in federal and state funds are distributed each year. The ACS is accessed through the Census website, which provides data about the United States, Puerto Rico and the Island Areas.</p>
	<p>What was the purpose for developing this data set?</p> <p>Information from the ACS help determine how more than \$400 billion in federal and state funds are distributed each year to help communities, state governments, and federal programs.</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2009-2013 ACS, 2019-2023 ACS 5-year data sets</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Census</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Charleston, SC</p>

	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>N/A</p>
12	<p>Data Source Name</p> <p>2000 Census (Base Year) 2009-2013 ACS (Most Recent)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>N/A</p>
	<p>Provide a brief summary of the data set.</p> <p>N/A</p>
	<p>What was the purpose for developing this data set?</p> <p>N/A</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>N/A</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>N/A</p>
	<p>Describe the total population from which the sample was taken.</p> <p>N/A</p>
13	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>N/A</p>
	<p>Data Source Name</p> <p>2010 Census (Base), 2009-2013 ACS (Most Recent)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>N/A</p>
	<p>Provide a brief summary of the data set.</p> <p>N/A</p>
	<p>What was the purpose for developing this data set?</p> <p>N/A</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>N/A</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>N/A</p>

	<p>Describe the total population from which the sample was taken.</p> <p>N/A</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>N/A</p>
14	<p>Data Source Name</p> <p>2009-2013 American Community Survey 5-Year Est.</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>N/A</p>
	<p>Provide a brief summary of the data set.</p> <p>N/A</p>
	<p>What was the purpose for developing this data set?</p> <p>N/A</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>N/A</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>N/A</p>
	<p>Describe the total population from which the sample was taken.</p> <p>N/A</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>N/A</p>
15	<p>Data Source Name</p> <p>2009-2013 ACS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>N/A</p>
	<p>Provide a brief summary of the data set.</p> <p>N/A</p>
	<p>What was the purpose for developing this data set?</p> <p>N/A</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>N/A</p>

	<p>Briefly describe the methodology for the data collection.</p> <p>N/A</p>
	<p>Describe the total population from which the sample was taken.</p> <p>N/A</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>N/A</p>
16	<p>Data Source Name</p> <p>2009-2013 ACS (Workers), 2011 Longitudinal Employee</p> <p>List the name of the organization or individual who originated the data set.</p> <p>N/A</p> <p>Provide a brief summary of the data set.</p> <p>N/A</p> <p>What was the purpose for developing this data set?</p> <p>N/A</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>N/A</p> <p>Briefly describe the methodology for the data collection.</p> <p>N/A</p> <p>Describe the total population from which the sample was taken.</p> <p>N/A</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>N/A</p>
17	<p>Data Source Name</p> <p>2014 - 2018 ACS Survey</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Census</p> <p>Provide a brief summary of the data set.</p> <p>demographic, housing and economic survey data</p> <p>What was the purpose for developing this data set?</p> <p>for analysis</p>

	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2018</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>surveys</p>
	<p>Describe the total population from which the sample was taken.</p> <p>the united states</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>all person in the united states</p>
18	<p>Data Source Name</p> <p>PIH</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>N/A</p>
	<p>Provide a brief summary of the data set.</p> <p>N/A</p>
	<p>What was the purpose for developing this data set?</p> <p>N/A</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>N/A</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>N/A</p>
	<p>Describe the total population from which the sample was taken.</p> <p>N/A</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>N/A</p>
19	<p>Data Source Name</p> <p>HOPWA CAPER and Beneficiary Verification Worksheet</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>N/A</p>
	<p>Provide a brief summary of the data set.</p> <p>N/A</p>

	What was the purpose for developing this data set? N/A
	Provide the year (and optionally month, or month and day) for when the data was collected. N/A
	Briefly describe the methodology for the data collection. N/A
	Describe the total population from which the sample was taken. N/A
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. N/A