



2020-2024 Consolidated Plan

DRAFT

(CARES Act CDBG-CV & Corrected 2020 CDBG Allocation)

Town of Summerville
Grants Administration
Town Hall Administrative Office
200 S. Main Street
Summerville, SC 29483

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Executive Summary

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

1. Introduction

The Town of Summerville is an entitlement community under the Community Development Block Grant (CDBG) Program. The CDBG is a Federal program administered by the U.S. Department of Housing and Urban Development (HUD) to help fund local community development programs. CDBG funds may be used for affordable housing programs such as housing rehabilitation, public infrastructure projects, public facility projects, economic development and community service initiatives. The primary goal of the CDBG Program is to assist low-and-moderate income (LMI) persons in their respective communities and the special needs population.

As a requirement to receiving HUD federal CDBG funding, the Town is required to prepare a Consolidated Plan every five years and an Annual Action Plan each year describing the activities and goals that it plans to pursue and undertake with CDBG funds. The Town is also required to hold public meetings each year to gauge community development needs and establish funding priorities for current and future projects. This Consolidated and Annual Action Plan document provides an outline of the activities, programs, goals and objectives that the Town plans to undertake and/or support over the course of the next five years.

In addition to the annual CDBG funds the Town is anticipated to receive over the 5-Year Consolidated Plan, the Town will also receive a one-time grant of CDBG-CV1 and CDBG-CV3 funds. On March 27, 2020 the Federal Coronavirus Aid, Relief and Economic Security Act (CARES) was signed into law to assist communities in their efforts to prevent, prepare for and respond to the coronavirus COVID-19 pandemic. The CARES Act included supplemental formula allocations to HUD's CPD programs, including CDBG-CV for the Town of Summerville. The additional CARES Act funds allocated to Summerville was \$166,633 for CDBG-CV1 and \$281,704 for CDBG-CV3.

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

The Town of Summerville 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 Town has identified three priority needs with associated goals to address those needs. The priority needs with associated goals include:

Expand/Improve Public Infrastructure & Facilities

1A Expand & Improve Public Infrastructure

1B Improve Access to Public Facilities

Public Services & Quality of Life Improvements

2A Provide Supportive Services for Special Needs

2B Provide Vital Services for LMI Households

Fair Housing Promotion

3A Promote Fair Housing Initiatives

Preserve & Develop Affordable Housing

4A Provide for Owner Occupied Housing Rehab

3. Evaluation of past performance

The Town, with other public, private and non-profit community housing providers and non-housing service agencies have made noteworthy contributions to provide safe, decent and affordable housing, a suitable living environment and economic opportunities especially for low to moderate income individuals in the community. However, public infrastructure improvements and fair housing issues are some of the most prolific issues facing the Town of Summerville, as documented by the current Consolidated Plan, the City's previous Consolidated Plan, and the 2018 Consolidated Annual Performance and Evaluation Report (CAPER).

The CAPER provides an assessment of progress towards the five-year goals and the one-year goals of HUD entitlement grants CDBG, HOME and HOPWA. According to the most recent CAPER, the Town made significant progress in informing citizens of fair housing in Summerville. The Town worked with the Charleston Trident Urban League and exceeded its goals to provide fair housing information to residents. Through the Home of Hope, shelter was provided for homeless men in the area and was located within the Summerville community. The organization was at max capacity for the majority of the year, and came very close to reaching the 100 men served goal. Home of Hope was able to provide shelter 91 persons (79 men and assistance to 12 others). The Town also began phase II of the Robynwynn Drainage Project, a public infrastructure project located in local target area Census Tract 107. This project was a high priority because of the older pipeline structure within the neighborhood that needs repair to avert possible flooding hazards. Benefits from the completion of this project is an improved drainage system to the entire neighborhood that will help to reduce potential flooding.

4. Summary of citizen participation process and consultation process

The purpose of the citizen participation process is to actively encourage citizens, particularly low- and moderate-income households and those with special needs, to participate in the planning and development of the Consolidated Plan and the Annual Action Plan (AAP). The Town of Summerville works to ensure community stakeholders and citizens have adequate opportunities to participate in this planning process.

The Town's efforts to allow for participation in the development of the Consolidated Plan and first-year Annual Action Plan include a presentation about the Consolidated Plan at a public meeting and a Public Hearing held at Town Hall. In these meetings CDBG basic concepts and planning considerations were covered, along with questions, answer and feedback from stakeholders and citizens. The Town also had an online survey to gather feedback about the community and housing development needs of the Town from community members, local stakeholders and Town Council. This survey helped to determine the identified priority needs and goals in this Plan. The Town also held a 7-day public review period to allow the public to make comments on the Plan. Written comments could be returned to the Town Hall Administrative Office located at 200 S. Main Street, Summerville, SC 2948.

A summary of citizen outreach efforts is described in the PR-15 Citizen Participation section.

5. Summary of public comments

A Public Comment Review Period was held from November 25, 2020 to December 2, 2020 to allow for the public to review the Consolidated Plan and first year Annual Action Plan. As well, a public hearing was held via Zoom online meeting on December 3, 2020 at 5:30PM EST. The Consolidated Plan and first year Annual Action Plan was presented at the hearing. During the development of the Plan, there was an online survey open for community members, local community stakeholders and for Town Council members. The survey helped the Town to determine the identified priority needs and goals in this Plan. Below are the results of the community survey and the Town Council survey. The community stakeholder responses were not factored into the community or Town Council results.

Members from the community identified the following priority needs:

1. Public infrastructure improvements: street improvements, storm water improvements and sidewalks.
2. Demolition and clearance: code enforcement and cleanup of abandoned lots.
3. Economic development: public transportation and small business assistance.
4. Improved access to public facilities: parks and rec facilities, libraries and community centers

Council members identified the following priority needs:

1. Affordable rental and homeownership housing
2. Public transportation (economic development)
3. Public infrastructure improvements of streets, water/sewer and storm water, and sidewalks.
4. Demolition of dilapidated buildings.

At the public hearing on December 3, 2020 at 5:30 there was one comment from the public. The one comment received from the public was to thank the Town for their support and effort to manage these programs.

A summary of comments is located in the PR-15 Citizen Participation section.

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

All public comments were formally documented and responded to by Town Administrative staff. See Summary of Public Comments attachment for further detail.

7. Summary

Primary data sources for the Consolidated Plan include: 2006-2010 & 2014-2018 American Community Survey (ACS) 5-Year Estimates, 2012-2016 Comprehensive Housing Affordability Strategy (CHAS) data, Bureau of Labor Statistics, Longitudinal Employer-Household Dynamics (LEHD), Inventory Management System/PIH Information Center (IMS/PIC) for PHAs, HUD 2019 Housing Inventory Counts (HIC), HUD Continuum of Care Homeless Assistance Programs Homeless Populations 2019 Point-in-Time data, 2018 the South Carolina Department of Health and Environmental Control HIV Surveillance Report and local data sources. Throughout the plan a disparity exists between data tables using 2016 CHAS data and those using 2018 ACS data. The most recent data source was utilized when available for the studied issues.

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	SUMMERVILLE	Grants Administration/Town of Summerville

Table 1 – Responsible Agencies

Narrative

All planning, coordination and implementation of 5-Year Consolidated Plan and Annual Action Plans are the responsibility of the Town of Summerville. During Program Year 2020, Town Finance and Administrative staff will maintain complete and accurate records to document compliance with HUD policies and other applicable Federal regulations which are required for administering the CDBG Program in accordance with applicable Code of Federal Regulations. During the course of implementation of the 5-Year Consolidated Plan and 2020 Annual Action Plan, Town staff will consult with its assigned CDBG Field Office when it has questions or is in need of guidance. The Grants Writer and Finance Director for the Town, as well as program managers in various Town departments and sub-recipient non-profit organizations will carry out the activities proposed in the Action Plan.

Consolidated Plan Public Contact Information

Contact the Town of Summerville for information, questions, or concerns related to the Town's CDBG Program (email: CDBG@summervillesc.gov). A copy of the Town's Five-Year Consolidated Plan, recent Annual Action Plans, and Consolidated Annual Performance Reports (CAPER) are available for the public to view on the Town's website, <http://summervillesc.gov/cdbg>, or by appointment during normal business hours, Monday - Friday from 8:30 a.m. to 5:00 p.m. at Town Hall Administrative Office located at 200 S. Main Street, Summerville, SC 29483.

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

1. Introduction

Key members of the Town’s staff assisted in the development of the Town’s 5-Year Consolidated Plan and Annual Action Plan including the Grants Writer, Assistant Finance Director, Director of Public Works, Economic Development Coordinator, Director of Parks and Recreation, and the Stormwater Manager. During the project planning process, the Grants Writer also consulted Council and various community development non-profits. Throughout the Plan development process, Town citizens were also engaged to offer comments on the draft Consolidated Plan and first year Annual Action Plan through a public hearing, local newspaper advertisements and the Town’s website.

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(I)).

During the 2018 program year the Town participated in the Mayors’ Commission on Homelessness and Affordable Housing, a joint commission bringing together four regional municipalities on the issue. Members of non-profits, the business community and other stakeholders also participated. At these meetings Commission members are briefed on the various services including health and mental health services available to low-and-moderate income persons throughout the region. The Town is now better able to refer citizens to appropriate agencies and resources throughout the community and greater Charleston region. The efforts were undertaken to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies.

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

Lowcountry CoC is the regional homeless Continuum of Care and is the lead entity for homeless prevention activities in the region. The CoC has a wide variety of service providers that work with coordinated entry to connect individuals and families to the services they need. The CoC also coordinates the annual Point-In-Time homeless count in the region and provides resources and training to it’s members and other local service providers.

The Town of Summerville works with Dorchester County Community Outreach DBA Lowcountry Home of Hope to better understand the needs of the homeless population within Summerville’s jurisdiction. The Home of Hope provides emergency and transitional housing, sheltering up to 16 men at any given time. The Home of Hope provides meals, food, showers, and helps homeless men get back

to on their feet and into jobs, with the ultimate goal of achieving self-sufficiency. The Town will provide CDBG funds to support the operations and services provided by the shelter.

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

The Lowcountry CoC, the region's Continuum of Care, consulted the Town in the development of its application for funding to HUD. The Town found that the application, as presented to the Grants Writer, was consistent with the Town's Consolidated Plan. The Town will not receive ESG funds from the Continuum of Care's application to HUD, and was not involved in determining the funding request. The homeless shelter facility within the Town of Summerville, Lowcountry Home of Hope, is a small men's shelter that is not a member of the Continuum of Care and currently does not receive ESG or any other source of Federal funding.

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	TOWN OF SUMMERVILLE
	Agency/Group/Organization Type	Other government - Local Planning organization Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment 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 Town of Summerville is the lead agency of the CDBG program and development of the Consolidated Plan and Annual Action Plan.
2	Agency/Group/Organization	DORCHESTER COUNTY COMMUNITY OUTREACH bda LOWCOUNTRY HOME OF HOPE
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town consulted the Home of Hope to better understand the local homeless population and needs within the community and areas to address those needs.
3	Agency/Group/Organization	CHARLESTON TRIDENT URBAN LEAGUE
	Agency/Group/Organization Type	Services-Persons with Disabilities Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Fair Housing Impediments
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Town consulted with the Charleston Trident Urban League, which has been identified as the only HUD-certified Fair Housing Counseling Agency in the tri-county area. The CTUL was able to provide the Town with information on the potential barriers to fair housing, and actions that may be taken to reduce those barriers.

4	Agency/Group/Organization	BROADBANDNOW
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	BroadbandNow is a research organization which publishes data on the digital divide and impact of highspeed internet in society. It believes broadband internet should be available to all Americans and its mission is to help find and compare internet options with a goal to bring attention to underserved areas and help raise awareness of the importance of broadband access. The Town consulted with the BroadbandNow website for broadband access and identified highspeed internet providers in the Town.
5	Agency/Group/Organization	LOWCOUNTRY HOMELESS COALITION
	Agency/Group/Organization Type	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 Homeless Coalition is the regional CoC. The Town consults the Lowcountry Homeless Coalition for information on the continuum of care.
6	Agency/Group/Organization	BERKELEY-CHARLESTON-DORCHESTER COUNCIL OF GOVERNMENTS (BCDCOG)
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Town consulted the BCDCOG OurRegion OurPlan, a vision plan for the tri-county region that includes goals and strategies for economic growth and community development, affordable housing development and preservation, and infrastructure improvements.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

There were no agencies that were intentionally not consulted. 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 Homeless Coalition	The Town is also involved in the Mayors' Commission on Homelessness and Affordable Housing, which consults the Lowcountry Homeless Coalition for information on the continuum of care.
Summerville Analysis of Impediments	Summerville/BCDCOG	The Town of Summerville used the Analysis of Impediments to develop its Fair Housing Promotion initiatives. The Town includes Fair Housing Promotion and implementation of a Fair Housing Counseling as projects in the Consolidated Plan and Annual Action Plan.
Town of Summerville Vision Plan	Town of Summerville	The Town of Summerville Vision Plan is a 30-Yr community vision for Summerville that seeks to preserve the Town's historic charm while proactively planning for a vibrant, prosperous future. The Vision Plan provides a framework for community and economic development initiatives, including community revitalization, transportation, land use, job growth, and the development of community recreation centers. The Vision Plan was vital to the creation of the Consolidated Plan and Annual Action Plan.
OurRegion OurPlan	BCDCOG	The Town of Summerville consulted the BCDCOG OurRegion OurPlan, a vision plan for the tri-county region that includes goals and strategies for economic growth and community development, affordable housing development and preservation, and infrastructure improvements.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Our Town Our Future 2020 Comprehensive Plan	Town of Summerville	The goals of the Strategic Plan will be in line with the target objectives of Community Facilities & Infrastructure described in the Towns drafted Comprehensive Plan (to be finalized).

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 Town of Summerville continues to work closely with Dorchester County and the Berkeley-Charleston-Dorchester Council of Governments (BCDCOG). Coordination of services in the overall region is vital for the residents in the Town. The BCDCOG helps provide coordination in the region for economic and community development and affordable housing development. A major transportation initiative of the BCDCOG is the 26-mile bus rapid transit system connecting Charleston, North Charleston and Summerville that will provide reliable travel, connect communities, and energize economic opportunities along the corridor.

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 purpose of the citizen participation process is to actively encourage citizens, particularly low- and moderate-income households and those with special needs, to participate in the planning and development of the Consolidated Plan and the Annual Action Plan (AAP). The Town of Summerville works to ensure community stakeholders and citizens have adequate opportunities to participate in this planning process.

The Town's efforts to allow for participation in the development of the Consolidated Plan and first-year Annual Action Plan include a presentation about the Consolidated Plan at a public meeting and a Public Hearing held at Town Hall. In these meetings CDBG basic concepts and planning considerations were covered, along with questions, answer and feedback from stakeholders and citizens. The Town also had an online survey to gather feedback about the community and housing development needs of the Town from community members, local stakeholders and Town Council. This survey helped to determine the identified priority needs and goals in this Plan. The Town also held a 30-day public review period to allow the public to make comments on the Plan. Written comments could be returned to the Town Hall Administrative Office located at 200 S. Main Street, Summerville, SC 2948.

A summary of citizen outreach efforts is described in the table below:

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
1	Public Meeting	Non-targeted/broad community Town Departments	Staff had meeting at Town Hall, 200 South Main Street, Summerville, SC 29483 on February 27, 2020. In this meeting staff reviewed the Consolidated Plan process, timeline and purpose of the Plan.	The Town identified the needs for these priorities, 1.) Homelessness, 2.) Public facilities and infrastructure improvements, 3.) Fair housing promotions, 4.) Public services. The Town is in the process of developing a new Comprehensive Plan. Recent funding has been for a homeless shelter, fair housing, new sidewalk improvements, park improvements, and water drainage improvements/storm water. Census tract 107 is LMI and is an Opportunity Zone census tract.	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
2	Online Community Survey	Non-targeted/broad community	An online survey was open to community members for input on the community and housing development needs in the Town. There were 106 members of the community that took the survey.	<p>Members from the community identified the following priority needs:</p> <ol style="list-style-type: none"> 1. Public infrastructure improvements: street improvements, storm water improvements and sidewalks. 2. Demolition and clearance: code enforcement and cleanup of abandoned lots. 3. Economic development: public transportation and small business assistance. 4. Improved access to public facilities: parks and rec facilities, libraries and community centers. A summary of comments was attached to the citizen participation document uploads in the AD-25. 	All comments were accepted.	
3	Online Community Survey	Community Stakeholder	An online survey was open to local community stakeholders for input on the community and housing development needs in the Town. Two stakeholders responded.	There were only two responses from community stakeholder organizations. A summary of comments was attached to the citizen participation document uploads in the AD-25.	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
4	Online Community Survey	Town Council Members	An online survey was open to Town Council members to provide input on the community and housing development needs in the Town. Six council members took the survey.	<p>Council members identified the following priority needs:</p> <ol style="list-style-type: none"> 1. Affordable rental and homeownership housing 2. Public transportation (economic development) 3. Public infrastructure improvements of streets, water/sewer and storm water, and sidewalks. 4. Demolition of dilapidated buildings. <p>A summary of comments was attached to the citizen participation document uploads in the AD-25.</p>	All comments were accepted.	
5	Online Community Survey	Non-targeted/broad community	The Public Comment Review Period was held from November 25, 2020 to December 2, 2020 to allow for the public to review the Consolidated Plan.	There were no comments made.	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
6	Public Hearing	Non-targeted/broad community Town Council	A public hearing was held on December 3, 2020 to review and approve the Consolidated Plan and first year Annual Action Plan. There were three city staff and two members of the public. Webinar ID: 815 0959 2156 Participant ID: 260816Or Telephone: US: +1 301 715 8592 or +1 312 626 6799 or +1 646 558 8656 or +1 253 215 8782 or +1 346 248 7799 or +1 669 900 9128	One comment was received from the public to thank the Town for their support and effort to manage these programs.	All comments were accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

In order to ensure the most efficient and effective use of resources Summerville must first assess the needs of the community. In this section, the Town's various demographic and economic indicators will be described and analyzed to provide the foundation needed for grant management.

Developing a picture of the current needs in the Town begins by looking at broad trends in population, income, and household demographics. Once that data has been gathered, it can be examined with a more detailed analysis of variables, such as how family and household dynamics relate to race and housing problems.

A key goal of the Needs Assessment section is to identify the nature and prevalence of housing problems experienced by the Town's residents. Per HUD's definition, there are four housing problems that are assessed:

- Cost-Burden, which is defined as households who spend 30% or more of their income on housing costs
- Lack of Complete Plumbing
- Lack of Complete Kitchen Facilities
- Overcrowding

In addition to the demographics analyzed, this section also looks at factors that impact or are impacted by the housing market. The Town's public housing supply, the needs of those facing homelessness, and non-homeless special needs are addressed. Finally, non-housing development needs like public services and infrastructure are also analyzed to assist in determining how resources should be allocated.

Whenever possible, each of these issues is juxtaposed with economic and demographic indicators to determine if certain groups carry a disproportionate burden. Understanding the magnitude and prevalence of these issues in Summerville is crucial in aiding in setting evidence-based priorities for entitlement programs.

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

Summary of Housing Needs

The housing needs of a community are, like all items in the market economy, a product of supply and demand. However, determining the factors that impact supply and demand is much more complicated than ensuring there is one housing unit per household. Changes in population, household size, availability of rental housing, income, and the condition of a property all work to shift the community's housing needs.

The following section will show that the greatest housing issue facing Summerville is affordable housing. According to the 2014-2018 American Community Survey 5-Year Estimates, there are approximately 6,328 cost burdened households in the Town, making up 35.2%. Renters are much more likely to be cost burdened, approximately 56.1% pay over 30% of their income towards housing. Homeowners are better off but still 28.7% of those with a mortgage and 10.2% of those without a mortgage are cost burdened. This points to the current housing supply being either too small or too expensive.

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	40,409	50,894	26%
Households	15,529	18,399	18%
Median Income	\$54,951.00	\$59,306.00	8%

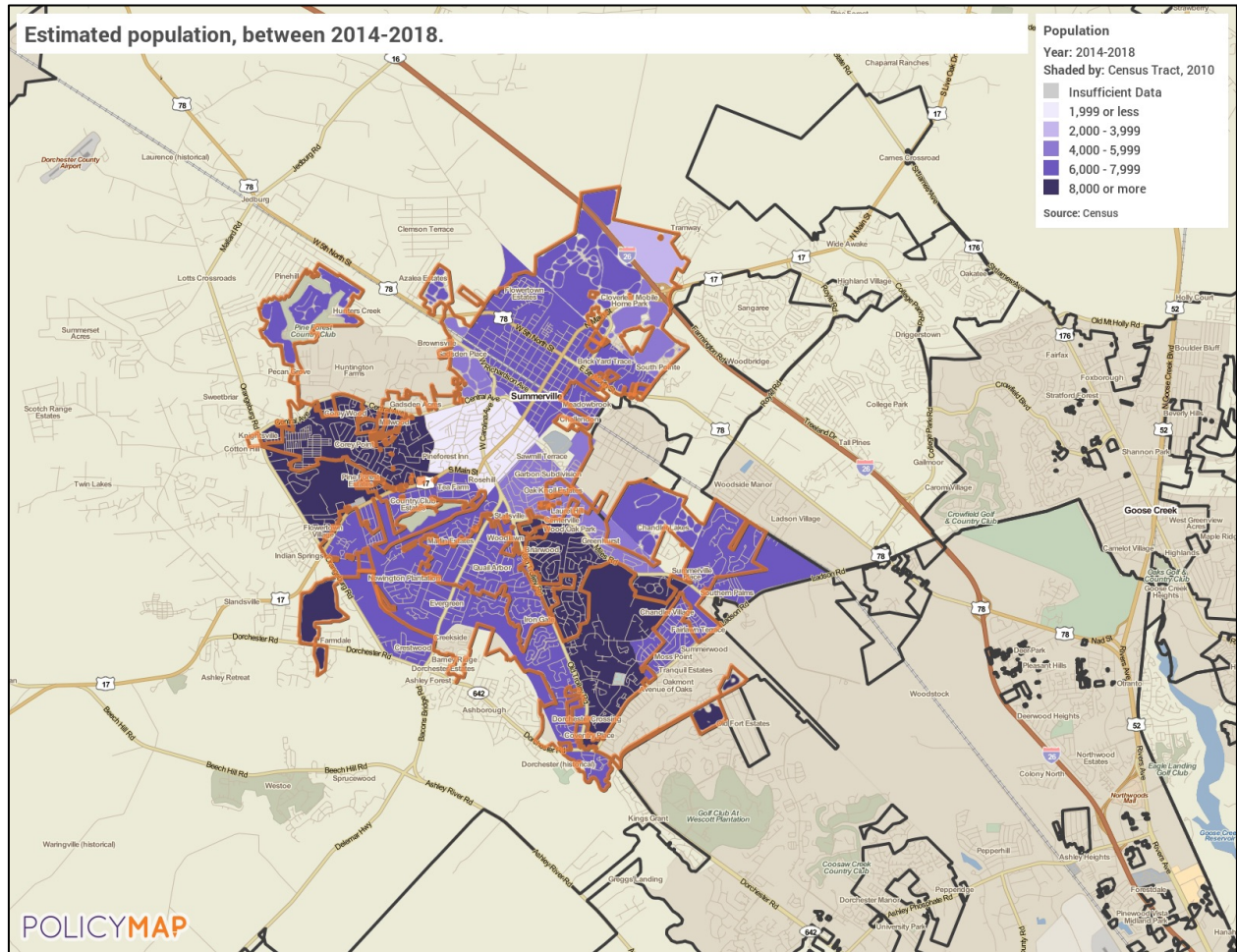
Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2006-2010 ACS, 2014-2018 ACS

Since 2010, the population of Summerville has grown by approximately 26%. During that time period the number of households grew by a significantly lower rate, only 18%. Residents of Summerville have experienced an increase in the median household income, approximately 8%. Due to inflation the purchasing power of residents has decreased since 2010. The median household income in 2010 had the same buying power as \$63,143 in 2018, a reduction of over 6%.

Population

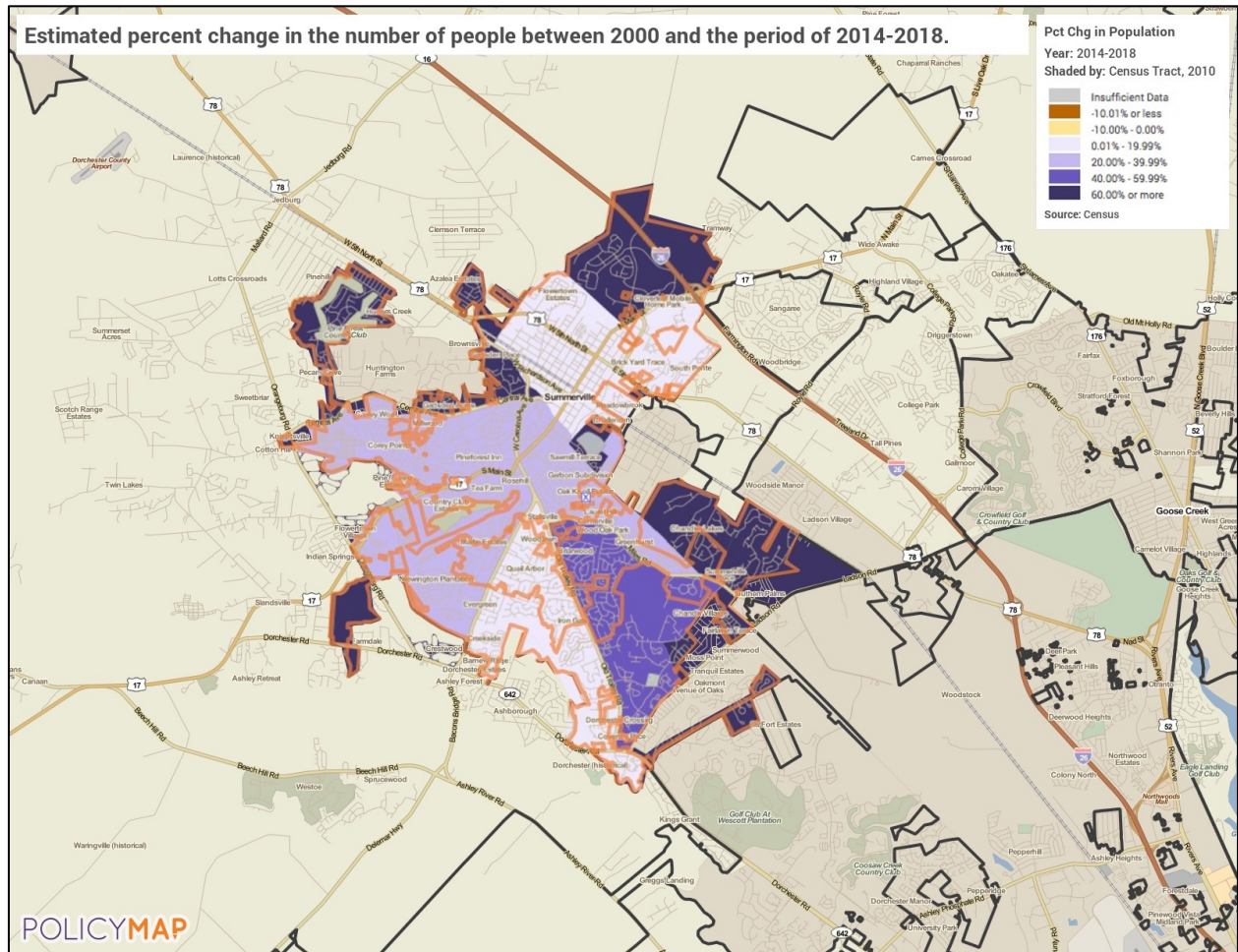
The following map displays the population density throughout the Town. In Summerville, there is one tract with a noticeably lower population than other tracts in the Town. The downtown tract has fewer than 2,000 people while most tracts have over 4,000. There are also two areas with disproportionately large populations, over 8,000 people.



Population

Change in Population

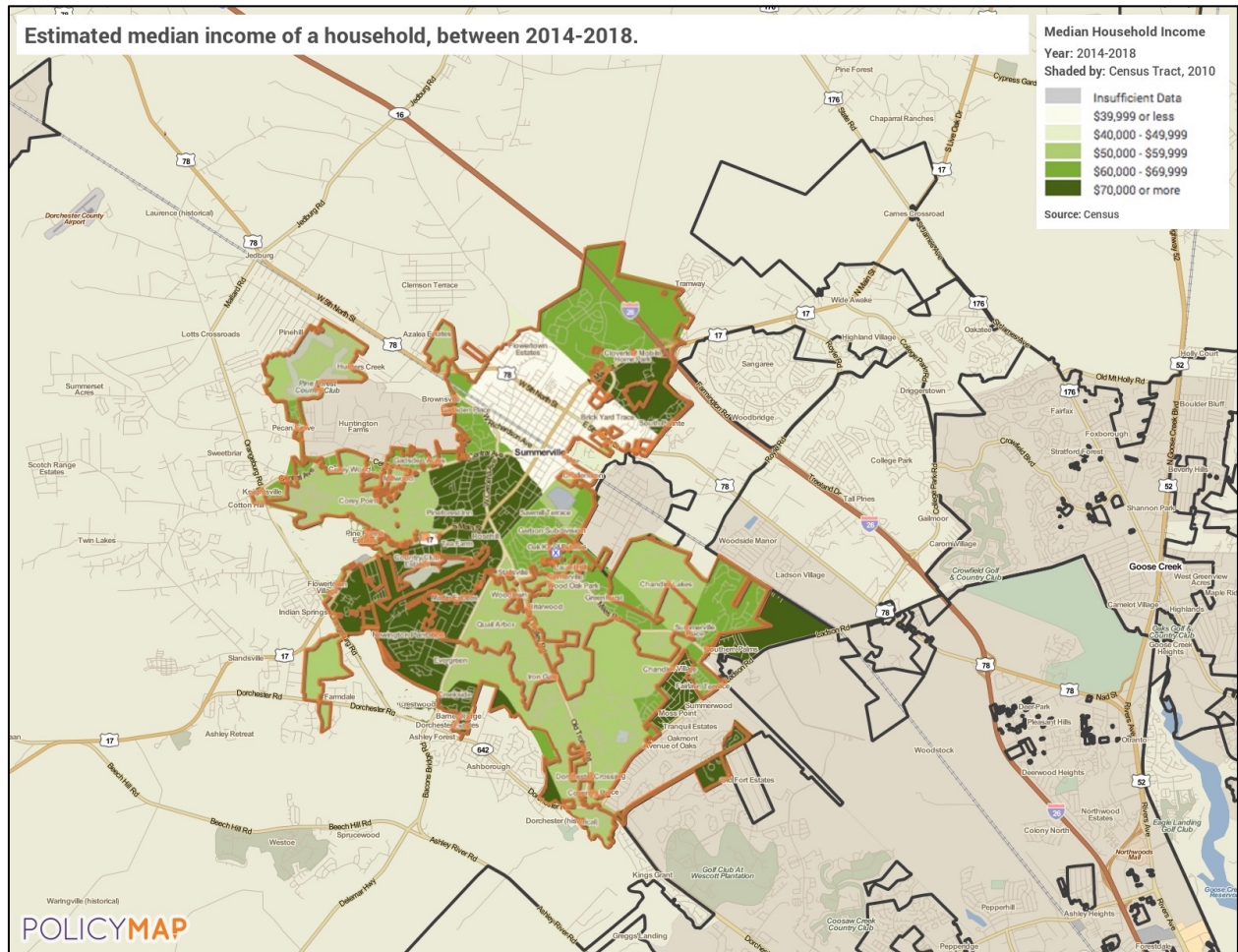
Since 2000, every census tract in the Town had an increase in the population but the growth rate differed significantly. Several tracts along the outside of the Town grew by over 50% while neighboring tracts grew by less than 20%.



Population Growth

Median Household Income

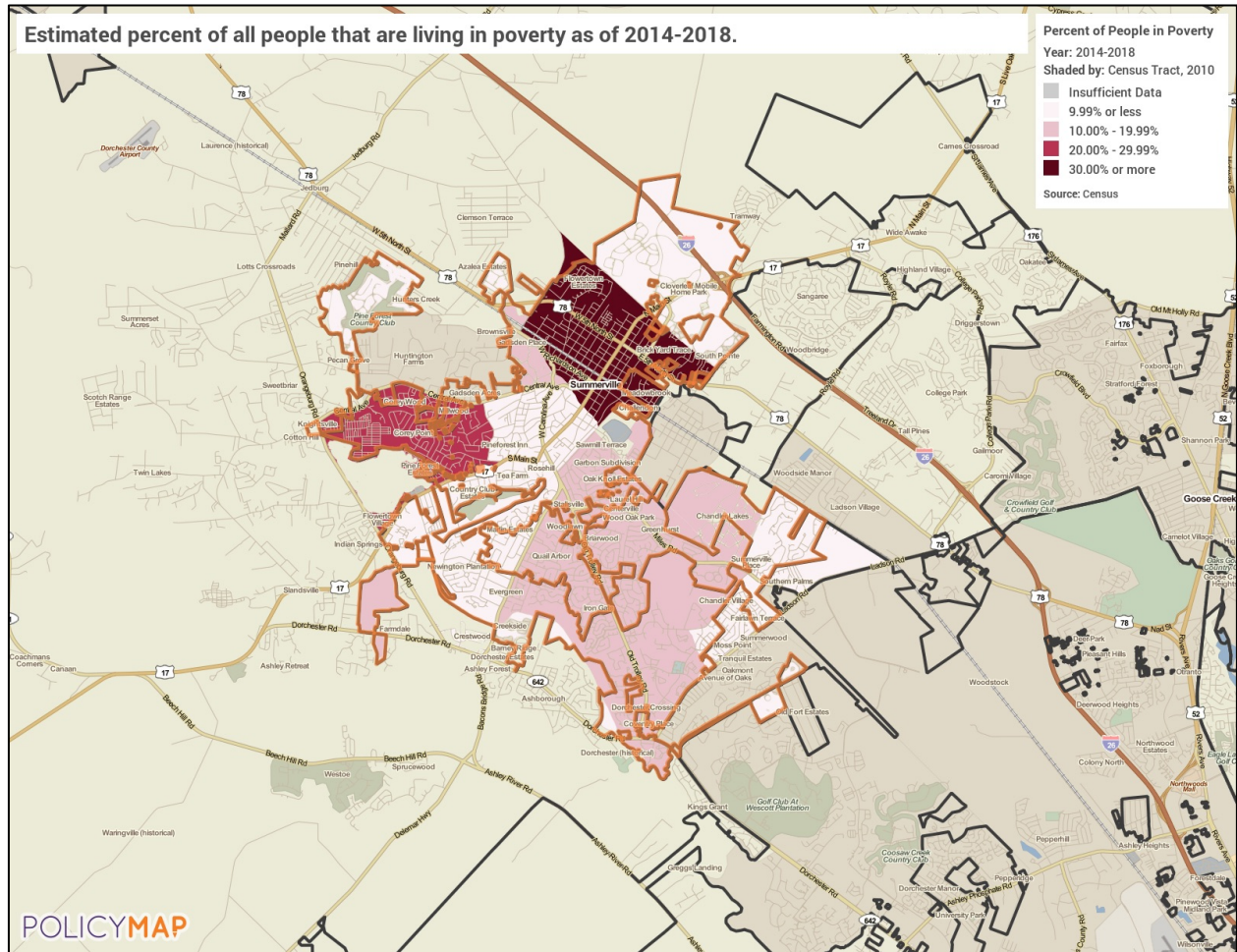
In Summerville there appears to be a relationship between household income and the part of the Town a household lives in. The downtown area has a relatively low MHI, under \$40,000. This low MHI area borders relatively high MHI tracts with an MHI of \$70,000 or greater.



Median Households Income (MHI)

Poverty

The map below displays the percentage of the population who live below the poverty level by census tract. Areas that have higher median income tend to have lower levels of poverty. In tracts with the highest median household income the poverty rate is less than 10%. On the other end of the spectrum, the lowest MHI tract had a poverty rate over 30%.



Poverty Level

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,785	1,715	2,785	1,705	9,230
Small Family Households	665	600	1,265	625	5,095
Large Family Households	75	80	305	215	730
Household contains at least one person 62-74 years of age	145	410	465	329	8,045
Household contains at least one person age 75 or older	245	200	205	240	2,840
Households with one or more children 6 years old or younger	420	314	575	245	1,540

Table 6 - Total Households Table

Alternate Data Source Name:
2012-2016 CHAS

Number Households

The above table breaks down family dynamics and income in the jurisdiction using 2016 CHAS data. Residents who are in higher income ranges tend to have household demographics that differ from those in lower income ranges. Households with a HAMFI of 100% or greater are much more likely to have someone over the age of 62, be a small family household, and slightly less likely to have a child 6 or younger.

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	60	0	10	35	105	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	0	0	0	0	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	60	4	35	0	99	15	35	10	0	60
Housing cost burden greater than 50% of income (and none of the above problems)	925	390	230	0	1,545	290	230	195	85	800
Housing cost burden greater than 30% of income (and none of the above problems)	65	420	580	105	1,170	25	215	570	385	1,195
Zero/negative Income (and none of the above problems)	95	0	0	0	95	60	0	0	0	60

Table 7 – Housing Problems Table

Alternate Data Source Name:
2012-2016 CHAS

Housing Needs Summary

The table above gives an overview of housing problems in the Town. Using 2016 CHAS data, it provides the numbers of households experiencing each category of housing problem broken down by income ranges (up to 100% AMI) and owner/renter status.

Cost burden is the biggest housing problem in the Town in terms of sheer numbers – a common trend in many communities across the state and nation today. According to the 2016 CHAS data there were 2,715 renters and 2,075 homeowners in the 0% to 100% AMI range spending more than 30% of their income on housing costs (100% AMI is the area median income).

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	1,110	815	860	140	2,925	335	480	775	465	2,055
Having none of four housing problems	145	100	520	420	1,185	45	315	630	675	1,665
Household has negative income, but none of the other housing problems	95	0	0	0	95	60	0	0	0	60

Table 8 – Housing Problems 2

Alternate Data Source Name:
2012-2016 CHAS

Severe Housing Problems

The above table displays households with at least one severe housing problem separated by income and housing tenure. The trend in the data is simply the lower the income in a household, the greater presence of severe housing problems. Over 80% of renters and 76% of home owners in the 0-30% AMI group have at least one housing problem. For residents earning between 80% and 100% AMI, only 25% of renters and 41% of home owners have a housing problem.

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	505	425	330	1,260	130	85	475	690
Large Related	60	41	115	216	15	0	25	40
Elderly	130	75	75	280	100	150	50	300
Other	470	235	250	955	100	100	85	285
Total need by income	1,165	776	770	2,711	345	335	635	1,315

Table 9 – Cost Burden > 30%

Alternate Data Source Name:
2012-2016 CHAS

Cost Burden

The table above displays 2016 CHAS data on cost-burdened households in the Town for the 0% to 80% AMI. HUD defines cost-burden as paying more than 30% monthly income on housing costs.

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	420	115	70	605	90	80	95	265
Large Related	60	30	85	175	15	0	25	40
Elderly	105	15	30	150	80	60	4	144
Other	430	165	45	640	80	75	25	180
Total need by income	1,015	325	230	1,570	265	215	149	629

Table 10 – Cost Burden > 50%

Alternate Data Source Name:
2012-2016 CHAS

Severe Cost Burden

The data presented above show the severe cost burden in the Town, which is defined as paying more than 50% of household income on housing cost.

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	60	4	35	0	99	15	35	10	0	60
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	60	4	35	0	99	15	35	10	0	60

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:
2012-2016 CHAS

Overcrowding

HUD defines an overcrowded household as one having from 1.01 to 1.50 occupants per room and a severely overcrowded household as one with more than 1.50 occupants per room. When compared to cost burden, overcrowding is rare. There are only 159 households in the 0-100% AMI range that have more than one person per room.

Households with children 6 years and under are also more prevalent in renter-occupied households than homeowner occupied households at LMI income levels.

	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	380	230	370	980	40	84	205	329

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:
2012-2016 CHAS

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

According to the 2013-2017 ACS 5-Year Estimates 26.8% of occupied housing units in Summerville are single person households. This equates to approximately 4,705 households. Renters are more likely to

live in a single-person household than homeowners. Approximately 36.7% of renter-occupied units are single-person households as compared to 21.2% of owner-occupied households.

Elderly residents who live alone may be in particular need of housing assistance. They are often on a fixed income and need assistance to maintain autonomy. In Summerville, approximately one-third of all households with someone over the age of 65 are single-person households, 1,318 people.

There is no available Census data describing the number of single person households in need of housing assistance.

Note: 2013-2017 ACS was the most recent data available

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 Summerville there are approximately 6,225 individuals who have a disability. They represent 12.4% of the population. Of these, 309 were under 18 years of age. White residents have a higher rate of reporting a disability. The disability rate is highest for older residents, which isn't surprising as disabilities become more prevalent as people age. There are over 2,500 residents over the age of 65 with a disability. Elderly residents with a disability are the most likely to need housing assistance. There are approximately 3,310 individuals between ages 18-64 with a disability.

Survivors of Rape and Domestic Violence

Determining the need for housing support for this group of residents is incredibly difficult. Domestic violence and sexual crimes are grossly underreported due to fear of retaliation or a lack of trust in the justice system. According to a 2016 analysis conducted by the US Justice Department, nearly 80 percent of all rapes and sexual assaults go unreported. According to the 2018 FBI Uniform Crime Report there were 25 rapes reported to the FBI in the City of Summerville. Given the low reporting rate it is reasonable to assume that over 100 rapes occurred within the City that year.

The Justice Department estimates that 1.3% of women experience domestic violence annually. Which would translate to approximately 350 women in the Town of Summerville. Given the serious nature of these crimes and how common underreporting is, it is estimated that 500 households in the Town may need housing assistance to escape violent circumstances. Housing and assistance should be geared to female-headed households and families. Hope's House is a homeless shelter for women that is helping meet this need.

What are the most common housing problems?

Cost is the most common housing problem. When residents pay over 30% of their income to housing costs they are at an increased risk of homelessness and substandard living conditions. Resources spent on housing become unavailable for transportation, health care, childcare, and education. All these factors reinforce each other creating an economic situation that is difficult to get out of. High housing costs reduce the availability of reliable transportation which prevents access to new economic opportunities which then makes it difficult to earn enough money to cover housing expenses.

According to the 2014-2018 American Community Survey 5-Year Estimates, there are approximately 6,328 cost burdened households in the Town, making up 35.2% of total households. Renters are much more likely to be cost burdened, approximately 56.1% pay over 30% of their income towards housing. Homeowners are less likely to be cost burdened but still 28.7% of those with a mortgage and 10.2% of those without a mortgage are cost burdened. Extremely low income households are more impacted by high housing cost compared to other income ranges. This points to the current housing supply being too small and/or too expensive.

There are still households with substandard housing, without plumbing or kitchen facilities. Far fewer households have these two housing problems.

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

Housing problems tend to be more prevalent in low-income neighborhoods. An analysis of race, ethnicity, income and housing problems is conducted in MA-50.

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

HUD defines extremely low-income households as households that earn 0-30% AMI (area median income), and severe housing cost burden as housing expenses that are greater than 50% of income. Many very low-income households are rent burdened, have low paying jobs or are unemployed, and/or are uninsured. Most are at risk of losing their housing through eviction due to inability to pay rent. For extremely low-income households, there are 1,215 households with severe housing cost burden. These households are at imminent risk of becoming homeless, particularly the renter households. Furthermore, there are 420 extremely low-income households with children in the City, the majority of which are renters.

Single-headed families earn less than married couples and therefore are at greater risk of losing housing. Comparing single-headed households by sex of the head of household reveals a stark difference

between median incomes. Female-headed family households, with and without children, made up over a quarter of the family households in Houston, at 23.7%, and had a very low median family income at \$38,114, much lower than male-headed family households at \$70,446 (2014-2018 ACS).

Extremely low-income seniors and persons with disabilities represent two other groups that are at high risk of homelessness due to their limited income and additional needs.

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:

The Town of Summerville does not provide estimates of at-risk populations.

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

Housing cost-burdened is the biggest characteristic that can lead to instability. Limited or lack of income can be linked to a higher risk of becoming homeless. Lack of sufficient income or the employment stability needed to generate adequate income is a key element. Health issues (both mental and physical) and the lack of education or having job skills that aren't valued or needed by employers can heavily influence the amount of income available to pay for a family's housing. Household breakup/lack of familial relationships, substance abuse, criminal background, prior evictions, high levels of debt and the loss of benefits (such as housing vouchers or Temporary Assistance for Needy Families (TANF) can adversely impact the stability of a family's housing situation. Incidences of domestic violence or human trafficking can also greatly diminish one's ability to afford housing, especially when children are involved.

Discussion

Definition for “standard condition” and “substandard condition suitable for rehabilitation”

Standard Condition

In order for a federally assisted home to be considered to be of “standard” condition, the following criteria are necessary:

- Contains safe, operational and appropriate sanitary facilities and conditions.
- Contains a safe and operational facilities for food preparation and waste disposal.
- Provides occupants with adequate spacing for family size and necessary security features .
- Provides safe and energy efficient thermal functions (i.e. HVAC).
- Contains safe and operational electrical features and offers appropriate lighting for living space.
- Structure is constructed of quality, industry standard materials.

- Water supply is operational with appropriate pressure throughout structure.
- Air quality of structure environment meets National Ambient Air Quality Standards.
- Is free of lead-based paint hazards.
- Has necessary outdoor and indoor accessibility features for the handicapped and/or disabled.
- Site and neighborhood of the home is appropriate for the safety and family composition of the recipient.
- Contains hard-wired, operational smoke detectors.

Substandard Condition, Not Suitable for Rehabilitation

Substandard condition units are any deficiencies to the list provided for "standard condition." The Town of Summerville does not consider a home suitable for rehabilitation if it contains conditions that could possibly make it eligible for condemnation or if the cost of repairs would be greater than the fair market value of the home.

Substandard Condition Suitable for Rehabilitation

Substandard conditions are those deficiencies that, if corrected, would eliminate existing safety and/or health issues and would sustain the viability of home occupancy for a reasonable period of time. Most homes in substandard condition are generally considered suitable for rehabilitation activities.

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

A review of Housing Assessment data provided by HUD provides information that can be analyzed and used to determine any racial or ethnic groups that may have a proportionally higher housing need than other ethnic groups in the community. HUD has determined that a proportionally higher need exists when the percentage of persons in a given category is at least 10 percentage points higher than the percentage of persons in the category as a whole.

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	1,445	190	155
White	660	110	40
Black / African American	640	65	95
Asian	0	0	0
American Indian, Alaska Native	15	15	20
Pacific Islander	0	0	0
Hispanic	85	0	0

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Alternate Data Source Name:
2012-2016 CHAS

*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	1,295	415	0
White	795	325	0
Black / African American	195	80	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	210	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:
2012-2016 CHAS

*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	1,635	1,150	0
White	1,210	835	0
Black / African American	300	220	0
Asian	14	0	0
American Indian, Alaska Native	35	0	0
Pacific Islander	0	0	0
Hispanic	80	60	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Alternate Data Source Name:
2012-2016 CHAS

*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	605	1,095	0
White	450	970	0
Black / African American	85	130	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Alternate Data Source Name:
2012-2016 CHAS

*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 Households (<30% AMI)

In Summerville, approximately 80.7% of extremely low-income households have at least one housing problem. In this income group Hispanic households are disproportionately impacted by housing problems. One hundred percent of Hispanic households report a housing problem in this group. While this is data that should be recognized, it should be noted that the overall Hispanic population is relatively small in this income group with only 85 households.

Very Low-Income Households (30%-50% AMI)

Approximately 75.7% of very low-income households have a housing problem. Hispanic households are the only group that is disproportionately impacted, 100% report housing problems. That represents 210 households in this income group.

Low Income Households (50%-80% AMI)

Jurisdiction-wide 58.7% of low-income households have at least one housing problem. Two racial groups report disproportionately high housing problem rates. One hundred percent of both Asian and American Indian households report a housing problem. However, these groups are relatively small with only 14 and 35 households, respectively.

Moderate Income Households (80%-100% AMI)

Approximately 35.6% of the Town's households in this group have a housing problem. Hispanic households who report 100% of households with a housing problem.

Conclusion

In three out of four income groups 100% of Hispanic households reported a housing problem. In total, 355 households out of 415 had a housing problem, or 86% of Hispanic households.

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

A review of Housing Assessment data provided by HUD provides information that can be analyzed and used to determine any racial or ethnic groups that may have proportionally higher housing needs than other ethnic groups in the community. HUD has determined that a proportionally higher need exists when the percentage of persons in a given category is at least 10 percentage points higher than the percentage of persons in the category as a whole.

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	1,355	280	155
White	620	150	40
Black / African American	595	110	95
Asian	0	0	0
American Indian, Alaska Native	15	15	20
Pacific Islander	0	0	0
Hispanic	85	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Alternate Data Source Name:
2012-2016 CHAS

*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	660	1,050	0
White	415	710	0
Black / African American	115	160	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	125	85	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Alternate Data Source Name:
2012-2016 CHAS

*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	485	2,300	0
White	380	1,670	0
Black / African American	100	420	0
Asian	4	10	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	0	140	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Alternate Data Source Name:
2012-2016 CHAS

*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	120	1,590	0
White	90	1,330	0
Black / African American	0	215	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	30	30	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Alternate Data Source Name:
2012-2016 CHAS

*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 Households

In Summerville, approximately 82.9% of extremely low-income households have at least one severe housing problem. There is one racial group with a disproportionately impacted by severe housing problems in this income group, Hispanic households. One hundred percent of extremely low-income Hispanic households report a severe housing problem.

Very Low-Income Households

When compared to extremely low-income households, very low-income households have a significantly lower rate of severe housing problems. Approximately 38.6% of all households in this income group have a severe housing problem and one racial or ethnic group is disproportionately impacted. Approximately 59.5% of Hispanic households report a severe housing problem.

Low Income Households

Jurisdiction-wide 17.4% of low-income households have at least one severe housing problem. One group, Asian households, are disproportionately impacted by severe housing problems. In that group

28.6% of the households have a severe housing problem. However, there are only 14 households in this group.

Moderate Income Households

Moderate income households have the lowest rate of severe housing problems at 7.0%. Hispanic households are disproportionately impacted, approximately 50% of Hispanic households have a severe housing problem.

Conclusion

One group meets the definition of being disproportionately impacted by severe housing problems, Hispanic households.

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:

A review of Housing Assessment data provided by HUD provides information that can be analyzed and used to determine any racial or ethnic groups that may have a proportionally higher housing need than other ethnic groups in the community. HUD has determined that a proportionally higher need exists when the percentage of persons in a given category is at least 10 percentage points higher than the percentage of persons in the category as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	11,565	2,975	2,534	155
White	9,170	2,165	1,475	40
Black / African American	1,705	445	790	95
Asian	170	30	4	0
American Indian, Alaska Native	15	35	15	20
Pacific Islander	0	0	0	0
Hispanic	390	200	205	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Alternate Data Source Name:
2012-2016 CHAS

Discussion:

According to 2016 CHAS data, approximately 32.9% of all households in Summerville spend 30% or more of their income on housing costs. These households are considered “cost burdened”. There are three racial or ethnic groups that are disproportionately cost burdened. Approximately 82.4% of American Indian, 43.8% of Black or African American households, and 50.9% of Hispanic households are cost burdened. The first group is relatively small, there are only 65 American Indian households with cost burden computed.

Households that spend 50% or more of their income are considered severely cost burdened and have higher levels of housing instability and likely need additional support. In Summerville, 14.8% of all households are severely cost burdened. There are two groups who are disproportionately severely cost burdened. Nearly 27% of Black or African American households and 25.2% of Hispanic households are severely cost burdened.

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?

The following racial and ethnic groups have a disproportionately greater need in their income group. The group that stands out the most is Hispanic households who often face disproportionate challenges when compared to other groups.

Housing Problems

ELI – Hispanic

VLI – Hispanic

LI – Asian, American Indian

MI - Hispanic

Severe Housing Problems

ELI – Hispanic

VLI – Hispanic

LI – Asian

MI - Hispanic

Cost Burden

Cost Burden –American Indian, Hispanic

Severe Cost Burden – Black, Hispanic

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

There are no unidentified needs.

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

Concentration of residents based on race, ethnicity, and income are discussed in MA-50.

NA-35 Public Housing – 91.205(b)

Introduction

In most communities, publicly standardized housing is the lowest cost housing available to low-and-moderate income households. For some in the lowest income levels of less than 30% of the area median income, it may be the only source of decent and affordable housing. Subsidized housing is available through three methods:

- Affordable housing developments owned and operated by a public housing authority.
- Section 8 rental units, reserved for lower income persons, developed under Federal subsidies that are typically operated under a HUD contract.
- Section 8 vouchers issued to tenants to rent a home or apartment of their choosing.

Each of these methods is designed to bridge the gap between what a person/tenant can afford to pay and market-based rent.

The South Carolina Regional Housing Authority #3 administers the Tenant Based Assistance (Section 8 Voucher) Program in Dorchester County. There are currently 736 public housing units in Summerville. The Regional Housing Authority provides 548 Section 8 vouchers for rental assistance.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	736	548	0	548	0	0	0

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)

Consolidated Plan

SUMMERVILLE

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Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	7,826	10,169	0	10,169	0	0
Average length of stay	0	0	4	5	0	5	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	82	61	0	61	0	0
# of Disabled Families	0	0	139	139	0	139	0	0
# of Families requesting accessibility features	0	0	736	548	0	548	0	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 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	31	74	0	74	0	0	0
Black/African American	0	0	704	471	0	471	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	1	2	0	2	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 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	7	6	0	6	0	0	0
Not Hispanic	0	0	729	542	0	542	0	0	0

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

Table 25 – 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:

The South Carolina Regional Housing Authority #3 administers the Tenant Based Assistance (Section 8 Voucher) Program in Dorchester County. There are currently 736 units in Summerville that offer project rental assistance. The Regional Housing Authority provides 548 Section 8 vouchers for rental assistance. The Town is unaware of any specific and detailed needs of those needing public housing assistance.

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

The Town is unaware of any specific and detailed needs of those needing public housing assistance.

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

There is a need for employment and jobs that can provide an income that will allow for self-sustainability for public housing residents. The average income of persons receiving Section 8 vouchers is \$10,169.

There is also a need for accessible public transportation to employment as the Town is limited in size and job creation. Education is another need and the Town along with Dorchester County is working to assist a local Technical College to open a facility in Summerville.

Discussion

The South Carolina Regional Housing Authority #3 administers the Tenant Based Assistance (Section 8 Voucher) Program in Dorchester County. There are currently 736 units in Summerville that offer project rental assistance. The Regional Housing Authority provides 548 Section 8 vouchers for rental assistance. The average income of persons receiving Section 8 vouchers is \$10,169. In addition, 25% of the persons receiving vouchers are disabled and 11% are elderly. Racial composition represents the largest discrepancy in the voucher recipients. Of the 548 voucher recipients, 86% are black, 13% are white and 1% are other races.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness is a particularly troublesome and complex issue that most communities across the United States must address. A major reason that homelessness is difficult to address is that it has many causes with overlapping and interrelated variables. The cause of any single person's homelessness often lies, not in a single factor, but at the convergence of many events and conditions. From one perspective, homelessness is an economic problem caused by unemployment, lack of affordable housing options, or poverty. From another perspective, homelessness is a health issue because many homeless persons struggle with mental illness, physical disabilities, HIV/AIDS, substance abuse, or a combination of those health factors. A third perspective is to view homelessness as a social problem with factors such as domestic violence, educational attainment, and race lying at the root. In reality, homelessness can be caused by all of these issues and they are often interrelated. Due to this complexity, addressing homelessness requires a collaborative and community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately-operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings

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	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	223	119	0	0	0	0
Chronically Homeless Individuals	39	47	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	84	16	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	4	4	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: 2019 PIT Count. Data was provided by the HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations Report. This Data is based on point-in-time information provided to HUD by the SC-500 Charleston/Low Country CoC and is collected at the CoC level. Point-in Time Date: 1/23/2019

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):

HUD places individuals who are homeless into four different categories based on lack of residence and the circumstances that have led to homelessness. These four categories include:

- Individuals and family who lack a fixed, regular and adequate nighttime residence. This includes a subset for an individual who resided in an emergency shelter or a place not meant for human habitation and who is exiting an institution where he or she temporarily resided.
- Individuals and families who will imminently lose their primary nighttime residence.
- Unaccompanied youth and families with children and youth who are defined as homeless under other federal statutes who do not otherwise qualify as homeless under this definition.
- Individuals and family who are fleeing, or are attempting to flee, domestic violence; dating violence; sexual assault; stalking; or other dangerous or life-threatening conditions that relate to violence against an individual or family member.

Successfully obtaining accurate counts within each of these four categories which represent a broad spectrum of homelessness is quite challenging, especially when trying to estimate accurate counts for the homeless in rural areas or those who are completely unsheltered.

HUD further defines chronic homelessness as a person who is either an unaccompanied homeless person with a disabling condition who has been continually homeless for a year or more or an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness during the past three years.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	80	44
Black or African American	174	72
Asian	1	1
American Indian or Alaska Native	2	1
Pacific Islander	2	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	18	5
Not Hispanic	257	123

2019 PIT Count. Data was provided by the HUD 2019 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations Report. This Data is based on point-in-time information provided to HUD by the SC-500 Charleston/Low Country CoC. Point-in Time Date: 1/23/2019

Data Source
Comments:

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

Families with Children: There are 19 persons in households with children in the Continuum of Care. They are all sheltered.

Veterans: Eighty-four individuals experiencing homelessness in the CoC are veterans. Most of these 84 are sheltered; 16 are unsheltered.

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

In the Continuum of Care, over 65% of the individuals experiencing homelessness are Black or African American, the largest racial or ethnic group. Approximately 70% of which are sheltered. The next largest minority group is Hispanic residents, but it is considerably smaller, making up approximately 5% of all residents experiencing homelessness.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Overall, approximately 68.2% of residents experiencing homelessness are sheltered. The only group with a larger unsheltered than sheltered population was chronically homeless individuals.

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

Introduction:

There are four primary groups with non-homeless special needs in the jurisdiction. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and individuals with mental or physical disabilities. This section will explain who they are, what their needs are, and how Summerville is accommodating or should accommodate these needs.

Describe the characteristics of special needs populations in your community:

Elderly: The elderly population faces increased challenges and providing decent, affordable housing is incredibly important. It is medically beneficial and emotionally comforting for this population to remain in a familiar setting and, as a result, strong emphasis is placed on the elderly maintaining a lifestyle that is as independent as possible. The elderly population is often on a limited income and/or has a disability, which puts financial pressure on them that reduces independence. As prices throughout the community inflate, the elderly population generally lacks the ability to increase their income to match.

According to the most recent data available, there are approximately 6,708 residents over the age of 65 in the Town, making up 13.2% of the population. Approximately 2,500 residents over the age of 65 have a disability, or over one-third. Approximately 9.1% of residents 65 or older are below the poverty level.

HIV/AIDS: See discussion below in this section.

Alcohol and Drug Addiction: Gathering accurate data about alcohol and drug addiction within a community is difficult. Addiction often goes unrecognized because people don't seek help for fear of facing criminal charges. Usually, only when someone overdoses, gets arrested, or seeks treatment are they counted in statistics.

The Centers for Disease Control and Prevention (CDC) publishes annual statistics about opioid related deaths at the county level. While this doesn't give detailed data on opioid drug abuse in the Town, it does provide a bigger picture of the abuse in the region. The town is located in multiple counties, so data will be provided for Berkeley, Charleston and Dorchester Counties. This data is also compared to state averages to determine the level of need.

For the rate of deaths from all opioid overdoses per 100,000 persons, in 2018 all three counties had higher rates than the state as a whole. Berkeley County had a rate at 16.7, Charleston County was 18.7 and Dorchester County was 19.3 while the state rate for deaths from opioid overdose was 16.1 per 100,000 persons.

The SC Department of Alcohol and Other Drug Abuse Services published in 2019 the County-Level Profiles on Substance Abuse-Related Indicators report. In this report, the state department ranked each county in the state on the level of substance abuse by category.

Binge Drinking Among Adults in Past 30 Days (Percentage) at the time of survey: The percentage of adults binge drinking in the state as a whole within the past 30 days was 16%. All three counties were higher or the same with Berkeley County at 19%, Charleston County at 22%, and Dorchester County at 16%.

Heavy Drinking Among Adults in Past 30 Days (Percentage) at the time of survey: The percentage of adults with heavy use of alcohol in the state as a whole within the past 30 days was 6%. All three counties were higher or the same with Berkeley County at 8%, Charleston County at 10%, and Dorchester County at 6%.

Disability: In Summerville there are approximately 6,225 individuals who have a disability. They represent 12.4% of the population. The disability rate is highest for older residents, which isn't surprising as disabilities become more prevalent as people age. There are over 2,500 residents over the age of 65 with a disability.

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

Elderly: The types of housing for the elderly and frail elderly vary depending on the special features and/or services needed to meet the needs of older residents. Factors that must be considered in developing housing for the elderly include location, services and amenities, proximity to health care, shopping, and other services, affordability, and ease of upkeep. A robust public transportation network is incredibly beneficial to assisting the elderly remain active and independent as well as meal transport programs to ease in travel and commute for this group.

Providing secure, safe, affordable, and stable housing for the elderly population is vitally important for this population. Additionally, elderly resident's homes may need modifications to assist with any disabilities that may develop as a result of aging. Various categories of housing for the elderly are independent and assisted living which preserves an elderly person's independence, nursing homes which are facilities that provide dedicated residential care for elderly and other support facilities such as adult day care, respite and senior center facilities.

Elderly persons generally need an environment that provides several areas of assistance or convenience. First, the availability of healthcare is important, since health problems generally become more prevalent with age. Second, availability of assistance with daily activities such as shopping, cooking, and housekeeping becomes more important as people grow older. Also, the proximity of basic goods and services such as those provided by pharmacies and grocery stores grows increasingly important as a person becomes less able to drive or walk. The availability and ease of transportation are important for the same reason. Safety is a growing concern, since older Americans – especially those living alone – are particularly vulnerable to crime and financial exploitation. Lastly, weather and climate are considerations for many elderly people, since these factor into both the ease of transit as well as health.

Alcohol and Drug Addiction: Individuals with substance abuse problems need a strong network in order to stay healthy and sober. Their housing needs include sober living environments, support for employment, access to health facilities, and easy access to family and friend networks. Additionally, detoxification facilities are necessary when addiction is first treated. Other supportive services include mental health and addiction counseling,

Disability: Individuals with disabilities encompass a wide range of skill levels and abilities. They have added needs that are unique to their capabilities. Individuals with disabilities usually have a fixed income and have limited housing options. The individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support find residences in the public welfare funded community homes either sharing settings or privately-owned personal care settings. Many individuals continue to reside with parents and families throughout adulthood. Regardless of the housing situation, a common thread is the need for continuous support services dependent of the level of capabilities.

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

On December 31, 2018 the South Carolina Department of Health and Environmental Control published an annual HIV Surveillance Report for the state. The report does not provide demographics at the City level, however information is available for Dorchester County.

In 2018, there were 21 HIV/AIDS diagnoses in Dorchester County for an incident rate of 13.4 per 100,000. Those new diagnoses increased the total cases in the county to 303 and a prevalence (the number of people living with diagnosed HIV and/or AIDS per 100,000) of 193.7. The total AIDS deaths reported in the county is 191.

In South Carolina, HIV is more common among Black or African Americans than any other group with 67.6% of all residents with HIV being Black or African American (non-Hispanic). Exposure in the majority of cases came from Male Same Sex intercourse. The largest age group with HIV/AIDS is the 50 to 59 years old group making up 30.7% of all cases.

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

Describe the jurisdiction’s need for Public Facilities:

The Town of Summerville has identified the need for improved access to public facilities and has included a goal in the Strategic Plan:

1B Improve Access to Public Facilities

In this goal, the Town will 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 public building & neighborhood facilities, community centers and parks and recreation facilities. These activities will be targeted at LMI areas and Census Tract 107.

How were these needs determined?

The Town of Summerville used a variety of methods to determine the needs for public facilities in the community. The Town executed a public outreach program, consulted with key stakeholders in the area, utilized information from the Town’s previous outreach efforts, Town reports including the Comprehensive Plan, and used quantitative data to determine the best use of grant funds.

Describe the jurisdiction’s need for Public Improvements:

The Town of Summerville has identified the need for the expansion and improvements of public infrastructure and has included two goals in the Strategic Plan:

1A Expand & Improve Public Infrastructure

The Town will expand and improve public infrastructure through development activities for LMI persons and households. Activities can include adding ADA compliance for curb ramps and sidewalks, mobility and better accessibility and roadway expansion projects. These activities will be targeted at LMI areas and Census Tract 107.

How were these needs determined?

The Town of Summerville used a variety of methods to determine the needs for public improvements in the community. The Town executed a public outreach program, consulted with key stakeholders in the area, utilized the Town’s institutional knowledge, and used quantitative data to determine the best use of grant funds.

Describe the jurisdiction's need for Public Services:

The Town of Summerville has identified the need for public services for the LMI and special needs population and has included two goals in the Strategic Plan:

2A Provide Supportive Services for Special Needs

2B Provide Vital Services for LMI Households

For these goals, the City will provide supportive services for low income and special needs populations. Public services will target LMI citizens and may include public transportation, educational services, services to address homelessness, persons with physical and mental health disabilities, the elderly, and the youth.

How were these needs determined?

The Town of Summerville used a variety of methods to determine the needs for public services in the community. The Town executed a public outreach program, consulted with key stakeholders in the area, utilized the Town's institutional knowledge, and used quantitative data to determine the best use of grant funds.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The previous section provided the demographic information that is necessary to complete a comprehensive Market Analysis. Using the previously gathered data this section will begin looking closely at the housing market. A number of important indicators including trends in available types of housing, prices, age, and tenure will be analyzed to help determine the best use of grant funds by the Town of Summerville.

Additionally, this section includes factors that are not directly related to the supply and demand for housing in the Town. These factors include:

- Public Housing
- Homeless Services
- Special Needs Facilities
- Community Development
- Employment

Finally, this section will conclude with a discussion of the overall needs for the community and transition into the 5-Year Strategic Plan.

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

Introduction

This section examines the composition of Summerville’s housing stock in terms of housing type and tenure. Details are provided based on the number of units in the structure, multifamily housing distribution within the jurisdiction, unit size and tenure, as well as an analysis of owner-occupied and renter occupied housing.

The table below breaks down the Town’s housing stock by the number of units in each structure and by structure type. Traditional single-family, detached homes are most prominent, accounting for 64% of all housing units and multi-family developments (5 or more units) account for 20% of all housing units in the Town. Finally, 7% of housing units are classified as mobile home, boat, RV, van, etc.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	12,816	64%
1-unit, attached structure	729	4%
2-4 units	1,208	6%
5-19 units	2,979	15%
20 or more units	997	5%
Mobile Home, boat, RV, van, etc	1,428	7%
Total	20,157	100%

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:
2014-2018 ACS 5-Yr Estimates

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	0	0%	192	3%
1 bedroom	49	0%	1,195	18%
2 bedrooms	1,118	9%	2,591	40%
3 or more bedrooms	10,687	90%	2,567	39%
Total	11,854	99%	6,545	100%

Table 28 – Unit Size by Tenure

Alternate Data Source Name:
2014-2018 ACS 5-Yr Estimates

Unit Size by Tenure

One-bedroom or smaller units represent a very small percentage of the overall occupied housing units in the Town with less than one percent for owners and 18% for renters. The vast majority of owner-occupied units are 3 bedrooms or more. These large units make up 90% of the owner-occupied housing stock. Large units are less common for renters with only 39%.

Source: 2014-2018 American Community Survey 5-Year Estimates

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

For the 5-Year Consolidated Plan period, the City will work towards providing owner-occupied housing rehab through the CDBG program. Housing rehabilitation will allow for the home to be maintained and remain a safe living environment while also retaining the value of the home. This goal will include housing improvements to be made for single-family homes in Summerville in partnership with Habitat for Humanity. The Town estimated 10 low- to moderate-income households to be assisted in the 5-year period.

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

According to the HUD Multifamily Assistance and Section 8 Database, there are seven properties in Summerville, South Carolina. The only contract set to expire before the 2026 Fiscal Year is Palmetto which has 12 1-bedroom affordable units.

Canebreak
Contract Expires: 2026
Units: 120

Oakbrook
Contract Expires: 2038
Units: 95

Happy Homes
Contract Expires: 2033
Units: 15

Haven Oaks
Contract Expires: 2036
Units: 104

Palmetto
Contract Expires: 2020
Units: 12

Parkway
Contract Expires: 2036
Units: 144

Boone West
Contract Expires: 2040
Units: 62

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

No, the population of Summerville is still in need of affordable housing units, particularly for low income households. Higher home values and rents result in much of the housing stock being out of the affordable range for large portions of the population. The persistence of cost-burdened households indicates that the available housing stock is not meeting the needs of the residents. This issue is analyzed more thoroughly in the following section, MA-15.

Describe the need for specific types of housing:

The Town of Summerville lacks diversity in housing size, particularly for owner-occupied units. Owner-occupied units are significantly bigger than rental units and small homes are rare. Rental occupied housing has a more even distribution of units from 1-bedroom units at 18%, 2 bedroom units with 40% and 3 or more bedroom units with 39%.

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

Introduction

The following section examines the cost of housing for both homeowners and renters within Summerville. A review is made of current home values and rents as well as the recent changes in home values and rents. Finally, a closer look is given to the affordability of the existing housing stock for the residents of the jurisdiction.

Cost of Housing

	Base Year: 2010	Most Recent Year: 2018	% Change
Median Home Value	188,200	199,500	6%
Median Contract Rent	719	892	24%

Table 29 – Cost of Housing

Alternate Data Source Name:
2006-2010 ACS, 2014-2018 ACS

Rent Paid	Number	%
Less than \$500	644	10%
\$500-999	2,179	34%
\$1,000-1,499	2,853	45%
\$1,500-1,999	497	8%
\$2,000 or more	237	4%
Total	6,410	100%

Table 30 - Rent Paid

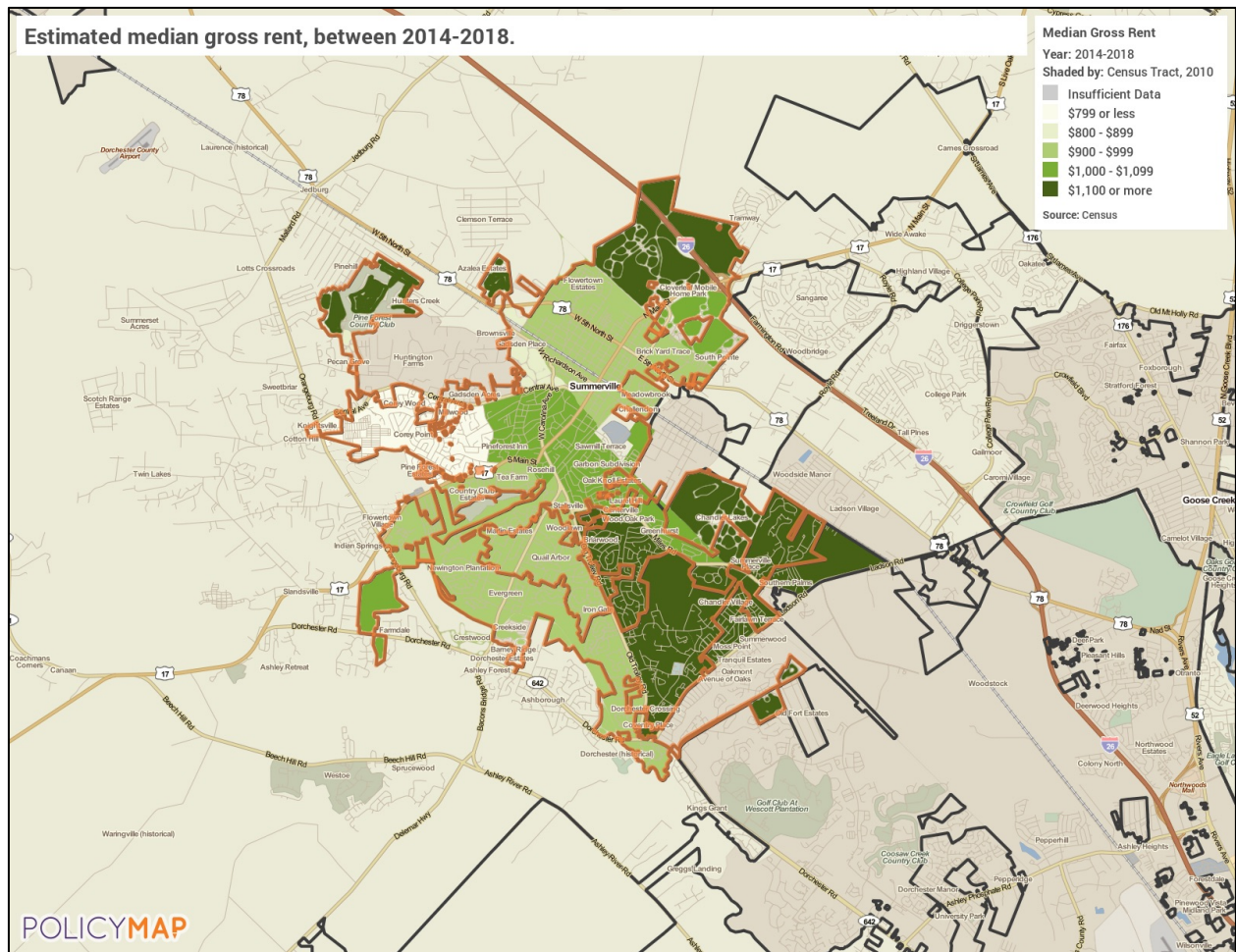
Alternate Data Source Name:
2014-2018 ACS 5-Yr Estimates

Housing Costs

The tables above show the change in median home value and rent, as well as the number of households in different rent groups. In Summerville, rents have grown substantially faster than home values. From 2010 to 2018 housing values increased by 6% in Summerville while rents went up 24%. The largest rent paying cohort is those that pay \$1,000 to \$1,499 with approximately 45%. About one-third of all renters pay between \$500 and \$999 and 10% pay less than \$500

Median Rent

The map below displays the median rent by census tract. The distribution of high rent tracts is significantly different than high median home value tracts. Renters along the outside of the Town are more likely to have higher rents, often over \$1,100 while tracts closer to downtown are lower.



Median Rent

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	384	No Data
50% HAMFI	894	619
80% HAMFI	3,359	1,904
100% HAMFI	No Data	3,093
Total	4,637	5,616

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Housing Affordability

In general, there are less units available to lower income households than higher income households, particularly for homeowner households. The table above shows the number of housing units that are affordable at the various income cohorts based on the HUD Area Median Family Income (HAMFI). For

both renters and owners, there are less affordable housing units available for lower income families. Just 384 rental units are affordable to area families earning 30% or less of the area median family income, which is far fewer than the number of families in that income group (1,785). Approximately 619 housing units are affordable to homeowners earning 50% of the area median family income but there are 1,715 households in this group. Housing costs have risen at a faster rate than income increases. A shortage of housing supply has caused prices to increase.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	818	967	1,118	1,479	1,938
High HOME Rent	818	931	1,118	1,284	1,413
Low HOME Rent	682	731	877	1,013	1,246

Table 32 – Monthly Rent

Alternate Data Source Name:
HUD 2019 FMR and HOME Rents

HOME Rents Limits and Fair Market Rents (FMR)

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.

HOME Rents Limits are based on FMRs published by HUD. 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.

Is there sufficient housing for households at all income levels?

No, there is not. As noted above, there are far fewer units that are affordable to extremely and very low-income than there are households in that group. Higher income households are better off but there is still a need for affordable housing for all residents.

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

If trends continue, home values will decrease while rents increase. According to calculations by the Bureau of Labor Statistics using the median household income data from the US Census Bureau, incomes are increasing at a slower rate than inflation. This shift cost and income will cause affordability to continue to decrease, particularly for renters. Low income households will be hit particularly hard by this shift and they may be priced out of the market. As the Charleston area continues to grow there will

be an increased housing demand in neighboring communities. Summerville's position near I-26 makes it a prime community for growth.

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

The median contract rent in Summerville is \$892 and approximately 34% of all renters pay between \$500 and \$999 a month. The Area Median Rent is between a 1-bedroom and 2-bedroom unit for the High HOME Rents and Fair Market Rents. For Low HOME Rent it is between 2-bedroom and 3-bedroom units.

As housing costs continue to outpace income growth, a great number of renter households will need assistance, either from direct rental assistance or through the development of a more affordable rental market. It is necessary to preserve the current affordable housing and to produce more to keep rental costs in check via incentive programs and increased availability.

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

Introduction

The tables and maps in this section provide details on the condition of housing units throughout the region by looking at factors such as age, vacancy, and the prevalence of housing problems.

As defined by HUD, the four housing problems are:

- 1) a home which lacks complete or adequate kitchen facilities
- 2) a home which lacks complete or adequate plumbing facilities
- 3) a home which is overcrowded (having more than one person per room)
- 4) a household that is cost burdened (paying 30% or more of their income towards housing costs)

Definitions

Standard Condition

In order for a federally assisted home to be considered to be of “standard” condition, the following criteria are necessary:

- Contains safe, operational and appropriate sanitary facilities and conditions.
- Contains a safe and operational facilities for food preparation and waste disposal.
- Provides occupants with adequate spacing for family size and necessary security features.
- Provides safe and energy efficient thermal functions (i.e. HVAC).
- Contains safe and operational electrical features and offers appropriate lighting for living space.
- Structure is constructed of quality, industry standard materials.
- Water supply is operational with appropriate pressure throughout structure.
- Air quality of structure environment meets National Ambient Air Quality Standards.
- Is free of lead-based paint hazards.
- Has necessary outdoor and indoor accessibility features for the handicapped and/or disabled.
- Site and neighborhood of the home is appropriate for the safety and family composition of the recipient.
- Contains hard-wired, operational smoke detectors.

Substandard Condition, Not Suitable for Rehabilitation

Substandard condition units are any deficiencies to the list provided for "standard condition." The Town of Summerville does not consider a home suitable for rehabilitation if it contains conditions that could

possibly make it eligible for condemnation or if the cost of repairs would be greater than the fair market value of the home.

Substandard Condition Suitable for Rehabilitation

Substandard conditions are those deficiencies that, if corrected, would eliminate existing safety and/or health issues and would sustain the viability of home occupancy for a reasonable period of time. Most homes in substandard condition are generally considered suitable for rehabilitation activities.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,678	23%	3,345	51%
With two selected Conditions	41	0%	208	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,135	77%	2,992	46%
Total	11,854	100%	6,545	100%

Table 33 - Condition of Units

Alternate Data Source Name:
2014-2018 ACS 5-Yr Estimates

Housing Conditions

The table above details the number of owner and renter households that have at least one housing condition. As stated previously, HUD describes four housing conditions as being problems: 1) the home lacks complete or adequate kitchen facilities, 2) the home lacks complete or adequate plumbing facilities 3) the home is overcrowded - defined as more than one person per room, 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

Twenty-three percent of all owner-occupied housing units face at least one housing condition while 51% of all renters have at least one housing condition. There are relatively few households with multiple housing problems and when compared to the affordability statistics provided earlier in this section, the overwhelming majority of housing problems are housing cost burden.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,060	51%	2,359	36%
1980-1999	3,623	31%	2,352	36%
1950-1979	1,772	15%	1,689	26%
Before 1950	399	3%	145	2%
Total	11,854	100%	6,545	100%

Table 34 – Year Unit Built

Alternate Data Source Name:
2014-2018 ACS 5-Yr Estimates

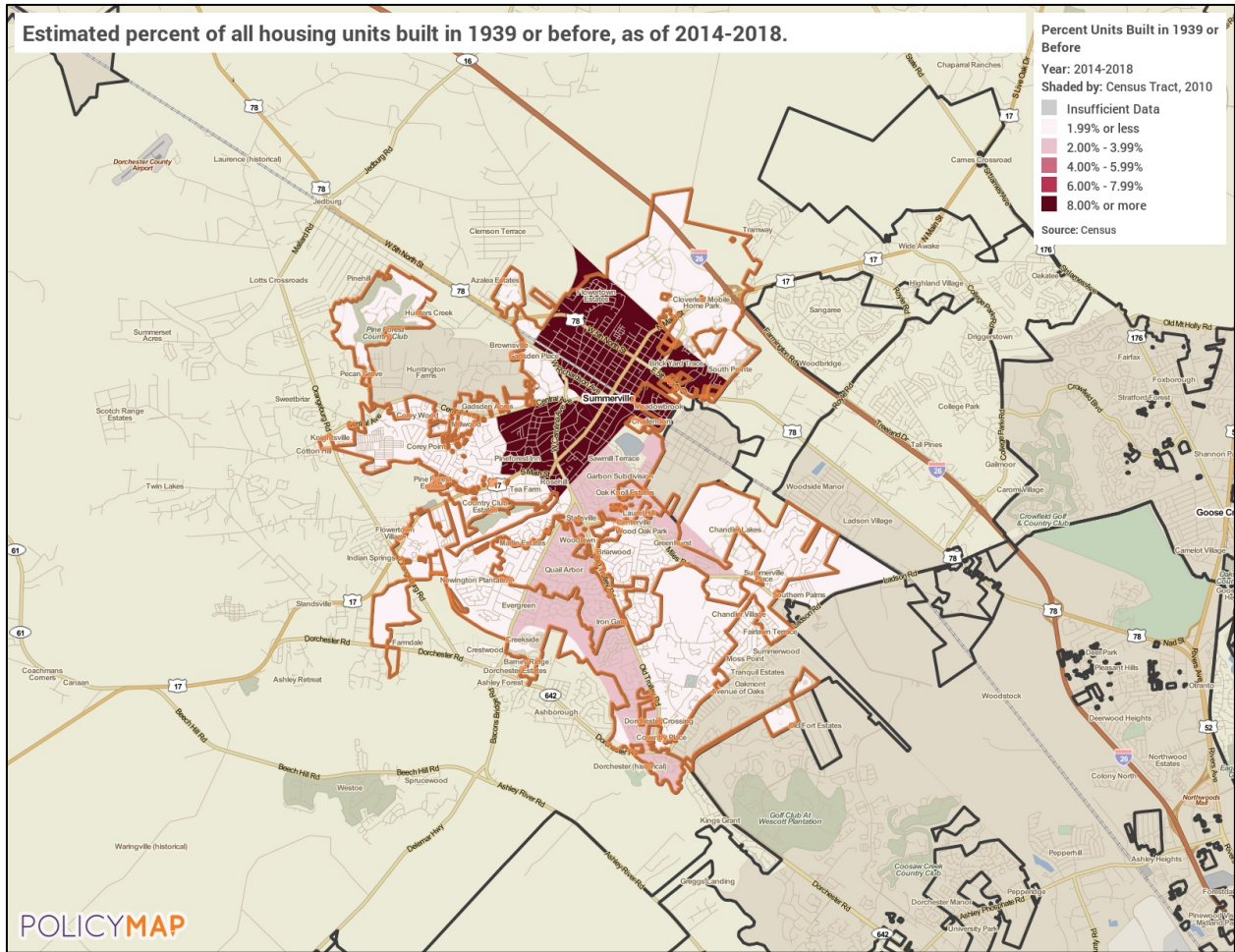
Year Unit Built

In Summerville, the age of a home is partially related to whether it is an owner-occupied or renter-occupied unit. Over half of all owner-occupied units were built in 2000 or later, but only slightly over one-third of renter-occupied units are that new. Approximately 18% of owner-occupied units and 28% of renter occupied units were built prior to 1980. These 4,005 older units are at an increased risk of a Lead-Based Paint Hazard and may need significant remediation during any rehabilitation that may occur.

Age of Housing

The maps below depict the prevalence of older housing units in the Town. Units built prior to 1940 are uncommon but do exhibit geographic patterns. In the central part of the town 8% of units are over 80 years old but, in most tracts, less than 2% of units are that old.

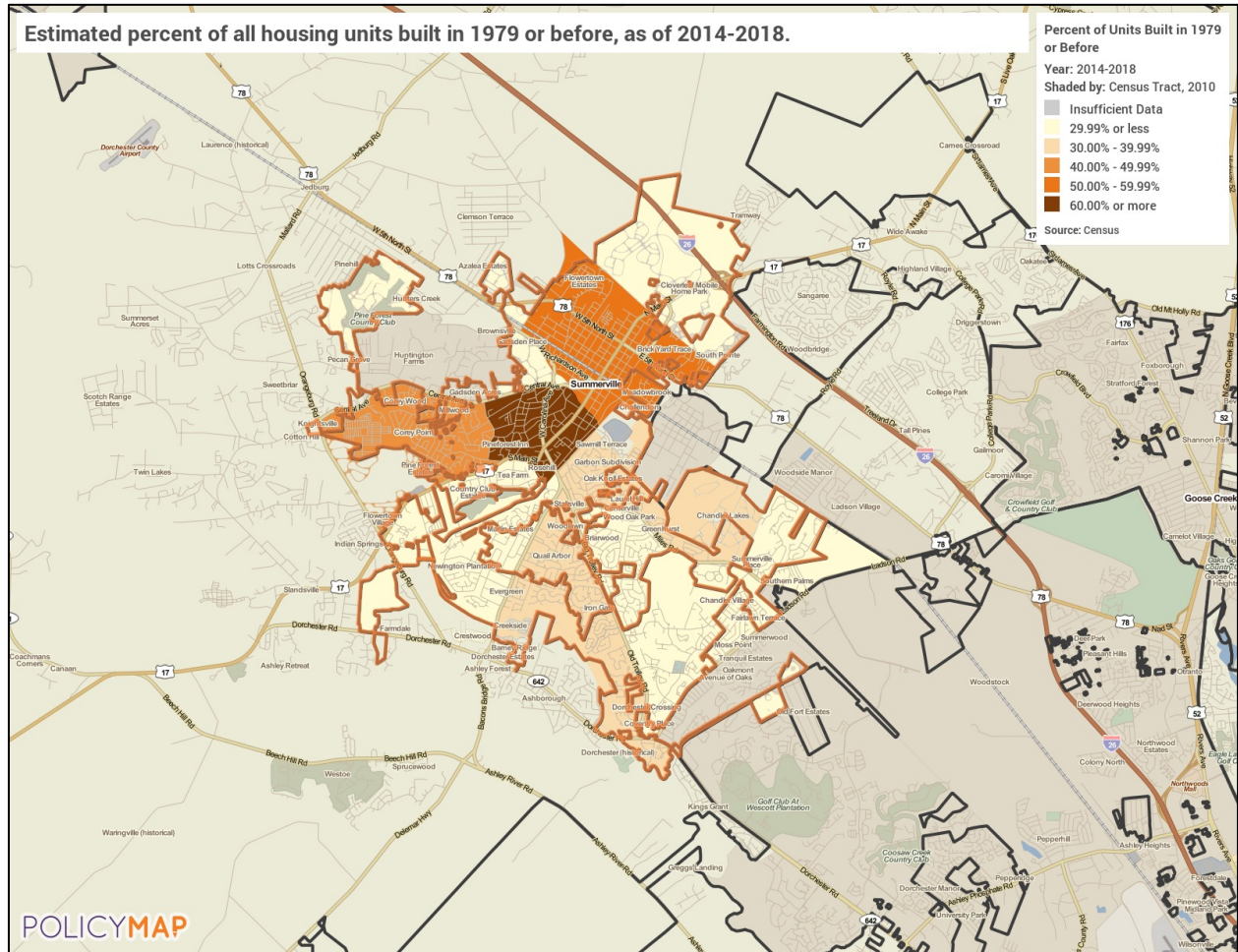
Source: 2014-2018 American Community Survey 5-Year Estimates



Housing Units Built Before 1940

Housing Units Built Before 1980

Units built before 1980 are fairly common in Summerville and exhibit the same pattern as those built before 1940. These older units tend to be more common in the center part of the Town while tracts in the outer parts of the town are newer. Over 60% of units in the center of Summerville were built prior to 1980 but less than 30% in the outer tracts were built before 1980. This means that the majority of units that have an increased Lead-Based Paint Hazard are concentrated in the central part of Summerville.



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	2,171	18%	1,834	28%
Housing Units build before 1980 with children present	2,499	21%	1,435	22%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Lead-Based Paint Hazard

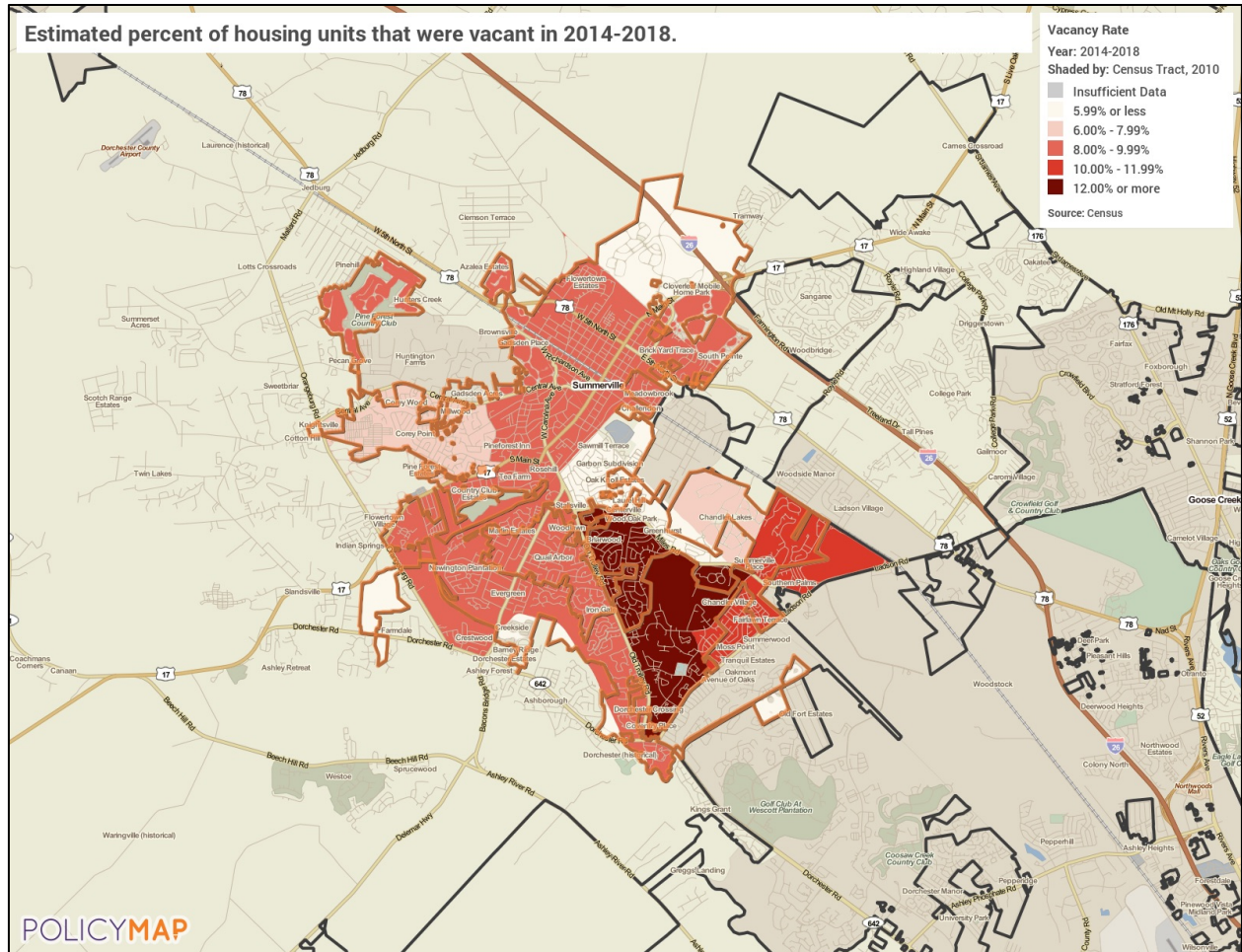
As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. The greatest potential for lead-based paint and other environmental and safety hazards is in homes built before 1980. Within the Town there are approximately 4,000 housing units built before 1980.

Data note: For housing units built before 1980 with children present, the most recent data available was 2015 CHAS data. The 2011-2015 ACS data was used for the total number of units built before 1980 to match the time period.

Vacancy Rate

The map below shows the average housing vacancy rates throughout the Town. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. In most census tracts throughout the Town vacancy rates are 10% or less, however, in some tracts the rate is as low as 6% or less.

Source: 2014-2018 American Community Survey 5-Year Estimates



Vacancy Rate

Need for Owner and Rental Rehabilitation

There is a need for renter housing rehabilitation in Summerville. Approximately 28% of renter-occupied housing in Summerville was built before 1980. As these homes age there is an increasing need for rehabilitation to maintain safe and secure units. It is particularly important to assist low-income households that live in older homes. Due to financial restraints they may need support to prevent homes from deteriorating and falling into disrepair.

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

To estimate the number of housing units in Summerville occupied by low- or moderate-income families that may contain lead-based paint hazards, this report assumes that homes by year built are distributed evenly across income categories, as no local data exists to describe otherwise. However, considering LMI families are more likely to live in older homes than higher income families, it is a reasonable estimate that approximately 65% of the 4,005 homes built before 1980 are occupied by LMI families. That means an estimated 2,600 LMI families may live in a home with LBP hazards.

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

Introduction

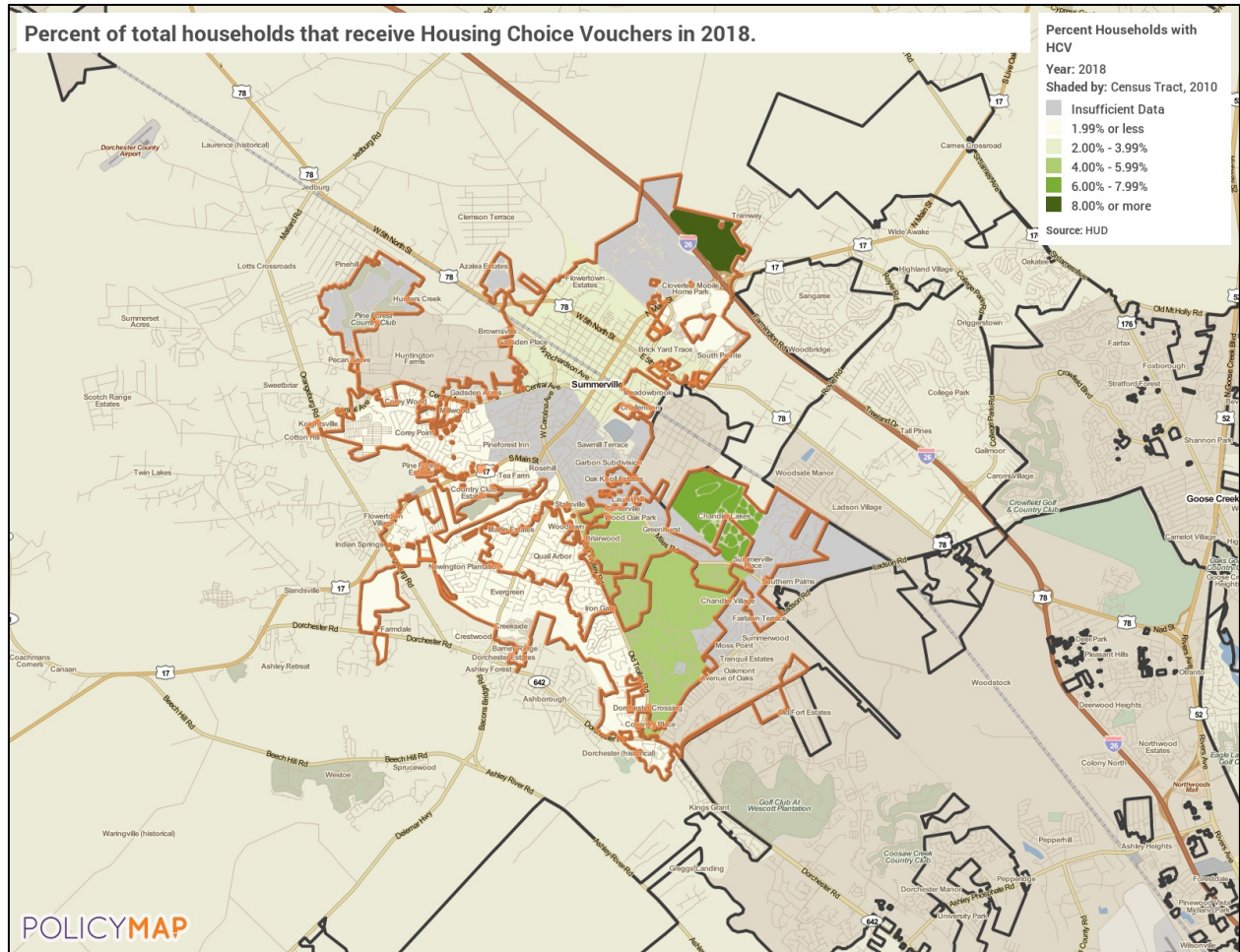
The Town of Summerville does not have a public housing authority that operates in the Town limits or in adjoining Dorchester or Berkeley Counties. The closest operational public housing authority is located in Charleston County. The South Carolina Regional Housing Authority #3 administers the Tenant Based Assistance (Section 8 Voucher) Program in Dorchester County. As such, the Town does not have the authority or capability to undertake activities that support or benefit residents requiring affordable, public housing.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			787	572			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)



Distribution of Housing Choice Vouchers (HCV)

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:

N/A. There are no public housing development units reporting PHA inspection scores in the Town of Summerville.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

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

N/A

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

N/A

Discussion:

N/A

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

Introduction

The Lowcountry Continuum of Care Partnership is comprised of seven counties: Berkeley, Charleston, Dorchester, Beaufort, Jasper, Hampton, and Colleton and consists of 650 providers that assist with emergency, transitional or unsheltered homeless needs.

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)	102	2	10	0	0
Households with Only Adults	132	0	87	398	0
Chronically Homeless Households	0	0	0	93	0
Veterans	0	0	97	305	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: 2019 Housing Inventory Count (HIC). Data was provided by the HUD 2019 Continuum of Care Homeless Assistance Programs Housing Inventory Count Report. This report is based on information provided to HUD by the SC-500 Charleston/Low Country CoC. Data Note: The data provided above is at the entire CoC level, however the Town has 16 transitional housing beds operated by Home of Hope as of 2017.

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

Mainstream services targeted specifically towards homeless persons are not readily available in the Summerville community. Virtually all mainstream services, assisting the Lowcountry area's homeless population occur in the urban areas of Charleston County, where the vast majority of the area's homeless individuals reside. The Town of Summerville will use CDBG funds to provide services to homeless persons in partnership with local nonprofit organizations within the Town.

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.

Emergency Shelter

Dorchester County Community Outreach, 19 adult & family beds

Family Promise, 14 adult & family beds

Hopeful Horizons, 24 adult & family beds

Lowcountry Community Action, 19 adult & family beds

My Sister's House, 36 adult & family beds

One80 Place (4 facilities), 124 adult & family beds

Transitional Housing

Chesapeake Health Edu Program (2 facilities), 55 adult & family beds

One80 Place, 42 adult & family beds

Permanent Supportive Housing

Family Services (4 facilities), 54 adult beds

One80 Place, 39 adult beds

Ralph Johnson Veterans Center, 305 adult beds

Rapid Re-Housing

Florence Crittenton, (2 facilities) 27 family beds

One80 Place, (2 facilities) 19 adult beds

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

Introduction

There are four primary groups with non-homeless special needs in the jurisdiction. They are the elderly and frail elderly, those with HIV/AIDS and their families, those with alcohol and/or drug addiction, and the mentally or physically disabled. This section will explain who they are, what their needs are, and how the jurisdiction is accommodating (or should accommodate) those needs.

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

Elderly: The supportive housing needs for this population can vary widely depending on the health and fitness of the individuals. In general, with aging disabilities and other health issues become more common. Because of this, supportive housing must include access to health professionals and housing modifications to assist the resident. It is important to help residents stay independent and in their own homes for as long as possible if they prefer that.

HIV/AIDS: Medical and social support is important for residents living with HIV/AIDS. While there have been great advances in the medical treatment of HIV/AIDS, it is still important to provide specialized support. Family and friends must be accessible and medical facilities should be nearby.

Alcohol and/or Drug Addiction: Individuals dealing with addiction often require housing options that will provide a safe, sober place for recovery. A strong network is necessary to maximize the chance they will stay healthy and sober. It is important that these persons have access to health services, support groups, employment assistance, and access to family and friends. Additionally, detoxification facilities are necessary when addiction is first recognized.

Mental and Physical Disabilities: Individuals with disabilities encompass a wide range of skill levels and abilities. Therefore, they have many of the same issues as the general population with the added needs that are unique to their situation. Often times, individuals with disabilities have a fixed income and limited housing options. Individuals with more independent skills can utilize subsidized housing but individuals that need more support or specialized housing have fewer options. Many individuals continue to reside with parents and families throughout adulthood, which can put additional financial burden on the family. Regardless of the housing situation, a common thread is the need to continuous support services dependent on the level of capabilities.

The specific needs of local special needs subpopulations are described in NA-45, Non-Homeless Special Needs Assessment.

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

Programs that ensure that persons returning from mental and physical health institutions receive appropriate supportive housing do not exist in the Summerville area. Services in these are conducted in the Charleston Metropolitan Region.

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)

To address the housing and supportive service needs of persons with special needs in the community, the Town has made it a goal to serve this population in the Strategic Plan. The goal is:

2A Provide Supportive Services for Special Needs

The special needs community in Summerville has been identified as those who are elderly, persons with a disability, persons with alcohol or drug addiction, persons who are victims of domestic violence, persons at risk of becoming homeless or experiencing homelessness. Specifically, the Town will work with Home of Hope to help homeless persons. Supportive services help to improve the quality of life for the special needs population and work to keep them from being homeless.

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 above.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In 2016, the Town of Summerville completed an Analysis of Impediments to Fair Housing Choice (AI). During the production of this analysis the Town identified potential impediments.

1. Lack of Local Housing Agencies and Resources: Current housing agencies work primarily with rural communities or in Charleston County.
2. Awareness of Fair Housing Issues: Tenants, landlords, sellers, and lenders are often unaware of housing laws and protections.
3. Enforcement of Existing Fair Housing Laws: Funding for enforcement is not adequate to meet the needs of most communities.
4. Transportation: Public transportation options are often limited in frequency and variety
5. Zoning and Land Use Restrictions: Diverse housing options are difficult in some neighborhoods due to land use restrictions in place.

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

Introduction

There are many factors that are not directly related to housing that have an impact on the supply and demand for housing. The availability of jobs in Summerville, the education levels of the labor force, and commuting data all have an indirect impact on housing. In this section, these factors will be identified and discussed to identify any components that may have a significant impact on how grant funds will be used by the Town.

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	61	81	0	0	0
Arts, Entertainment, Accommodations	2,045	3,124	9	19	10
Construction	1,329	617	6	4	-2
Education and Health Care Services	4,938	3,601	22	22	0
Finance, Insurance, and Real Estate	852	959	4	6	2
Information	475	151	2	1	-1
Manufacturing	2,928	922	13	6	-7
Other Services	1,273	816	6	5	-1
Professional, Scientific, Management Services	2,608	1,376	12	8	-4
Public Administration	1,661	455	7	3	-4
Retail Trade	2,874	3,409	13	21	8
Transportation and Warehousing	1,163	388	5	2	-3
Wholesale Trade	462	414	2	3	1
Total	22,669	16,313	--	--	--

Table 39 - Business Activity

Alternate Data Source Name:

2013-2017 ACS (Workers), 2017 LEHD (Jobs)

Data Source Comments: The most recent LEHD data for jobs was 2017. To maintain time period consistency, the 2013-2017 ACS was used for comparison.

Share of Workers and Jobs

In the Town of Summerville, there is a significant disconnect between the number of jobs and the number of workers. There are approximately 16,300 jobs but approximately 22,700 workers, which means that if every person in the labor force in the Town is employed in the Town there is a need for 6,400 jobs in the Town.

There are three business sectors that show a relatively large disconnect in workers and jobs. First, the Arts, Entertainment, and Accommodations sector makes up 9% of the workers but 19% of the jobs, there is a need for approximately 1,100 workers in this sector from outside the Town. Second, the Retail Trade sector makes up 13% of workers and 21% of jobs. This sector requires approximately 700 workers from outside the Town. Lastly, the Manufacturing sector makes up 13% of the workers and 6% of the jobs, which means 2,000 workers must leave the Town for work.

Labor Force

Total Population in the Civilian Labor Force	25,450
Civilian Employed Population 16 years and over	24,155
Unemployment Rate	3.00
Unemployment Rate for Ages 16-24	14.50
Unemployment Rate for Ages 25-65	3.80

Table 40 - Labor Force

Alternate Data Source Name:

2014-2018 ACS 5-Yr Estimates

Data Source Comments:

Unemployment Rate data is from the BLS. All other data including unemployment rate by age is from the ACS.

Unemployment

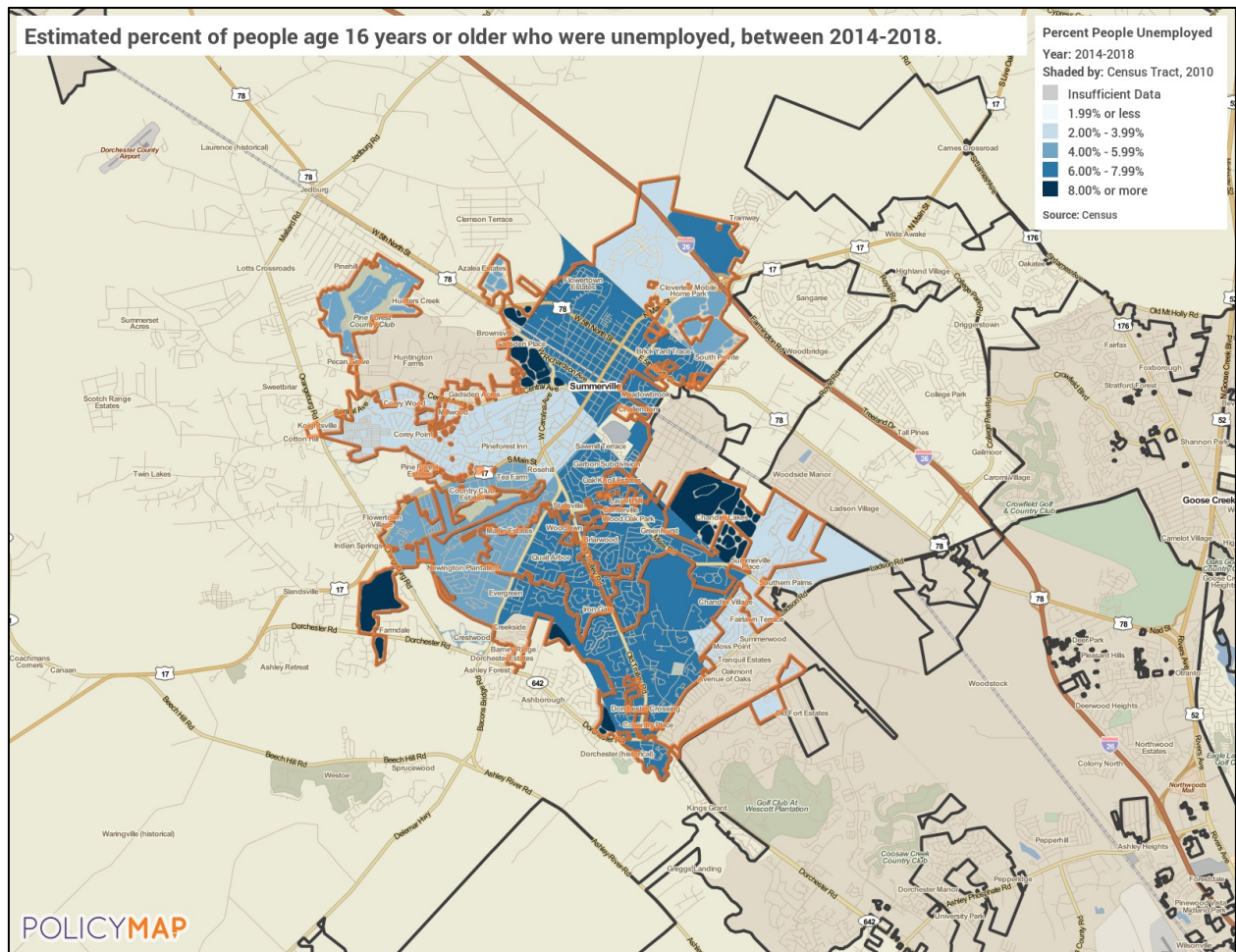
There are two primary sources used to analyze the unemployment rate in the Town for this report. They each have pros and cons, but when taken together they can provide a clearer view of unemployment in the Town.

The first source is the US Census Bureau’s American Community Survey 5-Estimates. In the ACS unemployment data is only taken annually and the most recent data is from 2018. It is also an average of the five years included, which does not necessarily provide an accurate view of recent employment trends. However, the ACS data is available at a census tract level and can help identify any areas that have disproportionately high unemployment.

The second source is the Bureau of Labor Statistics. This measurement of unemployment is updated monthly and provides insight into any trends at the city level. It is not available at the census tract level and therefore provides a look at employment as it relates to time, while the ACS looks at employment as it relates to space.

In the Town, there is a wide variance in employment rates between different tracts. The apparent pattern is that unemployment is higher near downtown and gets lower as you move further away. There is not a clear geographic pattern to unemployment in Summerville. Relatively high unemployment (8% or more) is found in tracts throughout the town, as are relatively low unemployment tracts (less than 4%).

Source: 2014-2018 American Community Survey 5-Year Estimates



Unemployment Rate

Unemployment Over Time

When looking at unemployment changes over time, the Town has seen its unemployment rate fall consistently since 2010. Throughout 2019 the unemployment rate continued this trend and decreased from 3.2% to 2.0% between January and December.

Source: Bureau of Labor Statistics, 2019 (not seasonally adjusted)

2010	2011	2012	2013	2014	2015	2016	2017	2018
8.1%	7.5%	6.9%	6.0%	5.3%	5.6%	4.5%	3.9%	3.0%

Table 41 - Unemployment by Year, BLS (not seasonally adjusted)

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
3.2%	2.8%	2.9%	2.6%	2.9%	3.0%	2.7%	2.6%	1.5%	1.8%
Nov	Dec								
1.8%	2.0%								

Table 42 - Unemployment Rate in 2019, BLS (not seasonally adjusted)

Occupations by Sector	Number of People
Management, business and financial	9,696
Farming, fisheries and forestry occupations	22
Service	4,134
Sales and office	5,533
Construction, extraction, maintenance and repair	1,804
Production, transportation and material moving	2,966

Table 43 – Occupations by Sector

Alternate Data Source Name:
2014-2018 ACS 5-Yr Estimates

Occupations by Sector

In the above table the occupations by sector is analyzed. Instead of showing which sectors are most common in the Town, as the table at the beginning of this section did, this shows what type of jobs are available in each sector. For example, this table would include a manger of a fast food restaurant and the manager of a logging company in the same category (Management, Business, and Financial) while in the earlier table they would be in separate categories.

Within the Town, the most prominent sector is, by far, the Management, Business, and Financial sector. Over 40% of all jobs in the Town fall into this category. The Sales and Office sector is the next largest sector with about 23% of all Town workers.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	11,371	49%
30-59 Minutes	9,645	42%
60 or More Minutes	2,026	9%
Total	23,042	100%

Table 44 - Travel Time

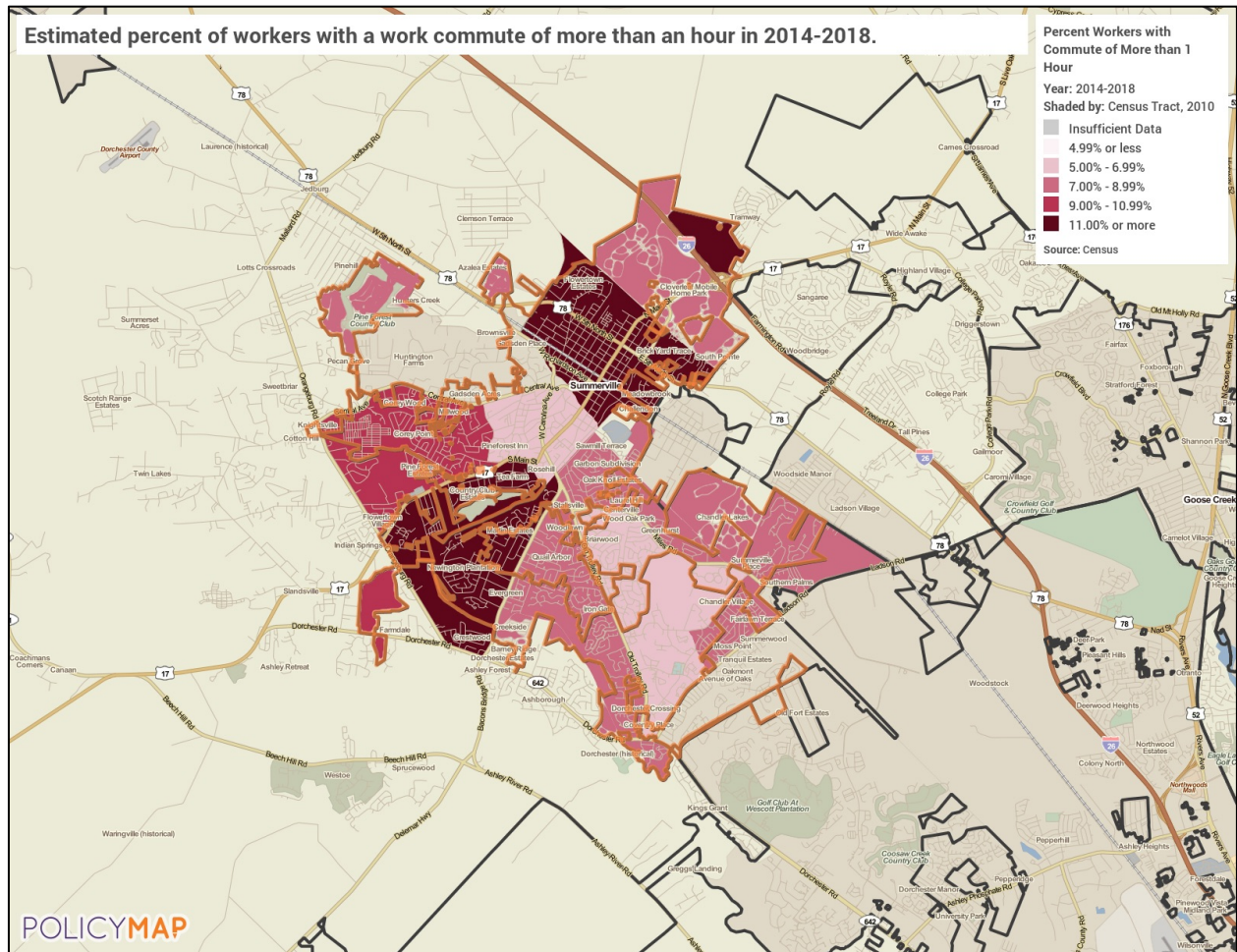
Alternate Data Source Name:
2014-2018 ACS 5-Yr Estimates

Commute Travel Time

All other things being equal, residents would rather live in the same town or city as their job. Long commute times are associated with lower life satisfaction, increased stress, obesity, anxiety, depression, and increased exposure to pollutants. This is particularly true when compared to commuters who use bicycles or walk to work.

In the Town, long commute times are not a significant issue. Nearly half the population commutes less than 30 minutes and less than 10% of residents commute more than an hour. Given that the Town is approximately 30 minutes from Charleston, it is not surprising that over 40% of residents have a commute time between 30 minutes and one hour. As the map below shows, the geographic differences in commute times is not significant.

Source: 2014-2018 American Community Survey 5-Year Estimates



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	978	165	821
High school graduate (includes equivalency)	4,557	481	1,744
Some college or Associate's degree	7,256	242	1,675
Bachelor's degree or higher	7,190	142	1,003

Table 45 - Educational Attainment by Employment Status

Alternate Data Source Name:
2014-2018 ACS 5-Yr Estimates

Educational Attainment by Employment Status

Educational attainment is one of the best indicators of future economic success, both in attaining a job and receiving a higher wage. In Summerville, the unemployment rate for a person without a high school diploma is 14.4% while the rate for a resident with a bachelor's degree or higher is less than 2%. The labor participation rate is also higher for those with higher educational attainment. Approximately 58% of residents without a high school diploma are in the workforce, which is lower than the workforce participation rate of 88% for those with bachelor's degrees.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	38	130	66	296	324
9th to 12th grade, no diploma	930	417	167	815	431
High school graduate, GED, or alternative	1,505	2,015	1,438	3,229	1,998
Some college, no degree	1,638	1,661	1,231	2,619	1,538
Associate's degree	177	731	1,280	1,781	592
Bachelor's degree	402	1,354	1,766	2,462	952
Graduate or professional degree	0	568	675	1,536	873

Table 46 - Educational Attainment by Age

Alternate Data Source Name:
2014-2018 ACS 5-Yr Estimates

Educational Attainment by Age

In the Town of Summerville residents between the age of 35 and 44 years old have the highest college education rate. Over 56% of this age group has at least an Associate’s degree. Graduate or professional degrees are most common for residents 65 years old or older but this group also has the largest population that have less than a 9th grade education. Out of 37,635 residents over the age of 18 over 3,600 do not have a high school diploma.

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0.8%	1.9%	1.0%	2.3%	4.8%
9th to 12th grade, no diploma	19.8%	6.1%	2.5%	6.4%	6.4%
High school graduate, GED, or alternative	32.1%	29.3%	21.7%	25.3%	29.8%
Some college, no degree	34.9%	24.2%	18.6%	20.6%	22.9%
Associate's degree	3.8%	10.6%	19.3%	14.0%	8.8%
Bachelor's degree	8.6%	19.7%	26.7%	19.3%	14.2%
Graduate or professional degree	0.0%	8.3%	10.2%	12.1%	13.0%

Educational Attainment by Age (%)

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,609
High school graduate (includes equivalency)	30,570
Some college or Associate's degree	36,293
Bachelor's degree	53,825
Graduate or professional degree	72,095

Table 47 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
2014-2018 ACS 5-Yr Estimates

Median Earnings by Educational Attainment

As mentioned before, educational attainment and earnings are closely linked. In the Town, it appears to be particularly important to get a bachelor’s degree. Residents with just some college or an associate degree have median earnings approximately 19% higher than a high school graduate, but those with Bachelor’s degrees earn 48% more than those with an Associates degree/Some college.

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

Based on the Business Activity table, the Education and Health Care Services sector is the leading business sector within Summerville. There are 4,938 workers employed in the sector and 3,601 jobs, making up 22% of workers and 22% of jobs. The second largest sector is retail trade with 2,874 workers and 3,409 jobs, or 13% of workers and 21% of jobs.

Describe the workforce and infrastructure needs of the business community:

A significant portion of Summerville residents commute to the Charleston Metropolitan Region on a daily basis for employment. In general, Summerville has more affordable housing per square foot than other communities bordering downtown Charleston including James Island and Mt. Pleasant. The road infrastructure in Summerville has not been able to keep pace with recent population growth and a 20-mile drive to the downtown Charleston can take up to an hour and 30 minutes on an average day.

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.

The Regional CEDS Goal 1 is to strengthen the areas economic foundation. There are six objectives towards this goal:

Objective 1: Work to maintain the existing diversity of sectors present in the BCD Region

Objective 2: Work to recruit new and innovative sectors, which will aid in the resiliency of the regional economy

Objective 3: Continue to highlight the Region as a global center for commerce

Objective 4: Support the Joint Regional Business Service Strategies of the South Coast Regional Plan, as adopted by the Trident Workforce Development Board (TWDB)

Objective 5: Encourage the continuation of region-wide infrastructure improvement projects to sustain the growth brought by new economic investments

Objective 6: Continue to support Joint Base Charleston and ensure its needs are being met

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

Persons comprising the population of Summerville are generally more educated than those who reside in other parts of Dorchester County. This has led to Summerville having a median income rate of \$55,256 which speaks to the generally affluent make-up of the Summerville community and helps explain why approximately 2/3 of Summerville households would not qualify as recipients for receiving CDBG funds. Ample opportunities exist for employment at hotels, restaurants and shopping centers within the retail and accommodations sectors of the community. These jobs are typically on the lower end of wage earnings spectrum. The highest wage earners in the Summerville community are generally those in the medical, legal and financial industries. While a fair amount of employment opportunities exists in these business sectors, many in these fields commute towards the Charleston area seeking higher paying jobs in a more urban area.

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.

Summerville is one of three locations where Trident SC Works, a BCDCOG workforce development program, offers services. Services include direct access to information about everything from open positions to specialized assistance and training programs. The Charleston Metro Chamber of Commerce also operates career academies, youth apprenticeship programs, and the Tri-County Cradle to career Collaborative in the area. These workforce development programs can help improve LMI individuals ability to earn higher income wages and improve financial access to housing needs.

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.

The Town of Summerville is included in the Berkeley-Charleston-Dorchester Council of Governments (BCDCOG) Comprehensive Economic Development Strategy (CEDS). The 2018-2023 CEDS identified five goals that could potentially be coordinated with the activities in the Town's Consolidated Plan. The Town of Summerville is specifically identified as a geographic area of interest for both transportation and workforce development.

Goal 1: Grow and support the Region's economic base around existing and new sectors that provide long-term economic resiliency and growth

Goal 2: Continue to provide a hospitable and healthy business climate to attract the right investments

Goal 3: Ensure that all residents of the Region have access to a variety of education and training opportunities

Goal 4: Work to further increase intergovernmental cooperation and coordination in order to strengthen regional unity and success

Goal 5: As individual counties, the BCD Region must seek to protect and preserve the cultural and natural resources for the future generations of the TriCounty area, as well as seek to provide an affordable place to live

MA-50 Needs and Market Analysis Discussion

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

As noted earlier in this document, HUD identifies four specific data points that constitute "housing problems": cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. For the purposes of this section, an area of concentration defined as a census tract where two or more housing problems are substantially higher than the Town average. A substantially higher tract is one which meets the HUD standard identified in section NA-15, 10% higher than the jurisdiction wide level.

The table below shows the rate of each housing problem in the Town and the threshold to be considered substantially higher.

See Table: Housing Problems

Source: 2014-2018 American Community Survey 5-Year Estimates (DP04)

Within Summerville there are no areas with a concentration of multiple housing problems.

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 "concentration" is any census tract where the minority population makes up 10% more than the town-wide average or has a median household income of 80% of the town-wide MHI or less.

Black or African American: In the northwest part of the Town there is a concentration of Black households. In Tract 45035010700 approximately 32.7% of the population is Black or African American.

Asian: There are no tracts with a concentration of this group.

Some Other Race: There are no tracts with a concentration of this group.

Multiracial: There are no tracts with a concentration of this group.

Hispanic: There are no tracts with a concentration of this group.

Low Income: There is one tract with a concentration of low-income households, the same tract with a concentration of Black or African American households. Tract 45035010700 has a Median Household Income of \$37,600.

See Table: Racial or Ethnic Concentration & LMI Concentration

Source: 2014-2018 American Community Survey 5-Year Estimates (DP04)

Racial groups that made up fewer than 1% of the Town's' population were not included

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

The median year built of homes in the identified tract is 1977, which is 20 years older than the town-wide median year built of 1997. The Median Home Value and Median Rent are both significantly lower in this tract than elsewhere in the Town. There is also a much larger population who has lived in the area since before 1980 than in other parts of Summerville.

Are there any community assets in these areas/neighborhoods?

This area contains a number of community assets, including a number of parks and religious facilities. There are also a number of businesses in the area.

Are there other strategic opportunities in any of these areas?

This area is located near major roadways and economic centers that provide opportunities for financial expansion. Economic development is an opportunity that is present in this area. The Town can leverage resources and relationships with local businesses to improve the area.

	Jurisdiction	Substantially Higher Threshold
Cost Burden	48.6%	58.6%
Overcrowding	1.9%	11.9%
Lack of Complete Plumbing Facilities	0.2%	10.2%
Lack of Complete Kitchen Facilities	0.4%	10.4%

Table 48 - Housing Problems

	Jurisdiction Rate	Racial or Ethnic Concentration
Black or African American	20.7%	30.7%
Asian	2.0%	12.0%
Some Other Race	1.8%	11.8%
Multiracial	2.4%	12.4%
Hispanic	5.1%	15.1%
	City MHI	Low Income Concentration
Median Household Income	\$59,306	\$47,445

Table 49 - Racial or Ethnic Concentration and LMI Concentration

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 is an essential communications and information platform that allows users to take advantage of the increased interconnectedness of business, education, commerce, and day to day utility. Reliable access to the internet is becoming a necessity to thrive in the modern economic environment. Communities that lack broadband access struggle to keep pace with the country. Locations without broadband access impedes its population's ability to take advantage of the educational and entrepreneurial opportunities available online. This is particularly problematic for LMI areas where economic opportunities are already often lacking. Studies suggest a strong correlation between increased high-speed internet access and increased education and employment opportunities, especially in small cities and rural area.

The Town of Summerville does not have significant gaps in broadband coverage. Most of the city has multiple options of internet providers, to include LMI areas. The average Summerville household has four (4) options for broadband-quality Internet service; however, an estimated 5,000 locals still don't have access to more than one provider and may have to rely on low-grade wireless.

The following map shows broadband access throughout the Township. Broadband access is defined as advertised internet speeds of 768 kilobits per second or higher. FCC data shows three major infrastructure options within the Town of Summerville: cable, DSL, and fiber.

See map below at the end of the section: Broadband Access

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

Once broadband access has been obtained, it is important to ensure there is competition among service providers. Any resource that has a de facto monopoly on an area may not be incentivized to provide standard and consistent services. The Town of Summerville has a total of nine (9) Internet providers offering residential service. Spectrum and AT&T (DSL) are the strongest providers in Summerville so far as coverage. The average Summerville household has four (4) options for broadband-quality Internet service. These providers frequently overlap around the city:

Spectrum (Cable)

AT&T Internet (DSL and Fiber)

Windstream (DSL)

Earthlink (DSL and Fiber)

WOW! (Cable)

Xfinity (Cable)

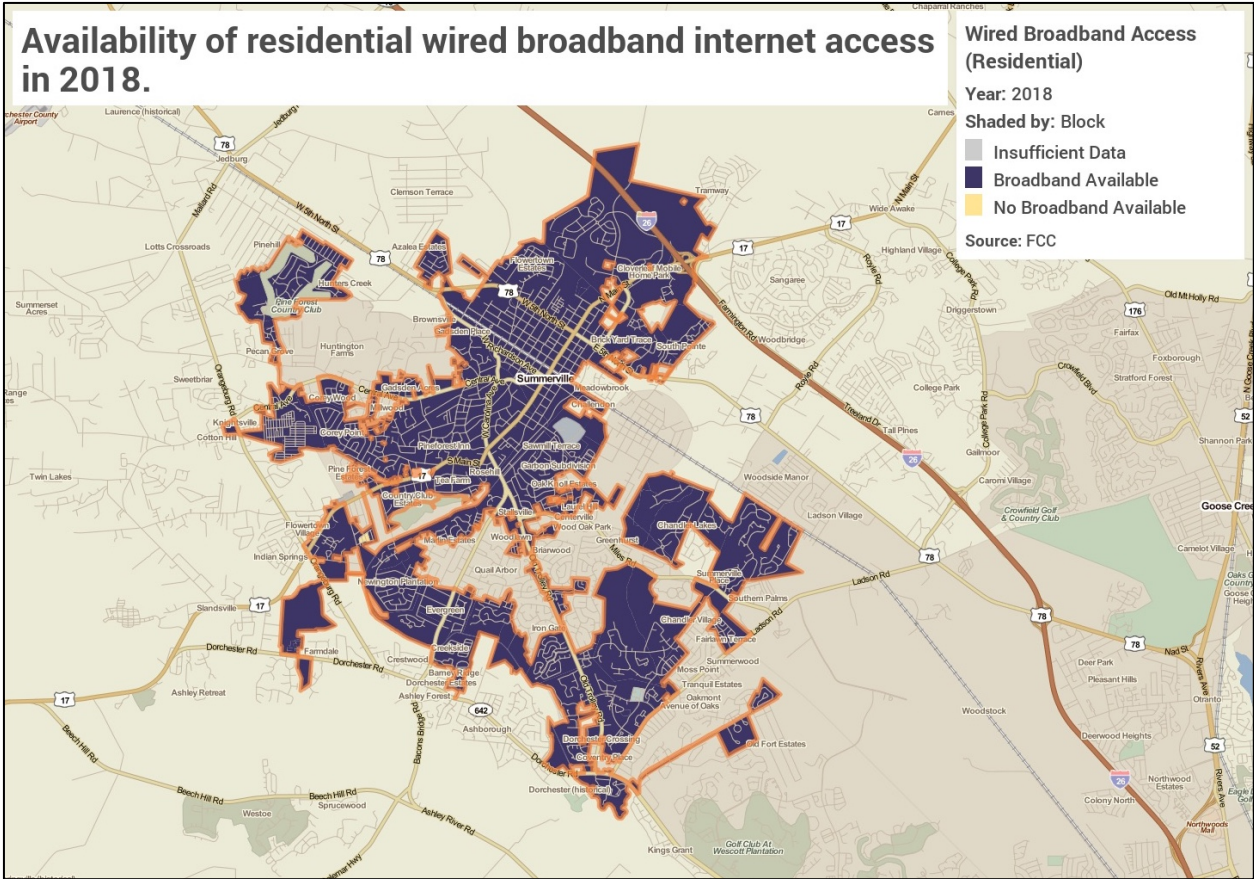
Home Telecom (Cable, DSL, and Fiber)

Viasat Internet (formerly Exede)(Satellite)

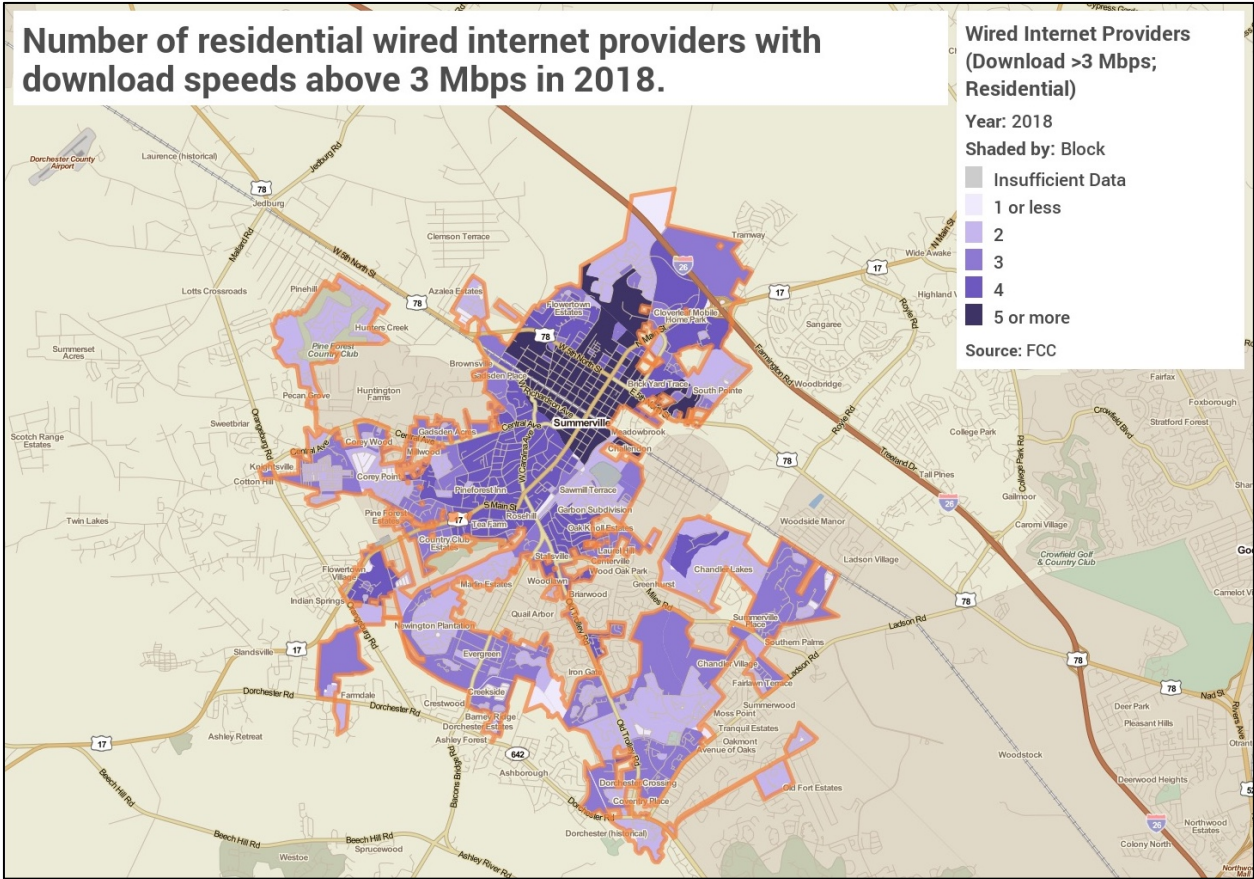
HughesNet (Satellite)

The following map shows the number of broadband service providers by census tract. Most of the Township has four (4) options of high-speed internet with competitive providers, though there are some tracts with lower populations that only have access to one provider.

See map below at the end of the section: Highspeed Internet Providers



Broadband Access



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 Town of Summerville has historically been prone to various natural hazard events including hurricanes, tropical storms, flooding, hail, thunderstorm winds, extreme cold and warm weather, drought and others. The potential impacts of climate change—including an increase in prolonged periods of excessively high temperatures, more heavy precipitation, more severe storms or droughts—are often most significant for vulnerable communities. The Town is located near the coast. By the middle of the century the average summer temperature is expected to rise four degrees. This rise in temperature could lead to altered weather and precipitation patterns, a rise in severe storms, an increased risk of catastrophic floods, increased electricity costs, and ruined crops. Additionally, any increase in the ocean levels or increased storm activity will lead to people moving from the coast. These environmental changes may eventually lead people away from the coast. Coastal areas must continue to address their geographic challenges by anticipating, planning, and adapting to risks from flooding, sea level rise, and storm surge.

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 residents are at particular risk due to having less available resources to combat the impacts of natural disasters. A dramatic rise in electricity or housing costs could put them at imminent risk of homelessness or living in substandard conditions. Residents in rural communities will have less access to public support in case of emergencies and will have fewer resources to repair or prevent damage to their homes.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

During the five-year period encompassing this 2020-2024 Consolidated Plan, the Town of Summerville is projected to receive approximately \$283,218 each year in CDBG funds, or \$1,416,090 over a five-year period. In addition to the annual CDBG funds the Town is anticipating to receive, for program year 2020 the Town will also receive CARES Act funds of \$448,337. These funds are designated as CDBG-CV in the plan. The purpose of developing a strategic plan is to outline general activities that the Town of Summerville intends to fund over a five-year period. In addition to the Five-Year Consolidated Plan, an Annual Action Plan is developed each year that identifies specific programs and activities that will be undertaken on an annual basis. The following principles will guide the Town in setting priorities, developing strategies and evaluating and selecting specific projects during implementation of the Five-Year Consolidated Plan:

- Provide assistance that affects the greatest number of individuals or areas that qualify as low-and-moderate income.
- Support projects that result in low-and-moderate income residents achieving a more suitable living environment.
- Support projects that promote neighborhood stability.
- Identify potential projects that can be used to leverage other community and financial resources.
- Provide for fair housing activities.

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

Geographic Area

Table 50 - Geographic Priority Areas

1	Area Name:	Census Tract 107
	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.	Census tract 107 includes the Town’s historic district, the low-mod Brownsville community area and areas extending from Main Street near “Town Square.”
	Include specific housing and commercial characteristics of this target area.	The tract is a mixed area with housing and commercial retail stores and restaurants along W 5thN St. and ALT-17. Housing in this area is old with units having a median year built of 1977. The median home value is \$149,300 which is much lower than the overall value of homes in the Town.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Through consultation of local organizations and through the citizen participation process, the target area has been identified as a local target area. HUD LMISD data reports that all three block groups within Census tract 107 are low/mod. As well, Census tract 107 has been identified as an area in need of continued upgrading or rehabilitation by the Town for several years.
	Identify the needs in this target area.	Census tract 107 contains some of the oldest sections of the Summerville community, several key areas are in need infrastructure improvements and continued upgrading or rehabilitation to encourage economic development and neighborhood stabilization.
What are the opportunities for improvement in this target area?	Infrastructure improvements to Census tract 107 will encourage economic development and neighborhood stabilization.	
Are there barriers to improvement in this target area?	Limited funds and lack of investment is a barrier to improvements in this target area.	

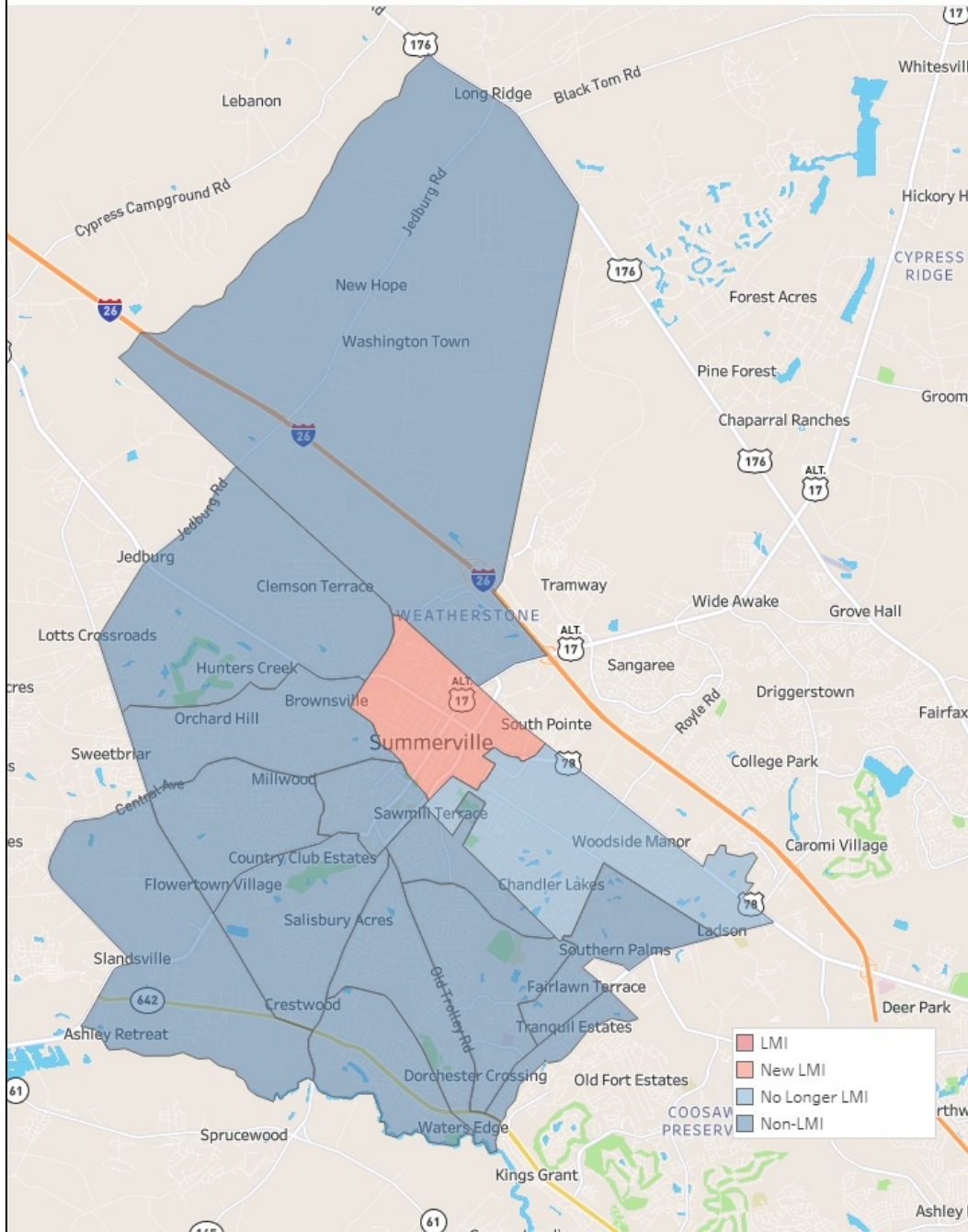
General Allocation Priorities

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

During the implementation of the Five-Year Consolidated Plan, the majority of Town's entitlement funding will be allocated to the three block groups that comprise Census tract 107 (107.001, 107.002, 107.003). Census tract 107 includes the Town's historic district, the low-mod Brownsville community area and areas extending from Main Street near "Town Square." This area has been selected for targeting of CDBG expenditures because it represents the geographic area with the highest concentration of low-and-moderate income individuals and is contiguous to other CDBG funded sidewalk infrastructure projects that have been completed or are currently underway. This census tract also is comprised of 5,285 residents and has a strong minority presence of 40%. Because this census tract contains some of the oldest sections of the Summerville community, several key areas are in need of continued upgrading or rehabilitation to encourage economic development and neighborhood stabilization.

The Town may commit some of its entitlement funds to other qualifying block group tract areas during the implementation of its Five-Year Consolidated Plans based on unidentified problems and needs that may arise. However, the Town strongly believes that continuing to improve and expand the development of areas that have been previously infused with CDBG funds and other local resources promotes the strongest building blocks for revitalization and economic growth.

Summerville LMI Map



LMI Block Group Tracts

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

Priority Needs

Table 51 – Priority Needs Summary

1	Priority Need Name	Expand/Improve Public Infrastructure & Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Census Tract 107
	Associated Goals	1A Expand/Improve Public Infrastructure/Facilities
	Description	Neighborhood revitalization and development in low-and-moderate income areas to create a suitable living environment. Enhance sidewalk and drainage/storm water infrastructure to improve citizen safety.
	Basis for Relative Priority	During the development of the 5-Year Consolidated Plan, community residents and government officials expressed support for using annual CDBG funding allocations to benefit the broadest number of low-and-moderate income individuals and neighborhood communities as a whole. Identified was a need for adequate sidewalk infrastructure which poses a significant safety threat due to major recent growth in the Town's population. Also identified was a need for enhanced sidewalk and drainage/storm water infrastructure to improve citizen safety.
2	Priority Need Name	Public Services & Quality of Life Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Census Tract 107
	Associated Goals	2A Provide Supportive Services for Special Needs 2B Provide Vital Services for LMI Households

	Description	Provide supportive services for LMI households and also the special needs populations in the jurisdiction. Public services will target LMI citizens and the special needs population and will include services to address homelessness.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for Public Services for LMI and Special Needs was identified. Public Services offered by the Town and partner non-profit organizations provide for vital and essential services for LMI households and families throughout the jurisdiction. Public services will also help to enhance education and improve living situations of LMI individuals and households in the jurisdiction.
3	Priority Need Name	Fair Housing Promotion
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Census Tract 107
	Associated Goals	3A Promote Fair Housing Initiatives
	Description	Provide for fair housing education and outreach activities. Activities included are education and information for homebuyers and renters as well as outreach for landlords, property managers and lenders.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for fair housing counseling activities in the Town was identified.
4	Priority Need Name	Preserve & Develop Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Census Tract 107
	Associated Goals	4A Provide for Owner Occupied Housing Rehab
	Description	Provide for improvements to be made to single-family homes in Summerville.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for affordable housing activities in the Town was identified.

Narrative (Optional)

Priority needs identified for the Town's Five-Year Consolidated Plan were based on community input; staff knowledge and available financial resources.

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)	No CDBG entitlement funds will be used for TBRA.
TBRA for Non-Homeless Special Needs	No CDBG entitlement funds will be used for TBRA.
New Unit Production	During implementation of its 5-Year Consolidated Plan, the Town plans to support new, affordable housing unit production in partnership with Dorchester Habitat for Humanity. Market characteristics will drive several factors that affect Habitat’s ability to construct a consistent number of units including cost of acquiring land, price of building materials, frequency and amount of corporate and private donor contributions and lending flexibility of financial organizations.
Rehabilitation	During implementation of its 5-Year Consolidated Plan, the Town plans to support improvements to single-family homes in the Town in partnership with Dorchester Habitat for Humanity. The Census Tract 107 area has significantly older housing than other areas of the Town.
Acquisition, including preservation	No CDBG entitlement funds will be used for acquisition or preservation.

Table 52 – Influence of Market Conditions

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

Introduction

The Town of Summerville is receiving a \$283,218 allocation of CDBG funds to undertake the initiatives and projects planned for Program Year 2020. If at any time during the Program Year changes to allocated resources need to be made, any necessary amendments to this Action Plan will be made in accordance with the Town's Citizen Participation Plan and applicable HUD regulations. The Town will reallocate \$92,868 in prior year funds towards public infrastructure projects.

Included for PY 2020 are CDBG-CV funds allocated by HUD to the Town in the amount of \$166,633 for CDBG-CV1 and \$281,704 for CDBG-CV3 to prevent, prepare for and respond to the coronavirus COVID-19 pandemic. On March 27, 2020 the Federal Coronavirus Aid, Relief and Economic Security Act (CARES) was signed into law which included supplemental formula allocations to HUD's CPD programs, including CDBG entitlement funds with certain grant specific provisions and allows HUD to waive further program requirements if necessary.

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	283,218	0	92,868	376,086	1,132,872	The Expected Amount Available is 4 more years of the annual allocation amount. Prior Year Resources is in the amount of \$92,868 to be reallocated towards public infrastructure projects in PY2020.

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: \$		
Other	public - federal	Admin and Planning Public Services Other	448,337	0	0	448,337	0	CARES Act allocated CDBG-CV funds in the amount of \$166,633 for CDBG-CV1 and \$281,704 for CDBG-CV3.

Table 53 - 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

While no matching requirements will be associated with monetary resources utilized during completion of planned project activities, the Town anticipates that its support of homeless initiatives in Summerville will serve as a catalyst for increased private investment in the local shelter and associated services for homeless persons.

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

No publicly owned land will be used to carry out the identified needs and associated projects outlined in the 2020 Annual Action Plan. Encroachment permits to gain permission to access to right-of-way areas will be required for the planned sidewalk project activities.

Discussion

The final allocation released by HUD for The Town of Summerville is \$283,218. Below are the estimated amounts presented in the Annual Action Plan.

Program Administration: Program Administration Activities are subject to a 20% cap of the total CDBG allocation. General program administration activities, which include the costs of newspaper advertisements, postage, photographs and prints, staff training, consultation and preparation of the Town of Summerville's 2020-2024 Consolidated Plan etc. The Town's 2020 admin allocation of \$40,000 is under the cap allowance for CDBG from HUD.

Public Service Activities: All public service activities that the Town undertakes with CDBG funds, whether carried about by the Town or a sub-recipient, are limited to 15% of the total annual CDBG allocation. However, the public service allocation cap allowance has been waived in the 2020 program year with the CARES Act Amendment due to COVID-19. The Town's 2020 public services allocation is \$75,000.

Other Activities: Other activities listed in this Annual Action will be for the remainder of the 2020 program year budget. These activities will go towards public facilities/infrastructure improvements and affordable housing activities in the Town.

CARES Act CDBG-CV Funding

In addition to the annual 2020 CDBG allocation, through the CARES Act the Town also received a total of \$448,337 in CDBG-CV funds to prevent, prepare for and respond to the coronavirus COVID-19 pandemic. CARES Act provisions allow the 15% allocation cap of funds on public services to be waived and for citizen participation requirements to allow for a minimum 5-day public comment review period and removes in-person requirements for public hearings.

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
TOWN OF SUMMERVILLE	Government	Non-homeless special needs Planning neighborhood improvements public facilities	Jurisdiction
CHARLESTON TRIDENT URBAN LEAGUE	Non-profit organizations	Non-homeless special needs public services	Region
DORCHESTER HABITAT FOR HUMANITY	Non-profit organizations	Ownership	Region
LOWCOUNTRY HOMELESS COALITION	Continuum of care	Homelessness Planning	Region
SUMMERVILLE REDEVELOPMENT CORPORATION	Developer	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities	Jurisdiction
DORCHESTER COUNTY COMMUNITY OUTREACH bda LOWCOUNTRY HOME OF HOPE	Non-profit organizations	Homelessness	Jurisdiction

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Massive gaps in the institutional structure exist to address the needs of non-homeless persons who require supportive housing assistance. The Town recognizes that persons falling into this category including the elderly, the disabled and persons living with HIV/AIDS are present throughout the greater Charleston Metropolitan Area. However, most supportive services available for these populations are located in urbanized areas of Charleston County and are not available in Summerville. The Town

continues to offer referrals and encourage and support the efforts of larger, Charleston area jurisdictions that have the resources to offer supportive housing services and the ability to provide funding to other Charleston Area non-profits that support these special needs.

There are also significant gaps in the institutional delivery system in the areas of public housing and housing creation.

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		
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X		
Other Street Outreach Services	X		
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS			
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			

Table 55 - 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)

Many areas of targeted services are available to the mainstream general public in the Summerville community, but those services are extremely limited or non-existent for certain populations with special needs such as those who are homeless. The Town of Summerville has and will continue to work closely with sub-recipient non-profit organization Dorchester County Community Outreach, dba Lowcountry Home of Hope for homeless assistance services. The Home of Hope will carry out activities to help homeless persons transition to permanent housing and independent living. These service activities will help homeless persons successfully move out of the shelter with permanent housing options and secure employment through the services and support provided by the Home of Hope. The Home of Hope estimates each year it will serve approximately 100 men in its program.

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

Additional gaps exist in the delivery of services to the homeless population due to the costs required for transporting Summerville's homeless population to needed supportive services in the Charleston Metropolitan area. The cost of frequent transportation impedes the expansion and enhancement of Summerville's smaller homeless operations. A current strength of the delivery system for homeless individuals is the vast support of church organizations and leaders in providing food, supplies and volunteer time to help mitigate the daily, basic operational needs of Summerville's homeless shelter facilities.

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

Due to a lack of available monetary resources, the Town does not plan to fund any direct non-homeless special needs initiatives or develop a specific strategy for these needs during the implementation of its Five-Year Consolidated Plan. No specific strategy has been devised in regards to further reducing the overall homeless population in the Summerville community. From October 2015 through December 31, 2019 over 330 men have used Home of Hope shelter.

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 Expand/Improve Public Infrastructure/Facilities	2020	2024	Non-Housing Community Development	Census Tract 107	Expand/Improve Public Infrastructure & Facilities	CDBG: \$798,958	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 16225 Persons Assisted
2	2A Provide Supportive Services for Special Needs	2020	2024	Non-Housing Community Development	Census Tract 107	Public Services & Quality of Life Improvements	CDBG: \$165,000	Homeless Person Overnight Shelter: 500 Persons Assisted
3	2B Provide Vital Services for LMI Households	2020	2024	Non-Housing Community Development	Census Tract 107	Public Services & Quality of Life Improvements	CDBG: \$165,000 CDBG-CV: \$448,337	Public service activities other than Low/Moderate Income Housing Benefit: 3000 Persons Assisted
4	3A Promote Fair Housing Initiatives	2020	2024	Affordable Housing	Census Tract 107	Fair Housing Promotion	CDBG: \$165,000	Public service activities other than Low/Moderate Income Housing Benefit: 1250 Persons Assisted
5	4A Provide for Owner Occupied Housing Rehab	2020	2024	Affordable Housing	Census Tract 107	Preserve & Develop Affordable Housing	CDBG: \$215,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	1A Expand/Improve Public Infrastructure/Facilities
	Goal Description	To enhance citizen use, mobility and safety while using and enjoying street related facilities. Mitigate drainage and storm water issues in low-and-moderate income areas to enhance citizen health and safety and promote neighborhood development and revitalization. This will be an area wide low/mod benefit.
2	Goal Name	2A Provide Supportive Services for Special Needs
	Goal Description	Provide supportive services for low income and special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness.
3	Goal Name	2B Provide Vital Services for LMI Households
	Goal Description	Provide supportive services for low- to moderate-income households in the jurisdiction. Public services will include: case management for emergency assistance, employment programs, and health programs. In the PY2020, the Town estimated to assist 500 households with rental assistance and food pantry activities.
4	Goal Name	3A Promote Fair Housing Initiatives
	Goal Description	The Town will continue to ensure compliance with the Fair Housing Act and uphold its responsibility to affirmatively further fair housing by annually reviewing its operations and assessing any Impediments to Fair Housing which may exist. As impediments are identified, the Town will work with local partners to address these impediments and remove any barriers to fair housing. The Town will promote fair housing education and outreach, as well as fair housing counseling services in partnership with local non-profit organizations specializing in such activities.
5	Goal Name	4A Provide for Owner Occupied Housing Rehab
	Goal Description	Provide for housing improvements to be made for single-family homes in Summerville.

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)

During the implementation of the 5-Year Consolidated Plan, the Town will direct funds for affordable housing assistance towards homeowner housing rehab. The Town estimates 10 Homeowner Housing units will be rehabilitated.

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)

N/A- The Town of Summerville does not have a Section 504 Voluntary Compliance Agreement or a local or county public housing authority.

Activities to Increase Resident Involvements

N/A- The Town of Summerville does not have a local or county public housing authority.

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

N/A

Plan to remove the ‘troubled’ designation

N/A- The Town of Summerville does not have a local or county public housing authority.

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

Barriers to Affordable Housing

In 2016, the Town of Summerville completed an Analysis of Impediments to Fair Housing Choice (AI). During the production of this analysis the Town identified potential impediments.

1. Lack of Local Housing Agencies and Resources: Current housing agencies work primarily with rural communities or in Charleston County.
2. Awareness of Fair Housing Issues: Tenants, landlords, sellers, and lenders are often unaware of housing laws and protections.
3. Enforcement of Existing Fair Housing Laws: Funding for enforcement is not adequate to meet the needs of most communities.
4. Transportation: Public transportation options are often limited in frequency and variety
5. Zoning and Land Use Restrictions: Diverse housing options are difficult in some neighborhoods due to land use restrictions in place.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Based on the recommendations of the Analysis of Impediments, the Town of Summerville amended its Consolidated Plan to include Fair Housing Promotion as a goal, and in doing so, allowed CDBG funds to be allocated toward specific activities targeted to build awareness of fair housing issues and provide counseling for those who may experience housing discrimination. In 2019, the Town allocated funding toward Fair Housing Counseling. This project was carried out by the Charleston Trident Urban League, a local HUD-certified fair housing counseling agency.

The Town ratified its Unified Development Ordinance in 2019 to ensure that applicable codes and ordinances relating to zoning and development are consistent and would not restrict minority housing or business development. Consistent and unified ordinances should create additional opportunities for more affordable and workforce housing in the Summerville community for individuals of varying income levels.

Barriers to Affordable Housing

The Town is committed to affirmatively furthering fair housing to ensure that viable, sustainable communities are accessible to all persons. Before becoming an entitlement jurisdiction, the Town supported affordable housing by participating in the Small Cities CDBG Program. In previous program years, the Town assisted in providing affordable housing and maintaining the existing housing stock by allocating funding to housing rehabilitation activities and partnering with Dorchester Habitat for Humanity to help prepare five lots for construction of homes for low-and- moderate income residents. The Town will seek to increase community awareness for fair housing for all citizens in this 5-Year Consolidated Plan.

HUD requires CDBG entitlement jurisdictions to conduct an Analysis of Impediments to Fair Housing as a means to identify barriers that may exist and actions that may be taken to address and mitigate barriers associated with fair and equitable housing. During 2016, the Town utilized the services of Berkeley-Charleston-Dorchester Council of Governments to complete an Analysis of Impediments to Fair Housing Study. The study analyzed the Town's laws, regulations, administrative policies, procedures and practices were reviewed to assess how each affects the location, availability and accessibility of housing, as well as how external conditions and the housing and economic market effect fair housing choice.

The Analysis of Impediments to Fair Housing revealed several impediments to fair housing in the Summerville community:

- Lack of Local Housing Agencies and Resources
- General Public Awareness of Fair Housing Issues and Laws
- Enforcement of Existing Fair Housing Laws
- Transportation
- Financial
- NIMBY-ism

SP-60 Homelessness Strategy – 91.215(d)

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

Due to the lack of a specialized staff and the financial resources, the Town will not take direct actions to reach out to homeless persons; however, through CDBG grant funding support provided to the Home of Hope (for men) and Hope's House (for women), homeless persons in the Summerville community will experience supportive services offered by the staff and board of the shelters.

Addressing the emergency and transitional housing needs of homeless persons

The Town of Summerville intends to work closely and fund sub-recipient non-profit organization Dorchester County Community Outreach, dba Lowcountry Home of Hope and Hope's House for homeless assistance services. As a sub-recipient of CDBG funds, the Home of Hope has proposed to operate an emergency and transitional shelter that will serve approximately 100 men during the 2020 program year. Hope's House provides a women's shelter in Summerville that will also be operating in the 2020 program year.

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.

During the 2020 program year, the Home of Hope and Hope's Home will carry out activities to help homeless persons transition to permanent housing and independent living. These service activities helped homeless persons successfully moved out of the shelter with permanent housing options and employment through the services and support provided by the homeless shelters.

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

The Town does not intend to work directly with health care, mental health, or other publicly funded institutions or directly fund activities that benefit non-homeless special needs persons during the 2020 program year and will refer to activities conducted by Dorchester County Community Outreach.

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

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

During implementation of the Five-Year Consolidated Plan, the Town will not take any direct actions to address lead-based paint hazards outside of those required by any rehabilitation work receiving Federal funds. In these instances, Town staff will strictly adhere to its lead-based paint policy described below.

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

According to data from the 2014-2018 ACS and in the MA-20, 18% of owner-occupied housing and 28% of renter-occupied housing was built before 1980. This data, when considered with the number of houses that have been constructed in the years after lead-based paint was outlawed in 1978, indicates that the majority of houses in the community are likely free of lead-based paint. Prior housing rehabilitation projects funded by both CDBG entitlement funds and Small City Block Grant funds did not disclose any evidence of an extensive use of lead-based paint in the Summerville community. As such, the Town considers lead hazards to currently be a low priority activity.

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

The Town has a formal lead-based paint policy which requires that all units receiving federal funding for rehabilitation work be tested for the presence of lead-based paint by a certified inspector. If the presence of lead-based paint is found, it must be properly abated before additional repairs are conducted. The policy also requires Town staff to distribute lead-based paint informational pamphlets to educate residents receiving assistance about the dangers of lead-based paint and ways in which they can protect themselves and their families. The Town will continue to strictly adhere to these procedures during the implementation of the Consolidated Plan if or when applicable rehabilitation activities are undertaken.

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

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

The Town of Summerville will directly work towards eliminating poverty in the Town through addressing the priority needs identified in this plan and to target its CDBG funds towards identified target area Census tract 107.

In addition to the activities directly identified in this Plan, the Town will continue to support and refer individuals to the Charleston Human Services commission and other regional service providers that focus on addressing poverty. These agencies offer services that the Town does not have the financial ability or logistical access to undertake including job skill training, child and family welfare, home weatherization and homeless assistance. In an effort to combat poverty and reduce barriers to affordable housing, the Town plans to update the CDBG page on its website with links to agencies and service providers that can provide financial, educational, counseling and benefit assistance to poverty-stricken individuals.

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

The Town continues to recognize that the needs of low-and-moderate income persons can be addressed by helping the community retain its affordable housing stock through housing rehabilitation and non-profit housing construction projects. Rehabilitation and non-profit construction projects benefit not only individual families, but also contribute to the stability and safety of low-and-moderate income neighborhoods. The Town does not plan to undertake any single-family home rehabilitation projects during the implementation of its Five-Year Consolidated Plan. However, it will continue to build upon its strong partnership with Dorchester Habitat for Humanity to help construct new, safe and affordable housing for qualified low-and-moderate income families in the Summerville community.

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

The Town of Summerville’s Grants Writer and Finance Director monitor the CDBG expenditures and IDIS cash disbursements. This ensures all project expenses are correctly coded to the appropriate account codes in the Town’s general ledger and recorded revenues match cash disbursements in HUD’s IDIS reporting system. Timely tracking and reviewing project expenditure information also helps the Town discern when additional funding may be available for transfer to other approved projects or alert administrative staff to circumstances where a formal budget amendment through HUD may be necessary.

For all CDBG-funded projects, the Town provides grant-related conditions, regulations, and bidder-certification forms in bid packages and works with contractors to ensure compliance with Davis-Bacon and Related Acts, Section 3, and minority business outreach. In addition to requiring bidder certification to comply with regulations, the Town reviews certified payrolls and interviewed employees to ensure proper payment and classification of employees.

The Town of Summerville has developed and implemented sub-recipient agreements that includes compliance requirements and outlines budgetary guidelines for each program year. The sub-recipient activity is reviewed every quarter by a submitted progress report that is used to gauge the progress the sub-recipient is making in terms of the project goals outlined in the annual action plan. The Town’s Grants Writer also performs a monitoring visit to review the sub-recipients’ progress, record keeping, and financials. A report is compiled and sent to the sub-recipient once all material and notes are reviewed from the monitoring visit.

Expected Resources

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

Introduction

The Town of Summerville is receiving a \$283,218 allocation of CDBG funds to undertake the initiatives and projects planned for Program Year 2020. If at any time during the Program Year changes to allocated resources need to be made, any necessary amendments to this Action Plan will be made in accordance with the Town's Citizen Participation Plan and applicable HUD regulations. The Town will reallocate \$92,868 in prior year funds towards public infrastructure projects.

Included for PY 2020 are CDBG-CV funds allocated by HUD to the Town in the amount of \$166,633 for CDBG-CV1 and \$281,704 for CDBG-CV3 to prevent, prepare for and respond to the coronavirus COVID-19 pandemic. On March 27, 2020 the Federal Coronavirus Aid, Relief and Economic Security Act (CARES) was signed into law which included supplemental formula allocations to HUD's CPD programs, including CDBG entitlement funds with certain grant specific provisions and allows HUD to waive further program requirements if necessary.

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	283,218	0	92,868	376,086	1,132,872	The Expected Amount Available is 4 more years of the annual allocation amount. Prior Year Resources is in the amount of \$92,868 to be reallocated towards public infrastructure projects in PY2020.
Other	public - federal	Admin and Planning Public Services Other	448,337	0	0	448,337	0	CARES Act allocated CDBG-CV funds in the amount of \$166,633 for CDBG-CV1 and \$281,704 for CDBG-CV3.

Table 57 - 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

While no matching requirements will be associated with monetary resources utilized during completion of planned project activities, the Town anticipates that its support of homeless initiatives in Summerville will serve as a catalyst for increased private investment in the local shelter and associated services for homeless persons.

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

No publicly owned land will be used to carry out the identified needs and associated projects outlined in the 2020 Annual Action Plan. Encroachment permits to gain permission to access to right-of-way areas will be required for the planned sidewalk project activities.

Discussion

The final allocation released by HUD for The Town of Summerville is \$283,218. Below are the estimated amounts presented in the Annual Action Plan.

Program Administration: Program Administration Activities are subject to a 20% cap of the total CDBG allocation. General program administration activities, which include the costs of newspaper advertisements, postage, photographs and prints, staff training, consultation and preparation of the Town of Summerville’s 2020-2024 Consolidated Plan etc. The Town's 2020 admin allocation of \$40,000 is under the cap allowance for CDBG from HUD.

Public Service Activities: All public service activities that the Town undertakes with CDBG funds, whether carried about by the Town or a sub-recipient, are limited to 15% of the total annual CDBG allocation. However, the public service allocation cap allowance has been waived in the 2020 program year with the CARES Act Amendment due to COVID-19. The Town's 2020 public services allocation is \$75,000.

Other Activities: Other activities listed in this Annual Action will be for the remainder of the 2020 program year budget. These activities will go towards public facilities/infrastructure improvements and affordable housing activities in the Town.

CARES Act CDBG-CV Funding

In addition to the annual 2020 CDBG allocation, through the CARES Act the Town also received a total of \$448,337 in CDBG-CV funds to prevent, prepare for and respond to the coronavirus COVID-19 pandemic. CARES Act provisions allow the 15% allocation cap of funds on public services to be waived and for citizen participation requirements to allow for a minimum 5-day public comment review period and removes in-person requirements for public hearings.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Expand/Improve Public Infrastructure/Facilities	2020	2024	Non-Housing Community Development	Census Tract 107	Expand/Improve Public Infrastructure & Facilities	CDBG: \$234,086	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3245 Persons Assisted
2	2A Provide Supportive Services for Special Needs	2020	2024	Non-Housing Community Development	Census Tract 107	Public Services & Quality of Life Improvements	CDBG: \$33,000	Homeless Person Overnight Shelter: 100 Persons Assisted
3	2B Provide Vital Services for LMI Households	2020	2024	Non-Housing Community Development	Census Tract 107	Public Services & Quality of Life Improvements	CDBG: \$33,000 CDBG-CV: \$448,337	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
4	3A Promote Fair Housing Initiatives	2020	2024	Affordable Housing	Census Tract 107	Fair Housing Promotion	CDBG: \$33,000	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
5	4A Provide for Owner Occupied Housing Rehab	2020	2024	Affordable Housing	Census Tract 107	Preserve & Develop Affordable Housing	CDBG: \$43,000	Homeowner Housing Rehabilitated: 2 Household Housing Unit

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	1A Expand/Improve Public Infrastructure/Facilities
	Goal Description	To enhance citizen use, mobility and safety while using and enjoying street related facilities. Mitigate drainage and storm water issues in low-and-moderate income areas to enhance citizen health and safety and promote neighborhood development and revitalization. This will be an area wide low/mod benefit.
2	Goal Name	2A Provide Supportive Services for Special Needs
	Goal Description	Provide supportive services for low income and special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness.
3	Goal Name	2B Provide Vital Services for LMI Households
	Goal Description	Provide supportive services for low- to moderate-income households in the jurisdiction. Public services will include: case management for emergency assistance, employment programs, and health programs. In the PY2020, the Town estimated to assist 500 households with rental assistance and food pantry activities.
4	Goal Name	3A Promote Fair Housing Initiatives
	Goal Description	The Town will continue to ensure compliance with the Fair Housing Act and uphold its responsibility to affirmatively further fair housing by annually reviewing its operations and assessing any Impediments to Fair Housing which may exist. As impediments are identified, the Town will work with local partners to address these impediments and remove any barriers to fair housing. The Town will promote fair housing education and outreach, as well as fair housing counseling services in partnership with local non-profit organizations specializing in such activities.
5	Goal Name	4A Provide for Owner Occupied Housing Rehab
	Goal Description	Provide for housing improvements to be made for single-family homes in Summerville in partnership with Habitat for Humanity.

Projects

AP-35 Projects – 91.220(d)

Introduction

During the PY 2020 the Town of Summerville plans to fund several projects that will benefit low-and-moderate income persons residing in the community. The projects proposed were selected based on the goals and priorities set forth in the Town’s 5-Year Consolidated Plan, which included an in-depth market analysis and needs assessment, as well as the 2016 Analysis of Impediments to Fair Housing.

Projects

#	Project Name
1	CDBG: Administration
2	CDBG: Public Infrastructure
3	CDBG: Public Services
4	CDBG: Habitat for Humanity
5	CDBG-CV Administration
6	CDBG-CV Public Services

Table 59 – Project Information

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

During program year 2020, the Town will continue to make significant investment in infrastructure located in Census Tract 107, a low-and-moderate income area. The project will install a new needed sidewalk near the post office along S. Gum and 1st/2nd/3rdStreets. It will improve the quality of life for the residents of Census Tract 107. The Town has also reallocated prior year funds towards a previously identified activity that requires additional funding (Hickory Street).

Homeless assistance will be carried out through the sub-recipient organizations, Dorchester County Community Outreach, dba Lowcountry Home of Hope and Hope’s House. As the only homeless shelter in the Summerville community, the Home of Hope provides critical support for the homeless population in the Town. The Home of Hope may house up to 16 men at any given time.

CDBG funds to the Charleston Trident Urban League (CTUL), a certified fair housing counseling agency, as a subrecipient organization to carry out fair housing counseling activities. The counseling activity has shown progress and the Town believes that continued investment in Fair Housing Counseling will not only help meet its responsibility to affirmatively further fair housing, but also meet critical needs in the community.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG: Administration
	Target Area	Census Tract 107
	Goals Supported	1A Expand/Improve Public Infrastructure/Facilities 2A Provide Supportive Services for Special Needs 2B Provide Vital Services for LMI Households 3A Promote Fair Housing Initiatives 4A Provide for Owner Occupied Housing Rehab
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities Public Services & Quality of Life Improvements Fair Housing Promotion Preserve & Develop Affordable Housing
	Funding	CDBG: \$40,000
	Description	Administration of PY2020 CDBG projects. General administrative costs, including staff salaries/benefits, advertising, technical assistance, planning and management, and other administrative costs.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Citywide, Census Tract 107
	Planned Activities	Administration of PY2020 CDBG projects.
2	Project Name	CDBG: Public Infrastructure
	Target Area	Census Tract 107
	Goals Supported	1A Expand/Improve Public Infrastructure/Facilities
	Needs Addressed	Expand/Improve Public Infrastructure & Facilities
	Funding	CDBG: \$226,086
	Description	To enhance citizen use, mobility and safety while using and enjoying street related facilities. Improvements to low-and-moderate income areas to enhance citizen health and safety and promote neighborhood development and revitalization. This will be an area wide low/mod benefit. The Town has also reallocated prior year funds towards a previously identified activity that requires additional funding (Hickory Street).
Target Date	6/30/2021	

	Estimate the number and type of families that will benefit from the proposed activities	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 3245 Persons Assisted (Area wide benefit)
	Location Description	Citywide, Census Tract 107
	Planned Activities	Planned activities will include: A new sidewalk near the post office along S. Gum and 1st, 2nd, and 3rdstreets. Funding will be CDBG \$133,218 and reallocated funds of \$63,457. Hickory Street improvements. Funding will be reallocated funds of \$29,411.
3	Project Name	CDBG: Public Services
	Target Area	Census Tract 107
	Goals Supported	2A Provide Supportive Services for Special Needs 2B Provide Vital Services for LMI Households 3A Promote Fair Housing Initiatives
	Needs Addressed	Public Services & Quality of Life Improvements Fair Housing Promotion
	Funding	CDBG: \$75,000
	Description	Provide supportive services for low income and special needs populations in the jurisdiction. Public services will target LMI citizens and may include services to address homelessness. The Town will promote fair housing education and outreach, as well as fair housing counseling services in partnership with local non-profit organizations specializing in such activities.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Homeless Person Overnight Shelter: 100 Persons Assisted Estimated assisted with fair housing activities: 250 Persons Assisted
	Location Description	Citywide, Census Tract 107
Planned Activities	Planned activities include: - Fair Housing Counseling, Charleston Trident Urban League: \$15,000 - DCCO Home of Hope Homeless Assistance Services: \$30,000 - DCCO Hope's House: \$30,000	

4	Project Name	CDBG: Habitat for Humanity
	Target Area	Census Tract 107
	Goals Supported	4A Provide for Owner Occupied Housing Rehab
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	CDBG: \$35,000
	Description	The Town will utilize a portion of the CDBG grant to make improvements to single-family housing in partnership with Habitat for Humanity.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 2 LMI households will be assisted.
	Location Description	Citywide, Census Tract 107
	Planned Activities	Planned activities will be improvements to two single-family housing in partnership with Habitat for Humanity.
5	Project Name	CDBG-CV Administration
	Target Area	Census Tract 107
	Goals Supported	2A Provide Supportive Services for Special Needs 2B Provide Vital Services for LMI Households
	Needs Addressed	Public Services & Quality of Life Improvements
	Funding	CDBG-CV: \$89,667
	Description	The Town will utilize 20% of the CDBG-CV CARES Act grant towards admin of public services and activities that prevent, prepare and respond to the COVID-19 pandemic.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A. Admin of public services that prevent, prepare and respond to COVID-19.
	Location Description	Citywide, Census Tract 107
	Planned Activities	Admin of CDBG-CV CARES Act public services and activities.
6	Project Name	CDBG-CV Public Services
	Target Area	Census Tract 107

Goals Supported	2A Provide Supportive Services for Special Needs 2B Provide Vital Services for LMI Households
Needs Addressed	Public Services & Quality of Life Improvements
Funding	CDBG-CV: \$358,670
Description	The Town will utilize the CDBG-CV CARES Act grant for public services that prevent, prepare and respond to COVID-19. The 15% cap on public services is suspended for the CDBG-CV CARES Act grant. Activities will include assistance to Home of Hope and for those affected by the pandemic with food pantry and meals on wheels assistance.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
Location Description	Citywide, Census Tract 107
Planned Activities	CDBG-CV Public Service activities will include: - Home of Hope to make added COVID improvements and changes. - Help replenish food pantries or meal on wheels programs that have experienced hardship.

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

During the development of the 2020-2024 Consolidated Plan, the Town identified Census Tract 107 as a priority geographic area. According to HUD’s 2020 Low/Mod Income Summary Data (LMISD) used in the development of the Consolidated Plan, Census Tract 107 is low-and-moderate income tract with 61.4% LMI population, and qualifies as a low- and moderate area for CDBG activities. Census tract 107 is comprised of three block groups totaling 5,285 residents. The population’s minority profile is as follows:

Census Tract 45035010700: White 59.1%, Black 32.7%, Hispanic 5.9%, Asian <1%

Approximately 70% of program year 2019 CDBG funding will be directed to Census Tract 107.

Geographic Distribution

Target Area	Percentage of Funds
Census Tract 107	70

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The Town has designated Census Tract 107 as a target area for CDBG funded projects in its Five-Year Consolidated Plan. CDBG funding will allow the Town to utilize a significant portion of current and future funding allocations to provide needed street lighting upgrades, safety enhancements, drainage improvements and sidewalk/pavement upgrades.

Discussion

The CDBG Program requires that each CDBG funded activity principally benefit low-and-moderate income persons, aid in the prevention or elimination of slums or blight or meet a community development need having a particular urgency. With respect to activities that benefit residents of a given area, at least 51% of the area's residents are generally required to be of low-and-moderate income status.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

While there is certainly an ongoing need to support affordable housing initiatives for low and moderate income individuals and families in the Summerville community, many of these needs will remain unmet due to the lack of a public housing authority, a limited amount of entitlement funding, and lack of a staff resources or a Community Development department. Feedback received during the development of the 5-Year Consolidated Plan showed that most community members preferred that CDBG entitlement funding allocations be directed towards infrastructure improvements or public facility projects that benefit the greatest number of low-and-moderate income persons and/or enhance citizen safety.

The Town recognizes the importance of decent, affordable housing and the effect that it can have on the overall economic development and vitality of low-and-moderate income areas. However, due to a lack of eligible projects within the Town’s limits and given the limited funding allocation, the Town will not fund affordable housing through rental assistance, the production of new units, rehab of existing units, and/or acquisition of existing units during program year 2020. The Town will continue to work with local non-profit organizations in future years to meet the goals established in the Consolidated Plan.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	2
Special-Needs	0
Total	2

Table 61 - 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	0
Rehab of Existing Units	2
Acquisition of Existing Units	0
Total	2

Table 62 - One Year Goals for Affordable Housing by Support Type

Discussion

Based on the amount of housing resources that can be provided with limited financial contributions and the lack of Town staff to operate and run an ongoing housing rehabilitation program, the Town feels that partnering with local non-profits on housing initiatives is the most beneficial housing activity that it

can undertake at present. Staff also continues to provide residents with information and resources on local organizations providing assistance as requested. For the 2020 program year, there will be an estimated two single-family housing assisted with housing rehab in partnership with Habitat for Humanity.

AP-60 Public Housing – 91.220(h)

Introduction

Public housing needs will not be addressed in the 2020 Annual Action Plan. The Town of Summerville does not have a local or county housing authority or a formal partnership agreement with any other local public housing agency. Therefore, traditional public housing units are not available in the Town of Summerville or Dorchester County. Housing authorities located in the Charleston Metropolitan Area include Charleston County, the City of North Charleston and the City of Charleston. The operational authority of these agencies does not extend to the Town of Summerville. South Carolina Regional Housing Authority #3 administers and serves Dorchester County and Berkeley Counties with tenant-based assistance through the Section 8 Voucher Program for these types of housing units.

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

The Town does not plan to take any measurable actions during the 2020 Program Year to address the needs of public housing. Although Summerville is the largest municipality in Dorchester County, the Town is aware that the greatest percentage of residents who would benefit the most from better access to public housing related resources reside in rural and incorporated areas of Dorchester County. Town officials will continue to discuss if the establishment of a County housing authority is feasible with County representatives and identify the type of financial and human resources that would be necessary to offer quality services.

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

N/A- The Town of Summerville does not have a local or county housing authority.

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

N/A - The Town of Summerville does not have a local or county housing authority.

Discussion

The absence of a public housing authority is a recognized concern within Berkeley and Dorchester Counties, and was cited in the 2016 Town of Summerville Analysis of Impediments as a potential barrier to fair housing.

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

Introduction

While the Continuums of Care and local non-profit and government agencies serving the homeless population of South Carolina have made great strides in the last several years, the 2018 PIT Count revealed a total of 3,933 individuals experiencing homelessness in an emergency shelter, transitional housing, or unsheltered across the state. In 2018 The Lowcountry Homeless Coalition indicated that a total of 451 persons experienced homelessness in the lowcountry region, which includes Berkeley, Dorchester, and Charleston counties all within jurisdictional boundaries of The Town of Summerville. Research has shown that actual homeless estimates may be three to six times higher than the conducted Point-In-Time counts.

During program year 2020, the Town of Summerville plans to reduce homelessness and support homeless assistance by providing CDBG funds to non-profit sub-recipient organization, Dorchester County Community Outreach dba Lowcountry Home of Hope. The Home of Hope provides emergency and transitional housing, sheltering up to 16 men at any given time. The Home of Hope provides meals, food, showers, and helps homeless men get back to on their feet and into jobs, with the ultimate goal of achieving self-sufficiency. The Town will support the operations and services provided by the shelter. Through this investment of CDBG funds, the Home of Hope will provide shelter for approximately 100 men over the 2020 program year.

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

Due to the lack of a specialized staff and the financial resources, the Town will not take direct actions to reach out to homeless persons; however, through CDBG grant funding support provided to the Home of Hope, homeless males in the Summerville community will experience supportive services offered by the staff and board of the shelter.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Town of Summerville continues to fund sub-recipient non-profit organization Dorchester County Community Outreach, dba Lowcountry Home of Hope for homeless assistance services. As a sub-recipient of CDBG funds, the Home of Hope has proposed to operate an emergency and transitional shelter that will serve approximately 100 homeless men during the 2020 program year.

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

During the 2020 program year, the Home of Hope will carry out activities to help homeless persons transition to permanent housing and independent living. These service activities helped homeless persons successfully moved out of the shelter with permanent housing options and employment through the services and support provided by the Home of Hope.

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

The Town does not intend to work directly with health care, mental health, or other publicly funded institutions or directly fund activities that benefit non-homeless special needs persons during the 2020 program year and will refer to activities conducted by Dorchester County Community Outreach.

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

Introduction:

The Town is committed to affirmatively furthering fair housing to ensure that viable, sustainable communities are accessible to all persons. Before becoming an entitlement jurisdiction, the Town supported affordable housing by participating in the Small Cities CDBG Program. In previous program years, the Town assisted in provided affordable housing and maintaining the existing housing stock by allocating funding to housing rehabilitation activities and partnering with Dorchester Habitat for Humanity to help prepare five lots for construction of homes for low-and- moderate income residents. The Town will seek to increase community awareness of the need for affordable housing by publicly supporting affordable housing projects, supporting the efforts of local non-profits that develop quality affordable housing and developing strategies that support affordable housing that meets community standards.

HUD requires CDBG entitlement jurisdictions to conduct an Analysis of Impediments to Fair Housing as a means to identify barriers that may exist and actions that may be taken to address and mitigate barriers associated with fair and equitable housing. During 2016, the Town utilized the services of Berkeley-Charleston-Dorchester Council of Governments to complete an Analysis of Impediments to Fair Housing Study. The study analyzed the Town’s laws, regulations, administrative policies, procedures and practices were reviewed to assess how each affects the location, availability and accessibility of housing, as well as how external conditions and the housing and economic market effect fair housing choice.

The Analysis of Impediments to Fair Housing revealed several impediments to fair housing in the Summerville community:

- Lack of Local Housing Agencies and Resources
- General Public Awareness of Fair Housing Issues and Laws
- Enforcement of Existing Fair Housing Laws
- Transportation
- Financial
- NIMBY-ism

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

Based on the recommendations of the Analysis of Impediments, the Town of Summerville amended its Consolidated Plan to include Fair Housing Promotion as a goal, and in doing so, allowed CDBG funds to be allocated toward specific activities targeted to build awareness of fair housing issues and provide

counseling for those who may experience housing discrimination. In 2019, the Town allocated funding toward Fair Housing Counseling. This project was carried out by the Charleston Trident Urban League, a local HUD-certified fair housing counseling agency.

The Town ratified its Unified Development Ordinance in 2019 to ensure that applicable codes and ordinances relating to zoning and development are consistent and would not restrict minority housing or business development. Consistent and unified ordinances should create additional opportunities for more affordable and workforce housing in the Summerville community for individuals of varying income levels.

Discussion:

The Town recognizes that significant impacts to mitigate housing impediments will likely occur over an extended period of time. The success of the implementation of the study's recommendations will be gauged by feedback received from Town staff, members of the community, and leaders of local non-profit and community organizations. The Town will report the results and impact of any implemented measures to mitigate fair housing impediments in both its annual Consolidated Annual Performance and Evaluation Reports and future Annual Action Plans.

AP-85 Other Actions – 91.220(k)

Introduction:

Participation in the CDBG Program requires or encourages entitlement grantees to take action and plan initiatives to help address existing issues in the areas of poverty, affordable housing, underserved needs, lead-based paint mitigation, internal program management capabilities and exterior agency coordination. The items below will address and outline actions in these areas that the Town plans to undertake during program year 2020.

Actions planned to address obstacles to meeting underserved needs

Based on the recommendations of the Analysis of Impediments, the Town of Summerville amended its Consolidated Plan to include Fair Housing Promotion as a goal, and in doing so, allowed CDBG funds to be allocated toward specific activities targeted to build awareness of fair housing issues and provide counseling for those who may experience housing discrimination. During program year 2020, as part of the public services activities, the Town will allocate funding toward Fair Housing Counseling. This project will be carried out by the Charleston Trident Urban League, the only local HUD-certified fair housing counseling agency. This project will serve approximately 250 persons in the Summerville community, including those with disabilities or language barriers.

Actions planned to foster and maintain affordable housing

Because Summerville does not have a Community Development Department or staff members devoted to creating and maintaining affordable housing, and because the Town does not have a County Housing Authority or an agreement with a public housing agency, continuing and strengthening its ongoing partnership with local nonprofit organizations is currently the best way in which the Town can contribute financial and intellectual resources for providing affordable housing to the community. In addition to maintaining relationships with local nonprofits, the Town participates in the Mayors' Commission on Homelessness and Affordable Housing, a multi-jurisdictional body that is responsible for establishing the Housing First Model in the Charleston MSA, and will provide guidance for implementing the model, advocating for homelessness and affordable housing, and gathering resources for implementation.

Actions planned to reduce lead-based paint hazards

The Town does not plan to undertake any housing activities with CDBG funds during program year 2020 that would require the mitigation of lead-based paint hazards. The Town will continue to make HUD Lead Hazard Information pamphlets available to all citizens, upon request. The Town will also continue to provide informational pamphlets and notices, where applicable, during any future rehabilitation activities in which it may engage. Prior analysis of the Town's housing stock by the Berkeley-Charleston-Dorchester Council of Governments indicated that the median year of construction of owner-occupied homes in Summerville was 1985 and the median year of construction of rental units was 1979. As such,

it is reasonable to conclude that minimal lead abatement work would be necessary during any future housing or building renovation activities that may occur.

Actions planned to reduce the number of poverty-level families

Due to the limited amount of monetary resources available to help poverty level families, the Town's overall anti-poverty strategy can only take place over a significant period of time, with each successive year providing additional benefits. The Town is committed to assigning monetary resources to initiatives which address the short-term needs of low-and-moderate income residents and feels that this is primarily accomplished by making infrastructure improvements to low-and-moderate income neighborhoods. Infrastructure improvements help inject funds into the overall economy and are the essential building blocks for long-term neighborhood revitalization. The Town also recognizes that the needs of low-and-moderate persons are addressed through helping the community retain its affordable housing stock. Affordable housing related projects benefit not only individual families, but also contribute to the stability and safety of low-and-moderate income neighborhoods.

In recent years, the Town has invested significant CDBG resources in sidewalk infrastructure in Census Tract 107, which is a low-and-moderate income area. The 2020 Annual Action Plan will continue the emphasis that the Town has placed on infrastructure initiatives through major storm water and drainage improvements in the Robynwynn neighborhood, which is located in Census Tract 107. The project will revitalize the community, provide safe, suitable living environment and efficient drainage, and alleviate the threat of potential flooding to the neighborhood.

While no specific actions or activities are planned to reduce the number of poverty level families residing in the Summerville community, the drainage/storm water improvement project planned for program year 2020 will benefit poverty-level families residing in low-and-moderate income neighborhood areas by providing them with basic public infrastructure facilities that should be available in all suburban and/or urbanized areas. The rehabilitation of the public facilities in these neighborhoods may lead to future economic development opportunities that can improve the status of poverty-stricken community areas and the families that reside in them.

Actions planned to develop institutional structure

During program year 2020, the Town will take the following actions to further develop and enhance institutional structure: send key staff members to available CDBG-related training courses; participate in HUD webinars to enhance knowledge of the CDBG program and cross-cutting requirements; work with sub-recipient organizations to train their staff on the CDBG administrative requirements as needed; and develop relationships with neighboring jurisdictions and non-profit organizations that carry out community development programs.

Actions planned to enhance coordination between public and private housing and social service agencies

During program year 2020, the Town will participate in the Mayors' Commission on Homelessness and Affordable Housing. Members of the commission are briefed monthly on the various social services agencies throughout the region that are equipped to serve low-and-moderate income persons and persons with special needs. This knowledge will allow the Town to better refer the public to the appropriate agencies for questions or programs that the Town does not have the capacity to address.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The Town of Summerville does not expect to have funds available from program income or prior program year funds. During program year 2020, 100% of CDBG funded activities will benefit low-and-moderate income persons.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(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	0
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:	0

Other CDBG Requirements

1. The amount of urgent need activities	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%

HUD requirements stipulate that at least 70% of CDBG funds benefit low-and-moderate income persons over a 1, 2, or 3-year period. According to 24 CFR 570.200 (a)(3)(i), this calculation does not include the cost of administration and planning activities eligible under 24 CFR 570.205 and 570.206, which are presumed to benefit low- and moderate-income persons in the same proportion as the remainder of the CDBG funds. Therefore, 100% of the activities proposed for program year 2020 will benefit persons of low-and-moderate income.

Appendix - Alternate/Local Data Sources

1	Data Source Name 2006-2010 ACS, 2014-2018 ACS
	List the name of the organization or individual who originated the data set. US Census Bureau
	Provide a brief summary of the data set. 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.
	What was the purpose for developing this data set? 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.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Summerville, SC
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2006-2010 ACS, 2014-2018 ACS 5-Year Estimates
	What is the status of the data set (complete, in progress, or planned)? Complete
2	Data Source Name 2012-2016 CHAS
	List the name of the organization or individual who originated the data set. US Census Bureau, American Community Survey (ACS) and U.S. Department of Housing and Urban Development (HUD)
	Provide a brief summary of the data set. 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.
	What was the purpose for developing this data set? The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.

	<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>Summerville, SC</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2012-2016 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>2014-2018 ACS 5-Yr Estimates</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>Summerville, SC</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2014-2018 ACS 5-Year Estimates</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>2013-2017 ACS (Workers), 2017 LEHD (Jobs)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>2013-2017 ACS and 2017 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>Summerville, SC</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017 ACS (Workers), 2017 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 2019 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-North Charleston, SC MSA (Includes the Town of Summerville)</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</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)</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 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>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Summerville, 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</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>2019 Housing Inventory Count</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>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>SC-500 Charleston/Low Country CoC.</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2019</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>Bureau of Labor Statistics</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>Summerville, 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</p>

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
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