Housing Development in South Carolina
Challenges and Opportunities
A Tale of Three Cities

SCAPA Summer Conference
June 21, 2019
Greenwood, South Carolina
Housing in the News

Greenwood churches team up to tackle need for housing
By ALEKS GILBERT agilbert@indexjournal.com  Mar 7, 2019

Builder pitches new housing concept for Greenwood

Affordable housing remains a challenge in Spartanburg

Affordable housing shortage challenges working-class Spartanburg residents

Study results show trends in housing in Sumter

New study: More rental housing needed in Aiken
By Colin Demarest cdemarest@alikenstandard.com  Aug 31, 2018

Preliminary housing plan passes

Holy cow! California may get rid of single-family zoning
The Housing Spectrum

Highest Incomes - Lowest Incomes

- Market Rate Developments
- Work Force Housing
- Affordable Housing - Subsidized
- Section 8 Housing Voucher
- Tax Credit Developments / RAD
- Public Housing
- Moderate Rehab Section 8
- Transitional Housing
- Homeless Shelters
- Homeless
Defining Affordability

National Low Income Housing Coalition
“Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR
In South Carolina, the Fair Market Rent (FMR) for a two-bedroom apartment is $756. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn $2,521 monthly or $30,258 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of: $14.55

The U.S. Department of Housing and Urban Development (HUD) defines an "affordable dwelling" as one that a household can obtain for 30 percent or less of its income. But this varies from city to city.”

The H+T® Affordability Index provides a more complete measure of affordability.
“While housing alone is traditionally deemed affordable when consuming no more than 30% of income, the H+T Index incorporates transportation costs—usually a household’s second-largest expense—to show that location-efficient places can be more livable and affordable.”
Moderator and Speakers

Ryan Bland, AICP - Planning Director
City of Aiken, South Carolina

Libby Hodges, AICP - Planning and Development Director
City of North Augusta, South Carolina

Martin Livingston, AICP - Neighborhood Services Director
City of Spartanburg, South Carolina

George McGregor, AICP - Planning Director
City of Sumter, South Carolina
<table>
<thead>
<tr>
<th>Categories</th>
<th>Greenwood</th>
<th>Spartanburg</th>
<th>State</th>
<th>National</th>
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<td>23,148</td>
<td>37,384</td>
<td>4,756,406</td>
<td>312,916,765</td>
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<tr>
<td>Households</td>
<td>8,692</td>
<td>15,368</td>
<td>1,871,307</td>
<td>118,825,921</td>
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<tr>
<td>Housing Units</td>
<td>10,318</td>
<td>17,970</td>
<td>2,229,324</td>
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<tr>
<td>Vacant units</td>
<td>1,626</td>
<td>2,602</td>
<td>358,017</td>
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<tr>
<td>Percent Vacant</td>
<td>15.76%</td>
<td>14.48%</td>
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<td>12.24%</td>
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<tr>
<td>Owner Units</td>
<td>4,067</td>
<td>7,054</td>
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<td>Percent Owner Occupied</td>
<td>46.79%</td>
<td>45.90%</td>
<td>68.64%</td>
<td>63.82%</td>
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<tr>
<td>Median HH Income</td>
<td>30,273</td>
<td>37,369</td>
<td>48,781</td>
<td>57,652</td>
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<tr>
<td>Median Gross Rent</td>
<td>643</td>
<td>738</td>
<td>836</td>
<td>982</td>
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<tr>
<td>Median Home Value</td>
<td>92,800</td>
<td>118,600</td>
<td>148,600</td>
<td>193,500</td>
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</table>

Source: 2013-2017 American Community Survey 5 Year Estimates
## Selected City Stats – Aiken, North Augusta, and Sumter

<table>
<thead>
<tr>
<th>Categories</th>
<th>Aiken</th>
<th>North Augusta</th>
<th>Sumter</th>
<th>State</th>
<th>National</th>
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<tbody>
<tr>
<td>Population</td>
<td>30,277</td>
<td>22,268</td>
<td>40,286</td>
<td>4,756,406</td>
<td>312,916,765</td>
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<tr>
<td>Households</td>
<td>13,056</td>
<td>9,260</td>
<td>13,238</td>
<td>1,871,307</td>
<td>118,825,921</td>
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<tr>
<td>Housing Units</td>
<td>14,679</td>
<td>9,934</td>
<td>18,516</td>
<td>2,229,324</td>
<td>135,393,564</td>
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<tr>
<td>Vacant units</td>
<td>1,623</td>
<td>674</td>
<td>2,278</td>
<td>358,017</td>
<td>16,567,643</td>
</tr>
<tr>
<td>Percent Vacant</td>
<td>11.06%</td>
<td>6.78%</td>
<td>12.30%</td>
<td>16.06%</td>
<td>12.24%</td>
</tr>
<tr>
<td>Owner Units</td>
<td>8,570</td>
<td>5,743</td>
<td>8,518</td>
<td>1,284,532</td>
<td>75,833,135</td>
</tr>
<tr>
<td>Percent Owner Occupied</td>
<td>65.64%</td>
<td>62.02%</td>
<td>64.35%</td>
<td>68.64%</td>
<td>63.82%</td>
</tr>
<tr>
<td>Median HH Income</td>
<td>53,433</td>
<td>51,863</td>
<td>38,562</td>
<td>48,781</td>
<td>57,652</td>
</tr>
<tr>
<td>Median Gross Rent</td>
<td>874</td>
<td>772</td>
<td>765</td>
<td>836</td>
<td>982</td>
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<tr>
<td>Median Home Value</td>
<td>175,200</td>
<td>150,600</td>
<td>141,000</td>
<td>148,600</td>
<td>193,500</td>
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</tbody>
</table>

Source: 2013-2017 American Community Survey 5 Year Estimates
Four Formative Eras of Aiken History

• Railroad Town c1830-c1870
• Winter Colony c1870-c1950
• Development of the Savannah River Site c1950-c1980
• Current Era
Population and Uses

Population: 30,778 (2018 est.)
Notable Demographics
Housing Challenges

- Limited affordable housing
- Housing growth still targeting higher end of the economic scale—resort housing
- Affordable housing being pushed outside the City
  - 20,152 Employed in City of Aiken
  - 16% of those living in the City
- Infrastructure maintenance issues
Vision of Housing in Aiken

- Housing as a tool to round out the demographic
- Variety of Housing Types
- Variety of Housing Prices
- Housing in the Old Aiken Grid
- Focus on quality Rental Housing
Finding Solutions

• Assessed general demand, and graded specific site locations
• Looked in and around the historic grid
• Over 300 additional market rate units in the next 5 years
• Over 125 affordable units in the next 5 years
150 Market Rate Units in Opportunity Zone

50 LIHTC Units in Opportunity Zone

143 Market Rate Units

4 Market Rate Units
SCAPA Greenwood
June 21, 2019
• Planned community, first plat was the Boeckh Plat, for the “North Augusta Land Company,” 1891
• First steel bridge connecting Augusta, GA, 1897, with a trolley
• Summers Plat, 1912
• Hampton Terrace Hotel
  • 1903-1916 (burned)
  • 300 room hotel
  • Destination for many prominent northern industrialists
  • After it burned, lost some status as a destination
Population 1950 – 2010

- Bump with the 1950’s annexation
- Pretty steady until...

Source: US Census Bureau, Population Division

North Augusta Planning & Development Department
Population 2010-2018

![Graph showing the population growth from 2010 to 2018 with numbers and percentages indicating growth.]

Source: US Census Bureau, Population Division, Annual Estimates

North Augusta Planning & Development Department
Number of Single Family Residential Permits (does not include multi-family)
Number of Commercial Building Permits
But…

North Augusta Planning & Development Department
North Augusta Planning & Development Department

Commercial vs. Residential Total Yearly Permit Values

C Valuation
R Valuation

Yearly permit values from 1973 to 2018, showing the comparison between commercial (C) and residential (R) valuations.
Big Commercial Projects = Big Price Tags

2017

• SRP Park $ 24.3 million
• Ironwood Apartments $ 30.9 million
• Ballpark Clubhouse $ 10.5 million
• Crown Plaza Parking Deck: $ 10.5 million

2018

• Crown Plaza Hotel $ 16.8 million

North Augusta Planning & Development Department
Most are part of Hammond’s Ferry/Riverside Village
Opportunity Zone

North Augusta Planning & Development Department
+40%
More than 40 percent of growth in households will be single person households.

>80%
of growth will be households without children

Why?
Baby boomers are empty nesters. People are living longer. Millennials aren't having children yet.

50% Attached homes
50% Small lot homes

Educational Attainment of Persons Age 25 and Older

Source: ESRI

<table>
<thead>
<tr>
<th></th>
<th>High School or Less</th>
<th>Some College</th>
<th>Associates Degree</th>
<th>Bachelor or Higher</th>
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<tbody>
<tr>
<td>North Augusta</td>
<td>34%</td>
<td>23%</td>
<td>25%</td>
<td>9%</td>
</tr>
<tr>
<td>Allier County</td>
<td>24%</td>
<td>47%</td>
<td>8%</td>
<td>7%</td>
</tr>
<tr>
<td>Augusta MSA</td>
<td>24%</td>
<td>46%</td>
<td>21%</td>
<td>9%</td>
</tr>
<tr>
<td>South Carolina</td>
<td>25%</td>
<td>45%</td>
<td></td>
<td></td>
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</tbody>
</table>

Median Household Income Distribution

Source: ESRI

- North Augusta (Med. HH Income: $46,500)
- Augusta MSA (Med. HH Income: $43,750)
What does this mean for future housing?

- We are strictly above average.
- We have a very low vacancy rate. (6.78 %)
- Our % owner occupied is average (62.02%)
- Our rent is low for the income we have ($772)
- Our home value is middling... so we are fairly affordable
- Are multi-family and/or flats best in our “urban” core?
- What does that look like with an established development pattern?
- With our new development requiring lots of service positions, where will those people live? Is that even part of the discussion?
What does this mean for future housing?

• Similar to national debates... is the suburban model sustainable?
• Do we occupy that niche and do we want to change that?
• Are multi-family and/or flats best in our “urban” core?
• What does that look like with an established development pattern?
• With our new development requiring lots of service positions, where will those people live? Is that even part of the discussion?
SCAPA SUMMER CONFERENCE
HOUSING CHALLENGES
Population: 2018 Estimate 39,656
45% W, 49% B, 2% A, 4% H
Total Households: 16,238; Total units: 18,516
46% OO, 42% RO, 12% vacant
Median Household Income: $38,561 (State $48,781)
Median Housing value $141,000
Median Sales Price 2018: $158,500 (existing); $198,899 (new)
Median Gross rent: $765
42% of renters “burdened”
POPULATION TRENDS

Source: U.S. Census
SINGLE FAMILY HOUSING PERMITS 2008-2018

Source: Sumter City-County Planning Department
<table>
<thead>
<tr>
<th>SUBDIVISION NAME</th>
<th>TOTAL Units Approved</th>
<th>Units Built</th>
<th>Units Remaining</th>
<th>% Complete</th>
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<tr>
<td>Arbors</td>
<td>110</td>
<td>89</td>
<td>21</td>
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<tr>
<td>Ashbrook Plantation</td>
<td>441</td>
<td>97</td>
<td>344</td>
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<tr>
<td>Beach Forest</td>
<td>446</td>
<td>215</td>
<td>231</td>
<td>48%</td>
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<tr>
<td>Beckwood Shires</td>
<td>47</td>
<td>40</td>
<td>7</td>
<td>85%</td>
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<tr>
<td>Beech Creek</td>
<td>225</td>
<td>143</td>
<td>82</td>
<td>64%</td>
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<tr>
<td>Carolina Palms</td>
<td>170</td>
<td>165</td>
<td>5</td>
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<tr>
<td>Cascades</td>
<td>17</td>
<td>12</td>
<td>5</td>
<td>71%</td>
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<td>Casey Villas</td>
<td>60</td>
<td>50</td>
<td>10</td>
<td>83%</td>
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<td>Cypress Ridge</td>
<td>10</td>
<td>0</td>
<td>10</td>
<td>0%</td>
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<tr>
<td>Eillerbe Estates</td>
<td>49</td>
<td>9</td>
<td>40</td>
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<td>Garden Gate</td>
<td>81</td>
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<tr>
<td>Gingko Hills</td>
<td>153</td>
<td>122</td>
<td>31</td>
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<tr>
<td>Hampshire Estates</td>
<td>42</td>
<td>34</td>
<td>8</td>
<td>81%</td>
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<td>Heritage Bay</td>
<td>190</td>
<td>47</td>
<td>143</td>
<td>25%</td>
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<tr>
<td>Hunters Crossing</td>
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<td>386</td>
<td>154</td>
<td>71%</td>
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<tr>
<td>Ket-Sam</td>
<td>80</td>
<td>56</td>
<td>24</td>
<td>70%</td>
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<tr>
<td>Knights Village</td>
<td>177</td>
<td>160</td>
<td>17</td>
<td>90%</td>
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<tr>
<td>Lee's Preserve</td>
<td>36</td>
<td>19</td>
<td>17</td>
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<td>Linwood</td>
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<td>168</td>
<td>146</td>
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<td>Loringwood</td>
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<td>Mayfield</td>
<td>61</td>
<td>50</td>
<td>11</td>
<td>82%</td>
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<td>Moonlite Village (Phase 2)</td>
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<td>79</td>
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<td>Oakland Acres (Townhomes)</td>
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<td>41</td>
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<td>Pocalla</td>
<td>320</td>
<td>220</td>
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<td>Presidio Park</td>
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<td>22</td>
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<td>Queen Chapel Road</td>
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<td>Reserve at Mill Run</td>
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<td>11</td>
<td>28</td>
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<td>56</td>
<td>32</td>
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<td>Stafford Meadows</td>
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<td>57</td>
<td>51</td>
<td>53%</td>
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<td>Stillwater</td>
<td>74</td>
<td>42</td>
<td>32</td>
<td>57%</td>
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<td>Stonecroft</td>
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<td>114</td>
<td>122</td>
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<td>Summit</td>
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<td>16</td>
<td>19</td>
<td>46%</td>
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<td>The Cove</td>
<td>153</td>
<td>37</td>
<td>116</td>
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<td>The Traditions</td>
<td>26</td>
<td>22</td>
<td>4</td>
<td>85%</td>
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<td>Timberline Meadows</td>
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<td>Valley Ridge</td>
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<td>54</td>
<td>0%</td>
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<td>Williamsburg</td>
<td>220</td>
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<td>50%</td>
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<tr>
<td>Woodridge</td>
<td>92</td>
<td>14</td>
<td>78</td>
<td>15%</td>
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<tr>
<td>Totals</td>
<td>5464</td>
<td>2927</td>
<td>2537</td>
<td>54%</td>
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</table>

City-County Active Subdivision Unit Counts

Appx. 10 Year Supply

Ave new sf permits: 243
Land Use Trends

Major Residential 2010-2019

- Pocalla
- Hunters Crossing
- Beach Forest
- Heritage Bay
- Stafford Meadows
- Others
- Multi-Family
  - Broad Lewis Rd.
  - Tax Credit
GROWTH OF HOUSING
SUMTER DOWNTOWN MASTER PLAN

Sumter Downtown Master Plan

- Priority Recommendation
- 440 Residential Units in the Core
» Continued Population shift to WEST (loss in Central city and rural areas)

» Rise in Abandoned Property (895 in City; 421 in Good/Fair Condition)

» Retail 2\textsuperscript{nd} / 3\textsuperscript{rd} Generation in older corridors

» Smaller Household Sizes

» POPULATION FLAT: NEW HOUSING STOCK UNABATED
CURRENT HOUSING STRATEGIES

- Demolition and Neighborhood Revitalization
- Land Banking
- Affordable Housing Stakeholders & Providers

HOME Investment Partnerships Program

SC HOUSING

SUMTER HOUSING AUTHORITY
### Demolition Summary

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<tr>
<td>Sumter Pride</td>
<td>389</td>
<td>9</td>
<td>9</td>
<td>8</td>
<td>17</td>
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<tr>
<td>Enforcement</td>
<td>111</td>
<td>16</td>
<td>20</td>
<td>41</td>
<td>24</td>
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<tr>
<td>NIP</td>
<td>98</td>
<td>24</td>
<td>41</td>
<td>33</td>
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<tr>
<td>Other (Projects, 2015-2018)</td>
<td>18</td>
<td>5</td>
<td>2</td>
<td>7</td>
<td>4</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>616</strong></td>
<td><strong>54</strong></td>
<td><strong>72</strong></td>
<td><strong>89</strong></td>
<td><strong>45</strong></td>
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### Vacancy Summary

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<th>Total</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
<th>Hazardous</th>
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<tr>
<td>2014</td>
<td>1150</td>
<td>254</td>
<td>339</td>
<td>323</td>
<td>234</td>
</tr>
<tr>
<td>2018</td>
<td>895</td>
<td>214</td>
<td>207</td>
<td>278</td>
<td>196</td>
</tr>
<tr>
<td><strong>Decrease in vacancy</strong></td>
<td><strong>(255)</strong></td>
<td><strong>(40)</strong></td>
<td><strong>(132)</strong></td>
<td><strong>(45)</strong></td>
<td><strong>(38)</strong></td>
</tr>
<tr>
<td></td>
<td>-22.2%</td>
<td>-15.7%</td>
<td>-38.9%</td>
<td>-13.9%</td>
<td>-16.2%</td>
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### 2018 Codes Enforcement Summary

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<tr>
<th>Violation</th>
<th>Complaints</th>
<th>Cleared</th>
<th>Success</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trash/Garbage</td>
<td>2,643</td>
<td>2,627</td>
<td>99%</td>
</tr>
<tr>
<td>Weeds &amp; Waste</td>
<td>825</td>
<td>746</td>
<td>90%</td>
</tr>
<tr>
<td>Junk</td>
<td>653</td>
<td>605</td>
<td>93%</td>
</tr>
<tr>
<td>Repairs to structures</td>
<td>325</td>
<td>111</td>
<td>34%</td>
</tr>
<tr>
<td>Junk Cars</td>
<td>267</td>
<td>235</td>
<td>88%</td>
</tr>
<tr>
<td>Cars parked in yard</td>
<td>84</td>
<td>65</td>
<td>77%</td>
</tr>
<tr>
<td>Other</td>
<td>24</td>
<td>24</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Total Violations</strong></td>
<td><strong>4,821</strong></td>
<td><strong>4,413</strong></td>
<td><strong>92%</strong></td>
</tr>
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</table>
Local Affordable Housing Initiatives

HOME Investment Partnerships Program

Affordable Homebuyer Program: City of Sumter Housing & Economic Development Corp.

- Income limited
- 1 Unit per year
- Forgivable deferred loan

- Regional program funded annually via HUD to expand decent, safe, affordable housing for Santee-Lynches Region (Sumter, Lee, Clarendon, and Kershaw Counties)
  - Since 1992 over $20 million awarded to construct 370 new rental units, rehabilitate 36 rental units, rehabilitate 424 owner-occupied units, assist 221 homebuyers with house purchase, and provided short-term rental assistance to 49 households.
  - Current annual allocation for the region is ~ $700,000

- Subsidy funds are available through HOME for new infill development efforts targeted at affordable housing rates (challenge is finding developers)
Independent City Housing Authority
- 236 Owned-rental units (50% AMI)
- Admin 925 voucher units (30% AMI)

Waiting list of 780, 12 month wait

No plans for new unit construction

Housing Study: 1,000 unit deficit at or below 50% AMI
Low Income Housing Tax Credit (LIHTC) Projects

Appx 600 Units constructed since 2000
Vacant Property Survey Data & Land Bank Strategy

<table>
<thead>
<tr>
<th>Condition</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
<th>Hazard</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total 2018</td>
<td>214</td>
<td>207</td>
<td>278</td>
<td>196</td>
<td>895</td>
</tr>
<tr>
<td>Total 2014</td>
<td>254</td>
<td>339</td>
<td>323</td>
<td>234</td>
<td>1150</td>
</tr>
</tbody>
</table>

Percent Reduction:
- Good: 16%
- Fair: 39%
- Poor: 14%
- Hazard: 16%

Total: 22%
Location Overview

Address: 18 Dew St, Sumter, SC 29153
Parcel #: 230-13-01-015
Total Site Area: 0.359 Acre
Current Use: Vacant Residential Lot
Zonings: GR (General Residential)

School Zoning
Crosswell Drive Elementary  PK-5   1.3 mi
Chestnut Oaks Middle       6-8    2.1 mi
Sumter High                9-12   4.4 mi
# of Buildings: 0
Land Fair Market Value: $2,640

18 Dew St, Sumter, SC is a 0.35 acre lot.
All structures on lot have been removed.

Source: Sumter County Property Card
http://jansa.sumtercountysc.org:8080/EGSV2SMTR/PCRResult.do
OWNERSHIP AND RENTAL HOUSING GAP

Demand is strong and growing for affordable rental units and rental and ownership units for higher income households.

Supply of housing priced for households at 80% to 120% of AMI is high, therefore higher income households are buying down and lower income households are buying up.

Gap in Available Ownership and Rental Units by Income

Source: ACS, HUD, RKG

- Under 50% AMI
- 80% AMI
- 120% AMI
- 200%
- Greater than 200% AMI

Ownership Unit Surplus/Deficit
Rental Unit Surplus/Deficit
MARKET, FINANCIAL, AND POLITICAL BARRIERS

- Unconstrained Supply/Overbuilt in Response to Demand
- New Buyers: Not Net New Population
- Older Housing Stock: Rehabilitation Costs Exceed Value
- Expansive Annexation and Utility Extension
- Limited Financial Resources/Limited Affordable Housing Investors
- Change Land Use Approach: Re-evaluate Growth Management Options

- Neighborhood Action Plans: Direct New Residential Downtown First

- Activate Land Bank Program

- Create a Rental Registry

- Target Incentives, Investment, Lending: Creative Financial Products

- Require ADU’s in all new development