

Affordable Housing

In 2007, the State of South Carolina passed the Priority Investment Act, which expanded the requirements of the Housing Element to include a detailed discussion of affordable housing. Housing prices have risen faster than family income creating a gap in an individual or families ability to pay for a home. “For example, the value of a median priced house in Oconee County rose by 71.4 percent between 1990 and 2000, while median income increased by only 39.5 percent.”¹ Since 2000, this trend has continued with housing prices rising steadily through 2007. Housing prices began to decrease in 2007 and 2008, but affordability is still an issue, because a \$500,000 home that is now worth \$250,000 is still out of range for a major segment of the population. So, why does affordable housing matter and what is it?

The Housing America Toolkit, 2008 states “Safe, decent and affordable housing is pivotal in our society—beyond providing basic shelter, it positively impacts the economy and improves the quality of our environment.”² “The housing problem that affects the most Americans today is cost burden, which happens when families spend so much for housing that their ability to pay for the other necessities of life is compromised.”³ Of course, affordability varies widely from region to region. The federal government has adopted the standard that households which spend 30% or more of their gross household income for housing are burdened and those spending 50% or more for housing are severely cost burdened.⁴ As more and more individuals find themselves in this situation, the economy will begin to suffer because the amount of discretionary income decreases. With less money available, normal and routine maintenance of housing also decreases, which increase the amount of substandard housing in a community. As housing becomes less affordable in an area, development moves or sprawls away from higher cost areas to lower ones; increasing the need for adequate infrastructure into more rural lands. Affordability also influences industry; companies want the majority of their employees to live somewhat close by. When the average worker can not afford to live in a given area, employers may look elsewhere.

However, the benefits of affordability are significant. A sense of community is important, hard to evaluate, and even harder to measure. Most would agree that communities are enhanced when local police officers, factory workers, school teachers, and firemen live within and are a part of the community they work in. Affordability of housing helps not only to maintain a sense of place but also build an ongoing sense of community. Further, “stable housing boosts the educational performance of children, induces higher participation in civic and volunteer activity, improves health care outcomes, and lowers crime rates, and lessens welfare dependency.”⁵ In general,

¹ Eldridge, Diane. “Affordable Housing in the Upstate.” *The Upstate Advocate*. December 2003.

² “Housing America Toolkit, 2008. as quoted in *South Carolina Priority Investment Act: Implementation Guide for Local Governments*. American Planning Association South Carolina Chapter: Making Great Communities Happen. First Edition. October 15, 2008. pg. 28

³ Mallach, Alan, FAICP. “The Case for Affordable Housing.” *Planning*. March 2009. pg. 33

⁴ Ibid.

⁵ *South Carolina Priority Investment Act: Implementation Guide for Local Governments*. American Planning Association South Carolina Chapter: Making Great Communities Happen. First Edition. October 15, 2008. pg. 29

affordable and safe housing matter and need to be considered in an in-depth manner when local government policies should be looked at when it comes to the affordability.

Priority Invest Act Requirements and Definitions

“The Priority Investment Act requires that local governments carefully analyze regulatory requirements affecting the affordability of housing and to identify those regulatory requirements that are not necessary to protect the public health, safety or welfare and may prevent affordable housing. Local governments must also analyze market-based incentives that may be made available to the developing community to encourage the construction of affordable housing. The Act allows local governments to identify Priority Investment Zones in which local governments may adopt market-based incentives, and relax or eliminate nonessential housing regulatory requirements in order to encourage affordable housing, or encourage traditional neighborhood design. The Act defines market-based incentives to include density bonuses, relax zoning regulations such as lot area requirements or setbacks, reduced or waived fees, fast track permitting and design flexibility. Nonessential housing regulatory requirements may include requirements like minimum lot size, setbacks, open space requirements, landscaping, impervious surfaces and parking requirements.”⁶

One of the keys to beginning a discussion on issues such as affordable housing is to define the terms so that everyone can get on the same page. Therefore, it is essential that we do likewise.

Affordable Housing (as defined in the S.C. Code of Laws) means in the case of dwelling units for sale, housing in which mortgage, amortization, taxes, insurance, and condominium or association fees, if any, constitute no more than twenty eight percent of the annual household income for a household earning no more than eighty percent of the areas median income, by household size for the metropolitan statistical area as published by the U.S. Department of Housing and Community Development (HUD) and, in cases of dwelling units for rent, housing for which the rent and utilities constitute no more than thirty percent of the annual household income for a household earning no more than eight percent of the area median income, by household size for the metropolitan statistical area as published from time to time by HUD.

After reading a definition like this, it would do one well to say: WHAT!?

$$\begin{aligned} \text{Maximum Affordable House} &= 28\% \times (80\% \times \text{Areas Annual Household Income(HUD)}) \\ \text{Oconee County's Affordable Housing} &= 28\% \times (80\% \times 55,100^7) \\ &= 28\% \times (44,080) \\ &= 12,342 \end{aligned}$$

Therefore in Oconee County the maximum limit for an affordable house would be one in which the total cost of the mortgage, amortization, taxes, insurance, and condominium or association fees is no more than 12,342 dollars per year or 1,028 dollars per month.

⁶ *South Carolina Priority Investment Act: Implementation Guide for Local Governments*. American Planning Association South Carolina Chapter: Making Great Communities Happen. First Edition. October 15, 2008. pg. 3

Using this formula, the maximum affordable rent in Oconee County is \$13,224 dollars per year or 1,102 dollars per month, including both the cost of rent and all utilities.

Market-based Incentives (as defined in the S.C. Code of Laws) means incentives that encourage private developers to meet the governing authority's goals in terms of affordable housing. Incentives may include, but are not limited to: density bonuses and purchasing; relaxing regulations; reducing or waiving fees for affordable development; fast track permitting, design flexibility

Oconee County has already taken steps in this direction. In December of 2008, Oconee County Council passed Chapter 26 of the Oconee County Code of Ordinances. Section 26-5 (6) and (7) provide market based incentives for affordable housing which is a step in the right direction.

Non-essential Housing Regulatory Requirements (as defined in the S.C. Code of Laws) means those development standards and procedures that are determined by the local governing body to be not essential within a specific Priority Investment Zone to protect the public health, safety, or welfare and that may otherwise make a proposed housing development economically infeasible. Nonessential housing regulatory requirements may include, but are not limited to: standards or requirements for minimum lot size, building size, building setbacks, space between buildings, impervious surfaces, open space, landscaping, buffering, reforestation, road width, pavements, parking, sidewalks, paved paths, culverts and storm water drainage, and sizing of water and sewer lines that are excessive; or application and review procedures that require or result in extensive submittals and lengthy review periods.

“In simple terms, the PIA requires local governments to identify rules and requirements that bar or deter construction of affordable housing without justification directly tied to public health, safety, and welfare. Further it looks to limit rules and requirements that disproportionately increase the cost of newly constructed or restored housing by imposing unnecessary limits on housing location, or development in general, without providing proper compensation in return.”⁸ Oconee County will need to consider in light of affordable housing what payback mechanisms are available as incentives in creating affordable housing.

Priority Investment Zone(s) (as defined in the S.C. Code of Laws) in which the governing authority adopts market-based incentives or relaxes or eliminates nonessential housing regulatory requirements, as these terms are defined in this chapter, to encourage private development in the Priority Investment Zone. The governing body may also provide that traditional neighborhood design and affordable housing must be permitted within the zone.

⁸ *South Carolina Priority Investment Act: Implementation Guide for Local Governments*. American Planning Association South Carolina Chapter: Making Great Communities Happen. First Edition. October 15, 2008. pg. 9

Workforce Housing is a term used to define the gap facing those who earn too much to qualify for affordable housing subsidies, but not enough to afford a home or apartment, usually within the 80 % to 120 % range of the area's median income. Workforce housing is always included when talking about affordable housing and it is best located in or next to employment centers. It is not limited to the type of housing which may include single family, multi-family, apartments, condominiums, etc.⁹

Barriers and Myths

A lack of affordable housing is caused for a variety of reasons. In 2004 the United States Census Bureau published a brief report entitled: "Who Could Afford to Buy a Home in 2004"¹⁰, which looked at some of the trends in housing affordability in 2004. According to this report, 58 percent of all American families could afford to buy a modestly priced home in the state where they resided. That is, they, could afford to purchase a home that was valued in the bottom 25 % of the regions home value distribution. Estimating the bottom 25% range of housing values (see table: "Estimated Value of Owner-Occupied Housing by Census Tract, 2000 Census") for Oconee County shows that 58% of the residents could afford a home that cost less than 100,000 dollars. The Census report also found that the barriers that prevented people from purchasing a home were generally: excessive debt, lack of down payment, poor credit, and interest rates which took the home out of the affordability range. Now, government is very limited in what it can do to change things that involve a personal choice of an individual to acquire excessive debt or create a bad credit history. However, there are barriers that governments can work to overcome are the ones in which they create. A governments that is serious about affordable housing needs to take a realistic at the balance between regulatory overburden and health and safety.

"According to the 2007 State of the Nation's Housing Report from the Joint Center for Housing Studies at Harvard University, 17 million Americans in 2005 were spending more than half of their income on housing." Some of the factors identified in this study were mortgage rates and housing cost (Although recently they have been less of a barrier due to historically low interest rates, median income is dropping (real wages fell from 2000 to 2005 to 1% below 1999 levels). Housing cost are probably the most readily identifiable barriers. One of the biggest barriers to overcome in providing affordable housing is the ever increasing price of land. When land prices increase and density requirements stay static, home prices increase. Often the number of units a developer would need to build and pay for the investment requires a higher priced individual unit. The increasing price of materials and fuel also influences the feasibility of building affordably priced homes.

The Low Country Housing Trust in South Carolina has identified nine barriers to affordability:

1. Large lot single family zoning
2. Prohibitions on accessory apartments

⁹ "Affordable Housing Development Handbook." Low Country Housing Trust. 2008

¹⁰ Savage, Howard A. "Who Could Afford to Buy a Home in 2004?" United States Census Bureau. Issued May 2009.

3. Exorbitant development and impact fees
4. Excessive or discriminatory public review requirements
5. Shortage of land zoned for multifamily housing
6. Spacing requirements for group homes
7. Requiring special permits for group homes
8. Discriminatory treatment of manufactured housing
9. Unreasonable and expensive building code requirements for rehabilitation projects

Too often affordable housing is plagued with misconceptions in the public eye which may be the biggest barrier to overcome. The Campaign for Affordable Housing¹¹ has identified five of the most common myths surrounding affordable housing.

Five Common Myths Regarding Affordable Housing ¹²	
MYTH	TRUTH
Affordable Housing is ugly	Affordable housing is designed to fit into the community character in size and style. It is typically privately owned, designed, and developed. Like everything else the cost of a home has little to do with whether or not it is ugly.
Affordable Housing Increases Traffic.	All types of development impact traffic volume. Affordable housing is best suited near employment centers which would decrease dependency on the automobile. The National Personal Transportation Survey found that low income households make 40% fewer trips than other households Studies indicate that the average resident in a compact neighborhood will drive 20-30% less than residents of a neighborhood half as dense”
Affordable Housing Increases Crime	There is no correlation between safe, decent, and affordable housing and crime. In fact studies show that what does cause crime and a host of other socio-economic ills is community disinvestment, overcrowding, lack of jobs and community services. A lack of safe and decent affordable housing increases crime.
Affordable Housing Over-burdens Schools and Infrastructure	Studies show that the traditional single family home neighborhood has 2 to 3 times the number of school aged children than those living in apartments. US Office of Technology Assessment found that it cost 10,000 dollars per unit more to provide infrastructure to a lower density/urban development than a more compact urban development (OTA-E11-643, 1995

¹¹ www.tcah.org

¹² *ibid*

	Infrastructure cost significantly decline as density increases
Affordable Housing Lowers Property Values	Academic Studies and market analysis prove otherwise. A Study by Wayne State Univ. found that affordable housing often has an insignificant or positive effect on property values in higher value neighborhood and improves values in lower-valued neighborhoods

Affordability in Oconee County

The amount of money one must make to afford a modestly priced home in a given area and still be able to take care of other basic needs is where the rubber meets the road. The Priority Investment Element has outlined the income limits that will guide the affordable housing discussion in the county and has mandated that the HUD HOME Program figures be used to measure affordability. HUD typically, factors the number of persons in a family into the equation and adjusts the median income accordingly. Incomes needed to meet program thresholds rise as the number of people per family rise. The table below shows that for a family of four in Oconee County the income at the 80% limit is \$44,100. Therefore, we need to be asking what price point can someone making 44,100 dollars per year afford to spend on housing without neglecting other basic necessities and expenses. (Typically housing programs offer assistance based on the percentage of income shown in the table entitled: “2009 HOME Income Limits” with most assistance given to those in the 30% range or less.)

2009 Maximum Income Limits for 80 % of Median Income									
COUNTY	MEDIAN INCOME	Number of Persons in Family							
		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
ANDERSON	53,800	\$30,750	\$35,150	\$39,550	\$43,900	\$47,450	\$50,950	\$54,450	\$57,950
CHEROKEE	47,700	\$30,750	\$35,150	\$39,550	\$43,900	\$47,450	\$50,950	\$54,450	\$57,950
GREENVILLE	57,200	\$32,050	\$36,600	\$41,200	\$45,750	\$49,400	\$53,050	\$56,750	\$60,400
GREENWOOD	53,400	\$29,900	\$34,150	\$38,450	\$42,700	\$46,100	\$49,550	\$52,950	\$56,350
OCONEE	55,100	\$30,850	\$35,300	\$39,700	\$44,100	\$47,650	\$51,150	\$54,700	\$58,200
PICKENS	57,200	\$32,050	\$36,600	\$41,200	\$45,750	\$49,400	\$53,050	\$56,750	\$60,400

Income limits are based on actual County Median Income Limits or State Non Metro Median Income limits, as computed, income limits are rounded to the nearest whole number

Source: www.sha.state.sc.us/Housing_Partners/Income_Limits

2009 HOME Income Limits									
OCONEE COUNTY	INCOME LIMIT	Number of Persons in Family							
		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
	30%	\$11,600	\$13,250	\$14,900	\$16,550	\$17,850	\$19,200	\$18,000	\$19,150
	50%	\$19,300	\$22,050	\$24,800	\$27,550	\$29,750	\$31,950	\$34,150	\$36,350
	60%	\$23,160	\$26,460	\$29,760	\$33,060	\$35,700	\$38,340	\$40,980	\$43,620
	80%	\$30,850	\$35,300	\$39,700	\$44,100	\$47,650	\$51,150	\$54,700	\$58,200

HUD HOME Program Income, State of South Carolina, Effective April 27, 2009

The other aspect of affordability that needs to be considered is rental limits. Often the first step of owning a house is renting until a down payment can be obtained. According to a Census Report: “Down payment assistance would do more to improve the affordability of a modestly priced home for renters than lower down payment requirements (which would increase monthly mortgage payments) or major reduction in interest rates. Financial assistance, would however, require funding from another source, ideally from a party that has no financial gain from the transaction, such as employers, nonprofit groups, or a governmental agency.”¹³ The barriers that impede the transition from renting to owning will need to be discussed in the years ahead. The question now is what is an acceptably priced rental unit in Oconee County? The table below shows what HUD considers be within acceptable limits. All figures include an estimated allowance for utilities.

2009 Maximum Gross Rent Limits for 80 % of Median Income						
		Maximum Monthly Gross Rent* (utilities included)				
COUNTY	MEDIAN INCOME	0 BR	1 BR	2 BR	3 BR	4 BR
ANDERSON	52,400	768	823	988	1,141	1,273
CHEROKEE	46,700	768	823	988	1,141	1,273
GREENVILLE	57,200	791	847	1,017	1,175	1,311
GREENWOOD	53,400	747	800	961	1,110	1,238
OCONEE	55,100	771	826	992	1,146	1,278
PICKENS	57,200	801	858	1,030	1,189	1,326
* Gross Rent includes contract rent plus tenant paid utilities						
Rent limits are based on actual County Median Income Limits or State Non Metro Median Income limits, as computed, gross rent limits are rounded to the nearest whole number						

A two bedroom rental unit that meets the affordability requirements of the Priority Investment Act should cost no more than \$992 dollars a month for rent and utilities (water, sewer, electricity, natural gas, etc)! The United States Census Bureau’s American Community Survey has estimated that the median gross rent in Oconee County is approximately 26.5% of the household income in the past 12 months. Assuming that the Census estimates are true, the median rent falls within the states definition of affordability, except utilities are not included in the Census estimates. (Typically, renters pay more for utilities than owners because rental units characteristically are more inefficient). Oconee County is on the upper spectrum of rental affordability. Issues surrounding rental units as one component to the affordable housing issue will need to be discussed as part of the affordability solution.

Inventory Local Regulations and Possible Barriers

The Priority Investment Element requires that local governments evaluate local regulations and standards identifying any possible barriers to affordability. The South Carolina Priority Investment Act Implementation Guide for Local Governments identifies

¹³Savage, Howard A. “Who Could Afford to Buy a Home in 2004?” United States Census Bureau. Issued May 2009.

some of the non-essential regulations that may become possible barriers to affordable housing. Of those identified by the state very few apply to the current regulatory climate of Oconee. One area that the state identifies as a barrier is a “complicated administrative and permitting process.” Recognizing that there is always room for improvement, Oconee has begun working on coordinating efforts with state agencies and other county agencies to have a “one stop” permitting location. Changes to the subdivision regulations in 2008 also clarified the subdivision permitting process; outlining exactly what need to be submitted in order to gain approval. The following table identifies the ordinances that may influence affordable housing and identifies the strengths of the ordinance and any possible areas of concern in terms of assistance in providing for affordable housing.

Oconee County’s Land and Housing Ordinances		
Code of Ordinances	Strengths	Areas to look at in light of affordable housing issue
Chapter 6: <i>Building Code Regulation</i>	Protects homeowners from poor construction that can devastate a new home owner Ensures health and safety of residential and multi-family construction	“One Stop” permitting Analysis could be undertaken to identify barriers unrelated to health and safety that may prevent affordability but change would have to come from the State level, as building codes is a mandate for local governments Examine fee structure and permitting cost for projects meeting affordability requirements
Chapter 16: <i>Flood Ordinance</i>	Prevents loss in cases of catastrophic flood events	
Chapter 26: <i>Road and Bridges</i>	Provides for gravel roads, that meet fire code for those developments of ten units or less Provides a mechanism to reimburse a developer who is required to upgrade a county road and also encourages developers to provide affordable housing (see section 26-5)	Road pavement widths for private road developments Sidewalks
Chapter 32: <i>Unified Performance Standards</i>		
Article V: Group Homes		Ordinance should be reviewed and adjusted 1,000 feet separation from nearest residence

	<p>Article VI: Land Development and Subdivision Regulations</p>	<p>Administrative Review for all development</p> <p>Clearly defined review process</p> <p>Lot sizes vary with type of sewage treatment, with most restrictive for traditional septic (state minimum) of .57 acres.</p> <p>Exempts Family Transfers</p> <p>One cost for review at time of preliminary application</p>	<p>Setback standards for residences</p> <p>Security in Lieu of Completion of 125 % of total cost before final plat can be recorded</p> <p>Development where no land is subdivided but still requires a review due to definition of subdivision to include dwelling units</p>
	<p>Chapter 34: <i>Utilities</i></p>	<p>Look at possible payback mechanisms for developers when they need to upgrade system</p> <p>Article V: Sewer Impact Fee</p>	
	<p>Chapter 38: <i>Zoning</i></p>	<p>Tool that can be used to minimize the negative impacts of incompatible land uses in community</p> <p>Citizen Initiated</p> <p>Control Free District does not regulate use</p> <p>Manufactured Housing is not treated differently than stick built housing</p>	<p>Ordinance needs to provide for both Traditional Neighborhood Development (TND's) and Planned Unit Developments (PUD's)</p>

Compared to some areas, Oconee County's regulatory climate is open to affordable housing. Our lack of affordable housing is more a result of high land cost and demand. There is no doubt however that the regulations governing development in Oconee need to be examined with an eye toward increasing the amount of affordable housing. Oconee County also needs to partner with non-profits and other organizations that can help guide citizens in getting into a home of their own. A Community Housing Task Force or Agency should be considered to deal with this very important issue and help all citizens of Oconee.

Over the past several years the average residential building permit valuation has consistently been in the proximity of \$300,000 dollars. Of course, this is not an exact measurement of the amount of affordable housing being constructed but it does indicate that the current housing stock being built is mostly out of the affordable range. The continuing growth of "higher priced homes" is both a blessing to the county and a curse. When these communities become established the value of the surrounding lands also

increases placing a greater tax burden on those who may be able to least afford it. Oconee County must work with private developers and non-profits to provide avenues of making workforce housing accessible, a job that may be best undertaken by the above mentioned Housing Task Force.

Market Based Incentives and Resources

The Priority Investment Act also requires local governments to analyze market-based incentives that may be available for the development of affordable housing. The Implementation Guide for Local Governments identifies approximately 14 market based incentives that will need to be evaluated and discussed as to how they may or may not be suitable for incorporation into the development standards and practices of Oconee County.

Implementation Guide for Local Governments: Market Based Incentives for Developers	
Incentive	Summary
Density Bonuses	“Developers who commit to allotting a certain percentage of units at below market rates may be allowed to reduce lot sizes or increase the number of houses on a lot, thereby reducing land cost per unit.” page 30
Relaxed Zoning Regulations	“Modification to regulations such as: minimum lot area requirements, limitations on multi-family dwellings, minimum setbacks, variances, reduced parking requirements, and modified street standards are essential to the streamlined development of affordable housing.” page 30
Reduced or Waived Fees	Counties could look at reducing or waiving fees for projects that incorporate a determined percentage of the development as affordable units. “This may include reimbursements or permit fees to developers whose developments are certified as affordable and also waiving up to 100% of the water or sewer tap fees for affordable units.” page 31.
Fast Track Permitting	Basically, streamline the permitting process with pre-approved house plans, a comprehensive pre-application review for major projects, and create central permitting location
Design Flexibility	“Loosening design flexibility involves creating pre-approved design standards to allow for quick and easy approval. Infill development, mixed use projects, and accessory dwellings are promoted.” page 31
Transfer of Development Rights	“A TRD program permits landowners to shift densities from one site to another through a negotiated transaction. Under this approach, a landowner in a “sending” area could sell

	<p>development rights to landowners in a “receiving area.”¹⁴</p> <p>“TDR programs operate through the transfer of development rights, or units, of density from one geographic area to another within the region.”</p> <p style="text-align: right;">page 32</p>
Impact Fee Exemptions	<p>“Whether impact fees would be considered “nonessential housing regulatory requirement,” is unclear, but this affordable housing exemption may remove a potential barrier to the development of affordable housing and would be appropriate for consideration in a designated priority investment zone.” page 34.</p> <p>If Oconee County ever chooses to look at impact fees, considerations will need to be given for affordable housing.</p>
Growth Related Public Facilities Standards	<p>This market based incentive, when affordable housing is an issue, would adjust the level of public service standards that some communities put into place so that infrastructure keeps up with demand and maintains an acceptable level of service.</p>
Urban Growth Boundaries	<p>“The PIA (<i>Priority Investment Act</i>) provides for the establishment of a priority investment zone, within which traditional neighborhood design and affordable housing must be permitted. The urban growth boundary concept, while not authorized by the PIA expressly, is consistent with the priority investment zone concept. For example, the priority investment and a “developing area” <i>boundary</i> may be one in the same.” page 37; italics mine</p>
Development Agreements	<p>“The development agreement is a local government planning and implementation tool that may be used to meet the intent of the Priority Investment Act.”</p> <p style="text-align: right;">page 37</p> <p>State law is very specific as to the standards and requirements of utilizing a development agreement. The specific standard can be found in “The South Carolina Government Development Act.”</p>
Tax Increment Financing	<p>This is a complex statute in State Law that basically allows for the redevelopment of an area and the increase of that revenue to be returned back for specific purposes</p>

¹⁴ Freilich, Robert H. and S. Mark White. *21st Century Land Development Code*. With Kate F. Murray. American Planning Association: Washington, D.C. 2008 p 110-111

Overlay Zoning Districts	<p>According to the SC Planning Act overlay zones may impose or relax set of requirements imposed by the underlying zoning district when there is a special public interest in a particular geographic area that does not coincide with the underlying zone boundaries.</p> <p>In this case, overlay zones may be used to relax a set of requirements which would provide incentive for affordable housing in that location.</p>
Local Government Improvement Districts	<p>Mechanism provide in State Code that allows local government to plan and implement public infrastructure improvements and to apply assessments on property within the district, with the concurrence of property owners, to pay a portion of the cost of the improvement. page 41</p>
Special Property Tax Assessments	<p>S.C. Code sec. 4-9-195,et seq. authorizes counties to temporarily abate property taxes for a period of up to twenty years on all or a portion of the value added to real property as a result of an approved rehabilitation. This may be used as an incentive for renovations of low to moderate income rental property. page 44</p>

DRAFT

Goals and Strategies

1. Promote and enhance access to affordable housing through both public and private cooperation

Implementation Strategies:

Strategies	Timeframe	2009 Update
Create a Housing Task force or Trust which would analyze regulatory barriers and market based incentives to promote affordable housing; work toward educating citizens and developers on the need for affordable housing; and existing assistance already available though non-profits and state agencies	2010	Updated Goal
Utilize and partner with existing non-profit housing agencies to increase access to affordable housing for Oconee County Citizens. The County may also want to look towards the creation of a local non-profit housing agency.	2011-2012	Updated Goal
Look at ways to provide incentives to developers that can promote affordable housing within current building and land use regulations keeping a balance with health and safety requirements	2011	Updated Goal
Amend Land Development and Zoning Ordinances to include options for traditional neighborhood development and planned unit developments.	2010	Updated Goal
Work with County, State, and Federal Agencies to reduce barriers to affordability which may include: One stop permitting Pre-approved affordable housing plans Payback mechanisms for upgrades to infrastructure	Ongoing	Updated Goal
Provide appropriate assistance to public and private entities seeking funding to develop and rehabilitate high-quality low cost housing	Ongoing	Updated Goal
Review and adopt land development and subdivision regulations as needed to facilitate development of high-quality low cost housing	Ongoing	Updated Goal

Responsible Agencies: County Council; Utility Providers, Planning Commission; Realtors, Developers, Non-profits,