

## Workforce Housing • Snapshot

### Facts

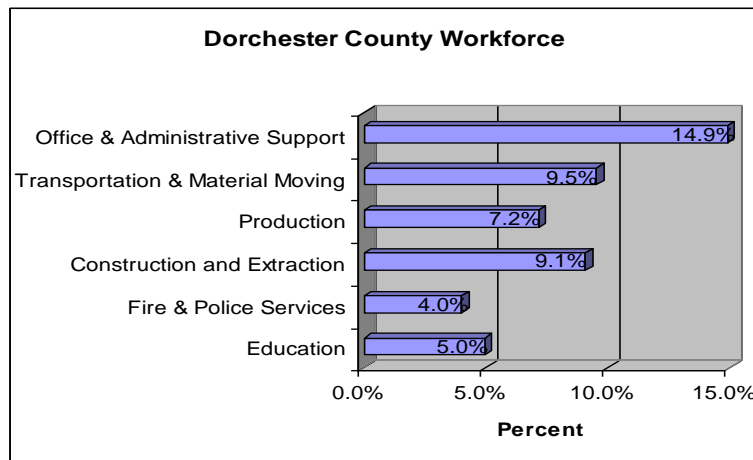
Dorchester County contains a fair range of housing units and types for its residents. The average sales price of these homes has remained relatively low compared to the rest of the region. As a result, many people have flocked to the area to purchase or construct new homes. This trend continues to bring a wide variety of people with different occupations and income levels to the county.

### County Housing Estimates

- **Total Units:** In 2006, Dorchester County had 45,558 housing units.
- **Single-Family Units:** Of the total housing units, 68 percent were single family.
- **Multi-Family Units:** 15.4 percent of total housing units were multi-family.
- **Mobile Homes:** 16.6 percent of total housing units were mobile homes.
- **Price:** In 2007, the mean (average) price for a home in Dorchester County was \$214,576; the median (middle value) was \$194,900.

### Community Profile

As demand for housing increases in the area, so to does the price. As a result, a significant group of the workforce earns too little to afford the median-priced home in the area, but too much to qualify for any homeownership assistance programs. A lack of housing for these workers may not only hurt them, but also inhibits future economic development potential in the area.



This figure charts the proportion of employment sectors in the county with earnings of 80-120 percent of the 2006 median annual income for the tri-county area. Almost half of all workers living in the county earn 80-120 percent of the tri-county area's median income.

### Key Workers



Workforce housing strategies help people like this young teacher from Oakbrook Elementary School... (<http://oes.ddtwo.org>, 2007)



...or people like these firefighters from the Ashley River Fire Department ([www.ashleyriverfire.com](http://www.ashleyriverfire.com), 2007).

### Key Issues

- Projections for population growth indicate that by 2030, Dorchester County will have more than 41,000 new residents who require housing.
- Many of these new residents will be on fixed incomes and will be limited in what kind of housing they can afford.
- It is important to grant these residents the opportunity to reside close to their place of work, easing the financial burden of long commutes.
- Additionally, all residents should be easily accessible in order to minimize emergency response times for police, fire, and medical first responders.

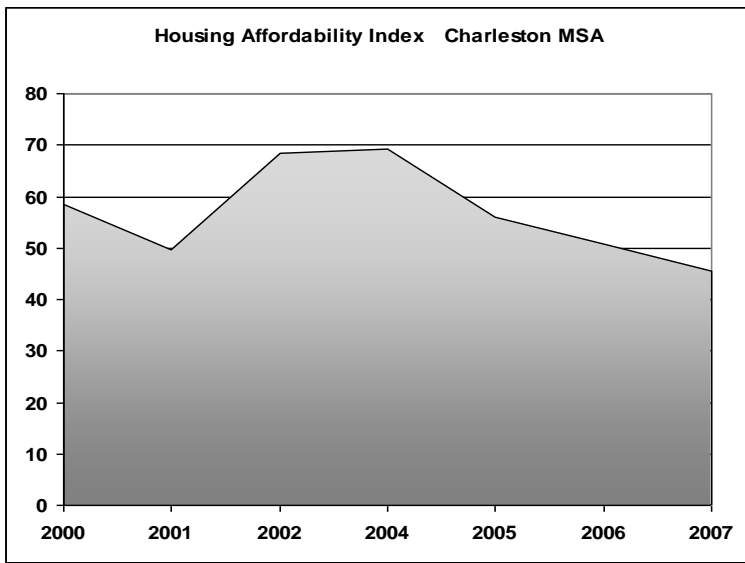
(Sources of data in this page: U.S. Census 2006 Community Survey, Charleston Trident Association of Realtors, BCDCOG Population Projections, Bureau of Labor Statistics)

**Growth and Change**

- In the tri-county area, the mean occupational income has increased *13.9 percent* from 2000 to 2006.
- From 2000 to 2006, median family income in the tri-county area increased *19.7 percent*, but only *14.1 percent* in Dorchester County.
- Per capita income in Dorchester County increased *10.5 percent* from 2000 to 2006.
- Although these are positive numbers, they are nowhere near the mean home sale price increase of *53.1 percent* from 2000 to 2006. This imbalance narrows housing opportunities for many people.

**Affordability**

The result of this growth disparity is that more people are spending larger portions of their income toward housing cost. In fact, the percentage of total homeowners in Dorchester County who spent 30 percent or more of their household income on owner costs has risen from 19.5 percent in 2000 to 29.2 percent in 2006. The chart below reports the affordability of homes in the tri-county area for the past six years. More recently, there is a clear downward trend. (The federal government calls the BCD Region the Charleston Metropolitan Statistical Area, or MSA.)



Despite the regional trend, Dorchester County maintains the best housing affordability in the area. In 2006, a family of four earning the area median income of \$56,030 could afford a home price of \$168,090 (assuming three times the yearly income is deemed affordable). Dorchester County misses that mark by \$26,810 with a median sales price of \$194,900. As more residents move in, high demand and escalating land values will expand this gap significantly, particularly if production does not keep pace with demand.



A HOPE VI community, like Horizon Village in North Charleston, mixes public, subsidized, and market-rate housing units.



Workforce housing initiatives help single parents across the country, like this mother and son in Jackson, WY (image courtesy of the Jackson Hole Community Housing Trust, [www.housingtrustjh.org](http://www.housingtrustjh.org), 2007).

**What is Workforce Housing?**

- Workforce housing is housing that is made affordable to people who primarily earn 80-120 percent of the area’s median income. These people often earn too much to qualify for most housing subsidies, but not enough to afford a house or apartment.
- Workforce housing initiatives also assist those families who are forced to spend more than 30 percent of their income on housing cost.
- According to the US Department of Housing and Urban Development, a house is affordable when the amount spent on rent or mortgage payments does not exceed 30 percent of a household’s combined gross income. More than 29 percent of Dorchester County households are extended beyond this threshold.

(Sources of data in this page: National Association of Home Builders, USDHUD, US Census Bureau, Lowcountry Housing Trust, USBLS, Prudential Carolina Real Estate MLS stats)

## Workforce Housing • Shape

### Goal 1

*All types of families in many different lines of work will reside in communities throughout Dorchester County – close to work, recreation and shopping – with choices in housing at affordable prices.*

**Policy 1.1:** Dorchester County will ensure a variety of housing types through flexible zoning. Therein, the County will revise its zoning codes to allow accessory dwelling units (a.k.a. dependencies or “mother-in-law suites”) in Housing Nodes.

**Policy 1.2:** Dorchester County will avoid concentration of workforce housing in one specific area. Instead, the county will promote smaller, dispersed developments more easily assimilated within the community.

**Policy 1.3:** Dorchester County will encourage the market to provide adequate supply and choice of housing at key locations such as Housing Nodes and Gateway Districts – where numerous transportation routes exist and are planned. Low- to moderate-income housing, as well as workforce housing, will be available at these locations, which enjoy proximity to employers, goods and services, and multiple modes of transportation.

**Policy 1.4:** Dorchester County shall ensure timely production of new housing units through a predictable, fast tracked permitting process where by-right zoning guides development to appropriate locations according to the *Future Land Use Map*.

**Policy 1.5:** Dorchester County will create density bonuses to allow developers to build at a density higher than residential areas typically permit when they contribute to green space conservation, participate in capital improvements, and/or provide workforce housing with deed restrictions or subsidies to ensure its availability to the workforce. Density bonuses will be available by right for a majority of residential land developments.

In other, typically larger proposed developments, the County will negotiate for green space conservation, capital improvements, and workforce housing during the planned development district process. In some cases, these commitments will be secured in a development agreement between the County and the developer. The agreement may also allow for a fee in lieu of providing workforce housing, payable to a housing trust.

### Policy in Action



The Ashley Riverside community in Albany, GA, was created to serve three different income levels and to promote infill within the central business district (State of Georgia Department of Community Assistance, [www.dca.state.ga.us/housing/HousingDevelopment/MagnoliaAwards/](http://www.dca.state.ga.us/housing/HousingDevelopment/MagnoliaAwards/), 2007).



Tattnall Place in Macon, GA combined mixed income affordability with traditional neighborhood design (State of Georgia Department of Community Assistance, [www.dca.state.ga.us/housing/HousingDevelopment/MagnoliaAwards/](http://www.dca.state.ga.us/housing/HousingDevelopment/MagnoliaAwards/), 2007).

## Plan Foundation 5: Workforce Housing

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**Policy 1.6:** Dorchester County will implement form-based coding with no unit/acre caps in Gateway Districts. The building envelope (height, setbacks, design standards, etc.) will control the number of homes that can be constructed. Density increases will be mitigated through the Transfer of Development Rights (TDR) program detailed in Chapter 6.

**Policy 1.7:** Dorchester County will update land development standards with road types for townhouse developments acceptable for public dedication and maintenance to reduce regime fees for residents.

**Policy 1.8:** Dorchester County will reduce parking space allotments for workforce housing developments in transit-oriented development within Gateway Districts identified on *Future Land Use Map*.

**Policy 1.9:** Dorchester County will waive or reduce transportation, water, and sewer impact fees for subsidized housing developments. The County will establish an account for impact fee credits to which a small percentage of each payment collected is transferred from the general fund. Monies in the account will then offset impact fees for subsidized workforce housing.

**Policy 1.10:** Dorchester County will seek to collaborate with the school districts to promote construction of housing for teachers and other civil servants on excess school property.

**Policy 1.11:** Dorchester County will work with local employers to establish employer-assisted housing.

**Policy 1.12:** Dorchester County will work with the Lowcountry Housing Trust to develop a program for workforce housing needs, to include below-market-interest-rate financing, housing developer guidance, and technical assistance to homebuilders and prospective buyers.



The City of Columbus, OH, made a serious effort to streamline review and approval processes for affordable and workforce housing. This included a “one-stop shop” for all approving authorities. Since implementation, the city has never missed a deadline (City of Columbus, [www.development.columbus.gov/NeighborhoodsandResidents/housing/](http://www.development.columbus.gov/NeighborhoodsandResidents/housing/), 2007).

## Workforce Housing • Build

Policy	Lead, Partners	Implementation			
		Tools	Funding	Priority	Timeline
1: Ensure variety of housing types, including accessory dwelling units	DCPC, real estate development industry, non-profit housing developers, Lowcountry Housing Trust (LHT)	Community Design Chapter, Zoning & Land Development Ordinance (ZLDO), Workforce Housing Incentive Ordinance	Operating budget, development review fees	HIGH	1-4 years
2: Avoid clustering of workforce housing to one specific location	DCPC, real estate development industry, non-profit housing developers	Community Design chapter, Official Zoning Map, Workforce Housing Incentive Ordinance	Operating budget, development review fees	LOW	Ongoing
3: Provide an adequate supply and choice of housing at key locations	Real estate development industry, non-profit housing developers, DCPC, USDHUD, private banks, non-profit foundations, LHT	Impact fee waiver/ reductions, infill development, accessory dwelling units, tax credits, US Community Reinvestment Act, density bonuses, expedited review and approval process, <i>Future Land Use Map</i> , Workforce Housing Incentive Ordinance	Operating budget, Lowcountry Housing Trust Fund, grants & below-market-interest-rate loans from philanthropic and charitable interests, banks in LMI areas, USDHUD	MEDIUM	2-5 years
4: Expedite the permitting process	DCPC, Dorchester County Planning & Codes Department, LHT	Workforce housing standards, improved web based services, scheduling priority to workforce housing developments, predictable process	Operating budget, development review fees	LOW	1-4 years
5: Establish density bonuses	DCPC, real estate development industry, LHT	Community Design chapter, ZLDO, density bonuses, TDR program, planned development districts, development agreements, impact fee reductions/waivers	Operating budget, development review fees, fees in lieu, LHT Fund	HIGH	1-5 years
6: Adopt form-based coding	DCPC, real estate development industry	Community Design Chapter, ZLDO, County engineering requirements, TDR program	Operating budget, development review fees	MEDIUM	2-5 years
7: Define road types for townhouse developments	DCPC, DCPWD, real estate development industry	Traffic Impact Analysis, ZLDO, County engineering standards	Operating budget, development review fees	MEDIUM	1-4 years
8: Reduce parking space allotments	DCPC, real estate development industry	Community Design chapter, ZLDO	Operating budget, development review fees	LOW	1-2 years
9: Impact fee waivers/reductions	DCPC, DCPWD, LHT	Impact fee credit account	Operating budget, LHT Fund	MEDIUM	1-4 years

## Plan Foundation 5: Workforce Housing

Policy	Lead, Partners	Implementation			
		Tools	Funding	Priority	Timeline
1.10: Workforce housing for school teachers	County Council, District 2 school board, District 4 school board, DCPC, non-profit foundations and charitable corporations, USDHUD, real estate development industry, LHT	ZLDO, any excess land on school sites, impact fee reductions/waivers	Operating budget, grants and low interest rate loans from philanthropic and corporate interests, USDHUD, CDBG, LHT Fund	LOW	5-10 years
1.11: Employer assisted housing	Local corporations, DCPC, LHT	Tax incentives, density bonuses, impact fee reductions/waivers	Operating budget, development review fees, corporate sponsorship	LOW	2-10 years
1.12: Develop workforce housing program	DCPC, LHT, Real estate development industry	Resolution designating LHT as housing trust partner, Workforce Housing Incentive Ordinance	Operating budget, below-market interest-rate financing, philanthropic and charitable grants and loans for workforce housing	MEDIUM	1-2 years

### Implementation Strategies Notes

Dorchester County Council will designate the Lowcountry Housing Trust (LHT) as the housing trust for Dorchester County and utilize the technical assistance of LHT staff to develop a workforce housing program (Policy 1.12). The program will lead to a “Workforce Housing Incentive Ordinance,” which will document the tools and regulations available through the County and the Trust to yield workforce housing. This ordinance will report policies and ordinances that address housing types and locations well suited for workforce housing (policies 1.1 and 1.3), the process for gaining approval for workforce housing (Policy 1.4), regulatory incentives promoting inclusion of workforce housing in development proposals (policies 1.5 through 1.9), and programs targeted to specific segments of the workforce (policies 1.10 and 1.11). The Workforce Housing Incentive Ordinance will also document resource entities for workforce housing, including non-profits that fund and/or build it, and funding sources in addition to the Lowcountry Housing Trust Fund.

The County should also consider a future supplemental or companion document about

housing programs available to low- and moderate-income households. Several partners and funding sources are identified in Policy 1.3 for such housing, commonly referred to as “affordable housing.”

Affordable housing differs from workforce housing by household income threshold. Affordable housing programs target households with annual income below 80 percent of the region’s median, while workforce housing targets households with annual income ranging from 80 to 120 percent of the region’s median household income.

Affordable housing programs have operated for decades, in recognition that those well below the median household income struggle to find suitable housing. Workforce housing is a more recent need, due in part to significant growth in housing prices, documented earlier in this chapter. Fewer resources are therefore available to it. This Comprehensive Plan thus focuses on workforce housing. Provision of affordable housing is nevertheless a component of Dorchester County’s goal for housing.