



GRANTS ADMINISTRATION

**2026-2030 Consolidated Plan & PY 2026
Annual Action Plan**

DRAFT

Berkeley County
P. O. Box 6122
Moncks Corner, South Carolina 29461

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Executive Summary

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

1. Introduction

Berkeley County is an entitlement jurisdiction, as designated by the U.S. Department of Housing and Urban Development (HUD), and receives annual federal formula grants through the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs to address the housing and community development needs of its residents. The County's Grants Administration Department is the lead department responsible for administering these programs and annual grant funds. Berkeley County strives to provide safe, decent, and affordable housing; a suitable living environment; and expanded economic opportunities, especially for low- to moderate-income (LMI) households and special needs populations. In order to receive these funds, Berkeley County is submitting its 2026-2030 Consolidated Plan (ConPlan) and first-year PY 2026 Annual Action Plan (AAP) as required by HUD for jurisdictions receiving annual entitlement formula grants.

The ConPlan serves as a planning document that meets federal statutory requirements under 24 CFR 91.200-91.230 and guides the use of CDBG and HOME funding based on applications submitted to HUD. The major components of the ConPlan include a Housing Market Analysis, Housing Needs Assessment, Five-Year Strategic Plan, Annual Action Plans, and Consultation and Citizen Participation processes, along with documentation of public comments. The Strategic Plan addresses priority needs identified through data analysis and community engagement, including expanding and improving public facilities, reducing slum and blight, supporting public services, and increasing affordable housing opportunities.

The PY 2026 AAP represents the first year of the ConPlan and outlines the specific projects, funding priorities, and activities the County will undertake during the program year. The AAP serves as an annual guide for community organizations and stakeholders to align efforts with the County's housing and community development goals. It also establishes a framework for evaluating program performance, which is reported annually in the Consolidated Annual Performance and Evaluation Report (CAPER). PY 2026 begins on July 1, 2026 and ends June 30, 2027.

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

Overview

Berkeley County has developed its Strategic Plan based on an analysis of the data presented in the Needs Assessment, the Market Analysis of the ConPlan, and the community participation and stakeholder consultation process. Through these efforts, the County has identified five (5) priority needs and associated goals to address these needs. Over the five-year planning period, the County will work to accomplish the following outcomes, which are listed by Priority Need.

Priority Need: Improve Public Facilities & Infrastructure

1A Improve Public Facilities & Infrastructure - Provide funding for public facility improvements in low- to moderate-income (LMI) areas and for special needs populations. Activities may include improvements to community centers, public safety facilities, and other neighborhood facilities to ensure safe and accessible community spaces for Berkeley County residents.

Priority Need: Removal of Slum & Blight

2A Removal of Slum & Blight - Provide funding for the removal of slum and blight in residential areas. Activities may include demolition of unsafe or dilapidated structures to improve neighborhood conditions and public safety.

Priority Need: Public Services & Quality of Life Improvements

3A Public Services for LMI & Special Needs - Provide funding to support public service activities for LMI households and special needs populations. These may include services for youth, seniors, persons with disabilities, and individuals experiencing homelessness to improve overall quality of life.

Priority Need: Preserve & Develop Affordable Housing

4A Preserve & Develop Affordable Housing - Provide funding to support the development and preservation of affordable housing. Activities may include new housing construction, rehabilitation, and homeownership assistance to increase affordable housing opportunities for LMI households.

Priority Need: Effective Program Management

5A Effective Program Management - Provide administrative and planning activities for the CDBG and HOME programs to ensure compliance with HUD regulations and the successful implementation of the ConPlan and AAP.

3. Evaluation of past performance

Berkeley County continues to build upon its progress in utilizing HUD funding to support public facilities, affordable housing, and community development initiatives. In accordance with HUD requirements, the County prepares an Annual Action Plan (AAP) and a Consolidated Annual Performance and Evaluation Report (CAPER) each year to evaluate progress toward the goals outlined in its five-year ConPlan.

The PY 2024 CAPER reflects the County's progress during the fourth year of the 2021-2025 ConPlan. During this program year, Berkeley County made significant progress in expanding public facility improvements and establishing the foundation for its HOME program. While affordable housing activities have not yet produced completed units, the County made substantial advancements in program design and implementation that position it for future success.

As documented in the PY 2024 CAPER, Berkeley County collaborated with public, private, and nonprofit partners to address priority needs and improve quality of life for low- to moderate-income (LMI) residents. The following is a summary of accomplishments by priority as reported in the PY 2024 CAPER:

Public Facilities & Infrastructure:

The County made significant investments in public facility improvements across multiple communities, including neighborhood centers, parks, facilities serving persons with disabilities, and emergency response infrastructure. Projects included improvements to facilities such as the Bonneau Beach Civic Club, Tri-Community Center, and upgrades to several fire department stations. These improvements enhanced accessibility, safety, and service capacity throughout the County. Collectively, these activities benefited an estimated 23,829 LMI persons, significantly exceeding the County's annual goal for public facility improvements.

Removal of Slum & Blight:

The County initiated demolition activities to address slum and blight conditions in residential areas, particularly in Jamestown. While no demolitions were completed during PY 2024, these activities are underway and expected to be completed in the following program year. These efforts will improve neighborhood safety and overall community conditions.

Public Services for LMI & Special Needs:

Limited outcomes were reported for public service activities during PY 2024. However, the County continued to support nonprofit partners through facility improvements that enhance service delivery capacity for LMI and special needs populations, including individuals experiencing homelessness and persons with disabilities. These investments strengthen the service network and position the County for expanded public service delivery in future program years.

Affordable Housing:

Although no affordable housing units were completed during the program year, the County made substantial progress in launching its HOME program. Key accomplishments included finalizing program policies and procedures, opening the first application round, conducting outreach and workshops, and establishing a Community Housing Development Organization (CHDO) partnership with Habitat for Humanity of Berkeley County. The County also issued a conditional commitment for a project that will create nine new homeowner units. These foundational steps position the County to achieve measurable housing outcomes in upcoming program years.

Berkeley County remains committed to achieving its housing and community development goals. By continuing to invest in public infrastructure, strengthening partnerships, and advancing affordable housing initiatives, the County is well-positioned to support LMI residents and improve overall community conditions in future program years.

4. Summary of citizen participation process and consultation process

Berkeley County has adopted a HUD-approved Citizen Participation Plan (CPP) in accordance with 24 CFR 91.105, which establishes the County's policies and procedures for citizen participation in the ConPlan and first-year PY 2026 AAP. The CPP outlines requirements for public notices, public hearings before citizens and County Council, accommodations for persons with disabilities, and opportunities for public review of draft planning documents.

Adhering closely to the CPP, Berkeley County conducted a public comment period and a public hearing as part of the development of the ConPlan and PY 2026 AAP. Details of these outreach efforts are provided below:

PUBLIC COMMENT PERIOD: A 30-day public comment period was held from April 10 through May 10, 2026, to provide the public an opportunity to review and comment on the draft ConPlan and PY 2026 AAP. The draft documents were made available online at the County's website and at the Grants Administration office located at the Administrative Building, 1003 Highway 52, Moncks Corner, SC 29461. Written comments could be submitted by email to the County's CDBG Administrator or delivered to the Grants Administration office.

PUBLIC HEARING: Berkeley County held a public hearing as part of the development process to receive feedback on community needs and proposed uses of CDBG and HOME funds. The public hearing was held on April 9, 2026, in the County Council Assembly Room at the Administrative Building, 1003 Highway 52, Moncks Corner, SC 29461.

COMMUNITY & STAKEHOLDER SURVEYS:

Community Survey Link: https://www.research.net/r/BerkeleyCo_Community

Stakeholder Survey Link: https://www.research.net/r/BerkeleyCo_Stakeholder

Details of citizen participation outreach for the ConPlan and PY 2026 AAP are also located in the PR-15 section.

5. Summary of public comments

PUBLIC COMMENT PERIOD: A summary of comments will be included after the comment period.

PUBLIC HEARINGS: A summary of comments will be included after the public hearings.

COMMUNITY & STAKEHOLDER SURVEYS: A summary of survey results will be included after the citizen participation process.

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

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

All comments or views will be accepted at the public hearing and public comment period.

7. Summary

The priority needs of Berkeley County for the 2026–2030 ConPlan and PY 2026 AAP were identified through a comprehensive citizen participation and consultation process. This process included a community survey offered online, a stakeholder survey for nonprofit organizations and community partners, consultation with local governments, nonprofit agencies, and regional service providers, and a review of the Needs Assessment and Housing Market Analysis conducted as part of the development of this ConPlan. These efforts ensured that the priorities identified reflect the most pressing housing and community development needs of Berkeley County residents.

The ConPlan is comprised of several sections, including an assessment of current housing and community development needs, a summary of the citizen participation process, a Five-Year Strategic Plan, and the PY 2026 AAP. The Strategic Plan outlines the objectives and outcomes necessary to address the identified priority needs. The PY 2026 AAP is the first of five annual action plans and details how federal resources will be allocated during the program year to achieve these objectives. Each subsequent AAP will continue to guide annual investments, and at the end of each program year, Berkeley County will evaluate performance through the Consolidated Annual Performance and Evaluation Report (CAPER).

In addition to data analysis, Berkeley County identifies priority needs through ongoing coordination with community stakeholders, nonprofit organizations, and residents. This collaborative approach ensures that funding decisions are informed by both quantitative data and direct community input.

Primary data sources for the ConPlan include the 2020–2024 American Community Survey (ACS) 5-Year Estimates, Comprehensive Housing Affordability Strategy (CHAS) data, Longitudinal Employer-Household Dynamics (LEHD), U.S. Bureau of Labor Statistics, Homeless Management Information System (HMIS), Point-in-Time Count data, Inventory Management System/Public and Indian Housing Information Center (PIC), HUD Income Limits, HUD Fair Market Rents, and other local and regional data sources.

Consolidated Plan Helpful Definitions:

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

Cost Burden: Households spending more than 30 percent of their gross income on monthly housing costs, including rent or mortgage payments, utilities, taxes, and insurance.

Severe Cost Burden: Households spending more than 50 percent of their gross income on monthly housing costs, including rent or mortgage payments, utilities, taxes, and insurance.

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

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

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

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

Extremely low-income household: Households earning 30 percent of AMI or less for their household size. In 2025, a four-person household in Berkeley County which is part of the Charleston-North Charleston, SC MSA, with an income at 30 percent AMI earned \$33,250 or less.

Very Low-income households: Households earning 31 percent to 50 percent AMI for their household size. In 2025 a four-person household in Berkeley County which is part of the Charleston-North Charleston, SC MSA, with an income at 50 percent AMI earned a maximum of \$55,450 per year.

Low-income households: Households earning 51 to 80 percent AMI for their household size. In 2025, a four-person household in Berkeley County which is part of the Charleston-North Charleston, SC MSA, with an income at 80 percent AMI earned a maximum of \$88,700.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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	BERKELEY COUNTY	Grants Administration Department
HOME Administrator	BERKELEY COUNTY	Grants Administration Department

Table 1 – Responsible Agencies

Narrative

The County’s Grants Administration Department is responsible for administering these funds, including planning, implementation, reporting, and monitoring of all grant activities covered by the ConPlan and AAP, ensuring compliance with HUD requirements.

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PR-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

Berkeley County conducts extensive outreach to local organizations, the public, and elected officials to solicit input for the drafting and development of the 2026-2030 ConPlan. This section discusses coordination between the County and its partners and identifies the agencies and organizations that were consulted and/or provided input in the development of the plan.

As part of the consultation process, the County engaged with local service providers, nonprofit organizations, housing providers, and public agencies to gather feedback on community needs and priorities. In addition, a stakeholder survey was conducted to collect input from local agencies and nonprofits serving Berkeley County residents. This feedback provided valuable insight into priority housing and community development needs, as well as funding priorities for the County over the five-year planning period.

The following section highlights these relationships and identifies the agencies and organizations consulted during the development of the ConPlan.

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

Berkeley County enhances coordination between public and assisted housing providers, nonprofit organizations, and governmental health, mental health, and service agencies to address housing and supportive service needs within the community. The County maintains partnerships with housing providers, local nonprofits, regional organizations, and participating municipalities to expand affordable housing opportunities and support low- to moderate-income (LMI) residents.

The County’s Grants Administration Department administers the CDBG and HOME programs and coordinates planning, public engagement, and collaboration with County departments and community partners to implement eligible community development activities. The County also coordinates with local governments and partner agencies on planning, infrastructure improvements, and community development needs that support the priorities identified in the ConPlan. In addition, the County allocates CDBG funds to nonprofit and community organizations that provide public services, facility improvements, and other assistance for LMI households and special needs populations.

Berkeley County coordinates with regional partners to address homelessness and housing instability, including participation in the Lowcountry Continuum of Care (CoC). The County works with shelters, housing providers, and social service agencies such as One80 Place, Origin SC, My Sister’s House, and other nonprofit partners to support outreach, referrals, and housing stability efforts for individuals and families experiencing homelessness or at risk of homelessness.

The County benefits from participation in the Homeless Management Information System (HMIS) through the regional CoC. HMIS supports coordinated service delivery by enabling providers to track homelessness trends, assess client needs, reduce duplication of services, and evaluate outcomes. Data collected through HMIS informs regional planning and helps guide funding priorities to more effectively address homelessness across the service area.

To help address the digital divide, Berkeley County coordinates with community partners and service providers, including broadband and data resources, to improve access to information, services, and public participation opportunities. These efforts help increase awareness of available programs and resources for households that may face barriers to technology access, supporting improved access to employment, education, healthcare, and housing-related services.

The County also works with local and regional partners to strengthen emergency preparedness and hazard mitigation. Berkeley County coordinates with its Emergency Management Department and other agencies to plan for natural and man-made hazards, including severe weather events that may impact housing stability, public infrastructure, and vulnerable populations.

In addition to these partnerships, Berkeley County strengthens coordination with community organizations, service providers, and housing partners through ongoing consultation and outreach efforts, including stakeholder engagement, community and stakeholder surveys, and public participation opportunities. Through these efforts, the County works to expand access to housing, supportive services, and community resources while advancing the goals of the 2026–2030 ConPlan.

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

Berkeley County collaborates with regional partners through the Lowcountry Continuum of Care (CoC) to address homelessness and housing instability. The County does not receive ESG funds, which are administered at the state or regional level, but County staff participate in CoC planning and coordination efforts to ensure local needs are reflected and to strengthen coordination with service providers and available resources.

Berkeley County maintains relationships with organizations that provide outreach and supportive services in the region, including providers such as One80 Place, Landmarks for Families, Jean’s Angels, Changed Lives Ministries, and other nonprofit agencies. These organizations assist in identifying households at risk of homelessness and connecting residents to housing, healthcare, and supportive services. The County also supports facility improvements for nonprofit partners, which enhances their capacity to serve individuals experiencing homelessness and those at risk of housing instability.

Through participation in CoC planning activities and coordination with partner agencies, Berkeley County supports efforts to address the needs of persons experiencing homelessness, including chronically

homeless individuals, families with children, veterans, and unaccompanied youth. The County relies on its network of service providers and regional partners to ensure these populations are connected to appropriate housing interventions and supportive services.

The CoC administers the HMIS, which is used by participating providers to track service delivery, reduce duplication of services, and evaluate outcomes across the homelessness response system. The CoC also operates a Coordinated Entry System, which assesses the needs of individuals and families and prioritizes them for housing and services based on vulnerability. Berkeley County coordinates with the CoC and partner agencies to support referrals and improve access to emergency shelter, transitional housing, permanent housing, and supportive services.

Through ongoing coordination with the Lowcountry CoC and local service providers, Berkeley County supports regional strategies to reduce homelessness, prevent housing instability, and strengthen connections to housing and supportive services for vulnerable households.

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

Berkeley County does not receive ESG funds. ESG allocation decisions, performance standards, and evaluation of ESG-funded activities are administered at the state and Continuum of Care (CoC) level. The County participates in CoC consultation and planning activities to provide input on local homelessness needs, service gaps, and regional priorities.

The Lowcountry CoC administers the HMIS, including the funding, policies, and procedures that govern system participation, data quality, and privacy. While Berkeley County does not administer HMIS directly, the County benefits from HMIS-supported coordination across regional providers and aligns its local efforts with the broader homelessness response system to improve service delivery and outcomes.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	BERKELEY COUNTY
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Market Analysis Economic Development Quality of life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Berkeley County is the lead organization for the Consolidated Plan.
2	Agency/Group/Organization	South Carolina Regional Housing Authority No. 3
	Agency/Group/Organization Type	Housing PHA Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	South Carolina Regional Housing Authority No. 3 is the local public housing authority. The PHA is engaged with the County on the community and housing development needs of Berkeley County.
3	Agency/Group/Organization	Lowcountry Continuum of Care
	Agency/Group/Organization Type	Services-homeless Regional organization Planning organization Continuum of Care
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Lowcountry Continuum of Care is the local Continuum of Care (CoC) network. The CoC provides homeless services and is engaged with the County on the community and housing development needs of Berkeley County.

4	Agency/Group/Organization	Changed Lives Ministries
	Agency/Group/Organization Type	Services-homeless Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Changed Lives Ministry provided housing needs assessment of the community through a stakeholder survey and is engaged with the County on the community and housing development needs of Berkeley County.
5	Agency/Group/Organization	Hope Repair
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Hope Repair provided a needs assessment and quality of life improvements of the community through a stakeholder survey and is engaged with the County on the community and housing development needs of Berkeley County.
7	Agency/Group/Organization	Operation Home
	Agency/Group/Organization Type	Housing Services-homeless Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Operation Home provided a needs assessment and quality of life improvements of the community through a stakeholder survey and is engaged with the County on the community and housing development needs of Berkeley County.
8	Agency/Group/Organization	City of Goose Creek
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Quality of Life Improvements

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County is engaged with Goose Creek on the community and housing needs for the city.
9	Agency/Group/Organization	TOWN OF ST. STEPHEN
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County is engaged with St. Stephen on the community and housing needs for the town.
10	Agency/Group/Organization	TOWN OF JAMESTOWN
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County is engaged with the Town of Jamestown on the community and housing needs for the town.
12	Agency/Group/Organization	City of Hanahan
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County is engaged with the City of Hanahan on the community and housing needs for the city.
13	Agency/Group/Organization	TOWN OF MONCK'S CORNER
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Quality of Life Improvements

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County is in contact with the Town of Moncks Corner on the community and housing needs for the town.
14	Agency/Group/Organization	South Carolina Association for Community Economic Development
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Workforce Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	County staff works together with SCACED to identify opportunities to meet rural resident needs for higher paying jobs, transportation and affordable housing. SCACED will assist the County to develop capacity to meet the needs of this population.
15	Agency/Group/Organization	BEGIN (Berkeley Economic Growth Impact Network)
	Agency/Group/Organization Type	Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Workforce Development, Quality of Life
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	County staff are engaged with members of BEGIN to identify opportunities to meet rural resident needs for jobs, transportation and affordable housing.
16	Agency/Group/Organization	Berkeley County School District
	Agency/Group/Organization Type	Services-Education Other government - County
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Quality of Life

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County is engaged with the Berkeley County School District to address substance abuse, mental health challenges and homelessness in Berkeley County.
17	Agency/Group/Organization	Berkeley Community Mental Health Center
	Agency/Group/Organization Type	Health Agency Publicly Funded Institution/System of Care
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Quality of Life
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County is engaged with the Mental Health Center to address substance abuse, mental health challenges and homelessness in Berkeley County.
18	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 Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	BroadbandNow collects and maintains internet coverage for all US internet providers. BroadbandNow is also focused on bringing awareness to the digital divide and bringing awareness to the issue. Its belief is that broadband internet should be available to all Americans. The County consulted with the BroadbandNow website for broadband access in the County. There were eight high speed internet providers offering either cable, fiber, satellite or 5G/wireless residential service with 100% coverage.
19	Agency/Group/Organization	TOWN OF BONNEAU
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Quality of Life Improvements

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County is engaged with the Town of Bonneau on the needs for the town.
20	Agency/Group/Organization	Charleston Metro Chamber of Commerce
	Agency/Group/Organization Type	Services - Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Charleston Metro Chamber of Commerce has provided supporting comments on the plan in regard to affordable housing solutions.
21	Agency/Group/Organization	BERKELEY HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The County remains engaged with Habitat for Humanity about affordable housing options in Berkeley County.
22	Agency/Group/Organization	Berkeley County Emergency Management Department
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Emergency Preparedness

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The goal of the Emergency Management Department is to serve the citizens of the County through effective planning for natural and man-made disasters. The department works to save lives and protect property through coordination with other County departments and provide an integrated emergency management system with all emergency response organizations, support services and volunteers.
23	Agency/Group/Organization	Jean's Angels
	Agency/Group/Organization Type	Services-homeless Nonprofit
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Quality of Life Improvements
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Jean's Angels provided a needs assessment of the community and remains engaged with the County on the community and housing development needs of Berkeley County.
24	Agency/Group/Organization	Grace Impact Development Center
	Agency/Group/Organization Type	Services - Housing Nonprofit Organization, Public Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through the CDBG application process, during which it provided input on community needs, service gaps, and proposed activities that aligned with the ConPlan priorities.
25	Agency/Group/Organization	Wassamasaw Tribe of Varmertown Indians
	Agency/Group/Organization Type	Tribal Government
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through the CDBG application process, during which it provided input on community needs, service gaps, and proposed activities that aligned with the ConPlan priorities.
26	Agency/Group/Organization	Berkeley Citizens Inc. DBA Unity Bay
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Health Nonprofit Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through the CDBG application process, during which it provided input on community needs, service gaps, and proposed activities that aligned with the ConPlan priorities.
27	Agency/Group/Organization	Lebanon Community Center
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through the CDBG application process, during which it provided input on community needs, service gaps, and proposed activities that aligned with the ConPlan priorities.
28	Agency/Group/Organization	Landmark for Families
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Nonprofit Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Public Services

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through the CDBG application process, during which it provided input on community needs, service gaps, and proposed activities that aligned with the ConPlan priorities.
29	Agency/Group/Organization	Community Options Inc.
	Agency/Group/Organization Type	Services-Persons with Disabilities Nonprofit Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through the CDBG application process, during which it provided input on community needs, service gaps, and proposed activities that aligned with the ConPlan priorities.
30	Agency/Group/Organization	The Prince Center
	Agency/Group/Organization Type	Services-Children Services - Victims Nonprofit Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through the CDBG application process, during which it provided input on community needs, service gaps, and proposed activities that aligned with the ConPlan priorities.
31	Agency/Group/Organization	Children in Crisis DBA Kay Phillips Child Advocacy Center
	Agency/Group/Organization Type	Services-Children Services - Victims
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through the CDBG application process, during which it provided input on community needs, service gaps, and proposed activities that aligned with the ConPlan priorities.

32	Agency/Group/Organization	Trinity 6
	Agency/Group/Organization Type	Services-Children Services-homeless Faith-Based Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Public Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through the CDBG application process, during which it provided input on community needs, service gaps, and proposed activities that aligned with the ConPlan priorities.
33	Agency/Group/Organization	Joshua's Army
	Agency/Group/Organization Type	Services-Children Faith-Based Organization Nonprofit Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through the CDBG application process, during which it provided input on community needs, service gaps, and proposed activities that aligned with the ConPlan priorities.

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

All comments are accepted. There will be no agency types intentionally not consulted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Lowcountry Continuum of Care	As the area's Continuum of Care, Lowcountry Continuum of Care works to prevent and mitigate the effects of homelessness throughout Berkeley County and the Lowcountry region. The goals of the CoC directly overlap with the County's homelessness efforts.

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(I))

Berkeley County maintains ongoing coordination with the State of South Carolina, participating municipalities, and regional partners in implementing its housing and community development programs. The County works with its Urban County partners, including the Cities of Goose Creek and Hanahan and the Towns of Bonneau, Jamestown, Moncks Corner, and St. Stephen, to address community needs and implement CDBG-funded activities.

The County coordinates with the South Carolina Regional Housing Authority No. 3 (SCRHA3), which administers public housing and the Housing Choice Voucher program in the region. SCRHA3 operates public housing developments in Moncks Corner and St. Stephen and provides rental assistance to eligible households, supporting housing stability for low- to moderate-income residents.

Berkeley County also works with regional nonprofit organizations and service providers, including One80 Place, My Sister's House, Family Promise, and Florence Crittenton, to address housing instability and supportive service needs. These partnerships provide input on unmet needs and help connect residents to available resources.

The County coordinates with the Lowcountry Continuum of Care (CoC) to address homelessness and support regional service delivery. In addition, the County collaborates with State agencies, including the South Carolina Department of Commerce and SC Housing, to align local priorities with broader housing and community development initiatives.

Through these partnerships, Berkeley County strengthens coordination to address housing needs, homelessness, and community development priorities identified in the 2026–2030 ConPlan.

PR-10 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal setting

Berkeley County has adopted its HUD approved Citizen Participation Plan (CPP) as per 24 CFR 91.105, which sets forth the County’s policies and procedures for citizen participation in the development of the Consolidated Plan and first year 2026 AAP. The CPP provides details about the public notice requirements for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of the County, accommodations for persons with disabilities, and the conduct of public review of draft documents. Adhering closely to the CPP, the County held a public comment period and public hearings. Details of these outreach efforts are provided 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 Hearing	Non-targeted/broad community	A public hearing was held on April 9, 2026, at the Berkeley County Administrative Building, County Council Assembly Room, 1003 Highway 52, Moncks Corner, SC 29461 to gather input and review the draft 2026–2030 ConPlan and PY 2026 AAP.	A summary of comments will be included after the public hearing.	All comments are accepted.	
2	30-Day Public Comment Period	Non-targeted/broad community	A 30-day public comment period was held from April 10 through May 10, 2026, to allow the public to review and comment on the draft 2026–2030 ConPlan and PY 2026 AAP. The draft plan was available on the County website at www.berkeleycountysc.gov and at the Berkeley County Grants Administration office, 1003 Highway 52, Moncks Corner, SC 29461. Written comments could be submitted by email or delivered to the Grants Administration office.	A summary of comments will be included after the public comment period.	All comments are 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
3	Community Survey	Non-targeted/broad community	The County conducted an online Community Survey to gather feedback on housing and community development needs. The survey was distributed through outreach and public engagement efforts. See link to survey: https://www.research.net/r/BerkeleyCo_Community	A summary of the survey results will be provided after the survey has closed.	All comments are accepted.	See link
4	Stakeholder Survey	Non-targeted/broad community Nonprofits	The County conducted an online Stakeholder Survey distributed to local organizations and service providers to gather input on housing and community development needs. See link to survey: https://www.research.net/r/BerkeleyCo_Stakeholder	A summary of the survey results will be provided after the survey has closed.	All comments are accepted.	See link

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Berkeley County's Needs Assessment provides a foundation for planning and prioritizing the most effective use of available resources. This section describes and analyzes key demographic, economic, and housing-related indicators to help the County understand current community needs and identify broad trends affecting residents. Data is drawn from a range of state, local, and federal sources to support an objective, evidence-based review of conditions related to population, income, household characteristics, and housing challenges. Primary data sources include the U.S. Census Bureau, the U.S. Department of Housing and Urban Development (HUD), and the U.S. Bureau of Labor Statistics. Once gathered, the information is evaluated to better understand how household circumstances and housing problems may be interconnected across the community. A key objective of this Needs Assessment is to identify the nature and extent of housing problems experienced by Berkeley County residents.

In addition to demographic analysis, this section examines factors that influence, or are influenced by, the housing market. These include public housing needs, the needs of individuals facing homelessness, and the needs of non-homeless special needs populations. Furthermore, non-housing development needs such as public services and infrastructure are also evaluated to guide resource allocation decisions.

Each of these issues is analyzed alongside economic and demographic indicators to determine whether certain needs appear to be more prevalent across different household types or circumstances. By understanding the scale and prevalence of housing challenges within Berkeley County, the County can set evidence-based priorities for its Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) programs. This approach helps ensure resources are directed toward community needs in a transparent, responsible, and outcomes-focused manner.

Jurisdictional Note: Some data tables and maps in this Needs Assessment and Market Analysis exclude the portions of the City of Charleston that lie within Berkeley County, because Charleston is a HUD entitlement city and is analyzed separately for certain HUD planning and reporting purposes.

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

Summary of Housing Needs

Housing needs in Berkeley County are shaped by the interaction between housing supply and demand, but the underlying drivers extend well beyond the number of housing units available. Population change, household size and composition, the availability of rental housing, income levels, housing costs, and the condition of existing housing all influence whether residents can secure stable and affordable housing.

Overall, the data indicate that the most significant housing challenge in Berkeley County is housing affordability. According to 2024 5-year ACS data, approximately 90,494 households are cost burdened, meaning they spend more than 30% of their income on housing costs (as defined by HUD). Both renters and homeowners experience cost burden, reflecting affordability pressures across multiple housing types and tenure groups. Based on this data, an estimated 10,855 renter households and 13,109 owner households are cost burdened, including households with and without mortgages.

Demographics	Base Year: 2014	Most Recent Year: 2024	% Change
Population	188,835	246,802	30.7%
Households	67,423	93,711	39.0%
Median Income	\$51,844	\$84,358	62.7%

Table 5 - Housing Needs Assessment Demographics

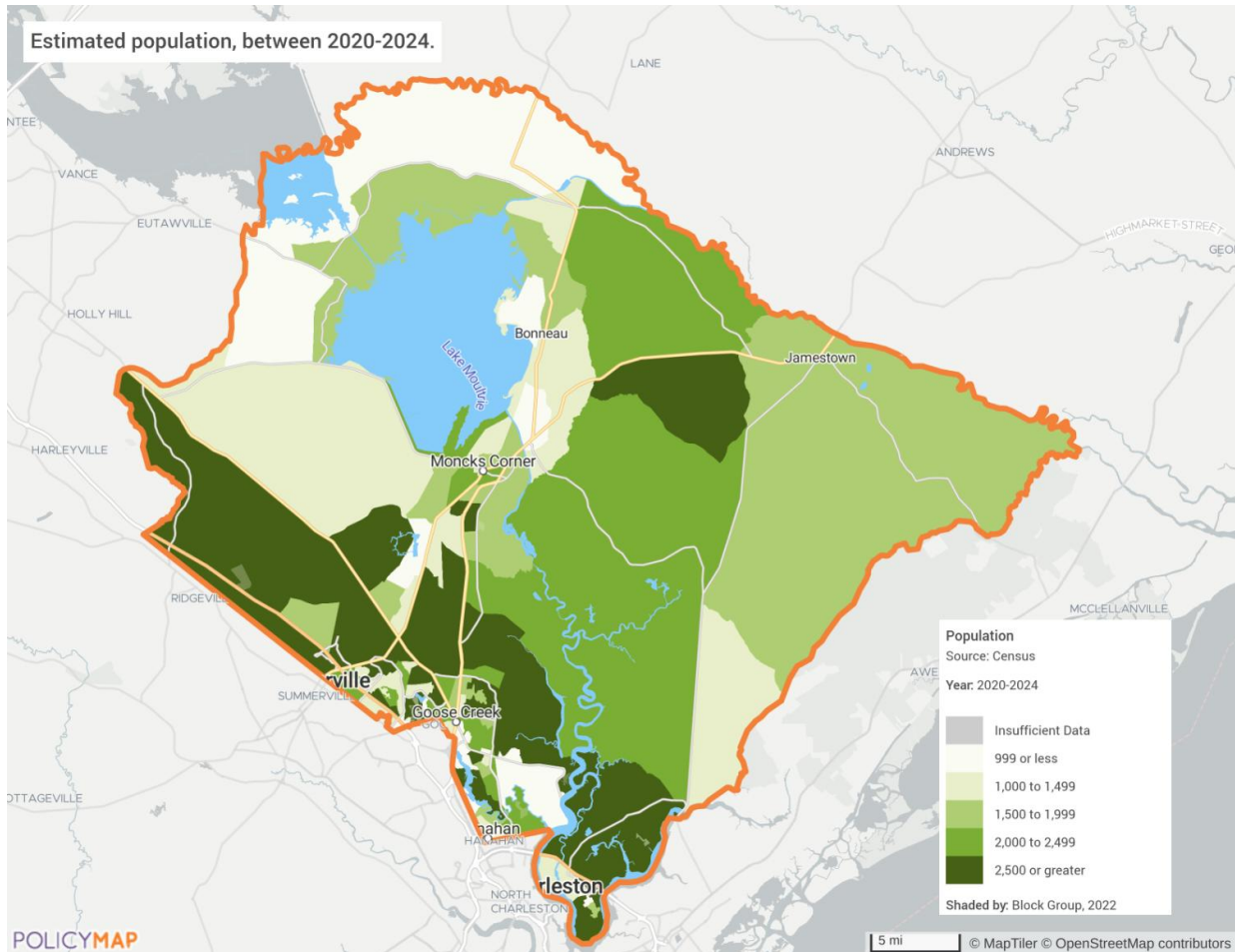
Data Source: 2010-2014 ACS (Base Year), 2020-2024 ACS (Most Recent Year)

Berkeley County has experienced a population growth of 30.7% since 2014, reflecting an overall upward trend in the number of residents living and working in the community. Over the same period, the number of households has increased by 39%, which suggests a shift in household formation and average household size as the County grows. In practical terms, this pattern indicates that housing demand is not driven solely by population growth, but also by changes in how residents form households, both of which can increase the need for additional housing supply. This shift may reflect a range of factors, including more adults living independently, an aging population with more residents living alone, or economic pressures that influence living arrangements and household composition.

During the same timeframe, Berkeley County's Median Household Income (MHI) increased by 62.7%. While income growth can strengthen household stability, affordability challenges may persist when housing costs rise faster than earnings. If the cost of homeownership and rental housing continues to increase at a pace that outstrips income growth, the result can be ongoing cost burden for many households, especially those with limited flexibility in monthly budgets. These trends reinforce the importance of maintaining a balanced housing strategy that supports a range of needs, including additional affordable housing options, housing assistance where eligible, and homeownership support efforts that help residents sustain stable housing over time.

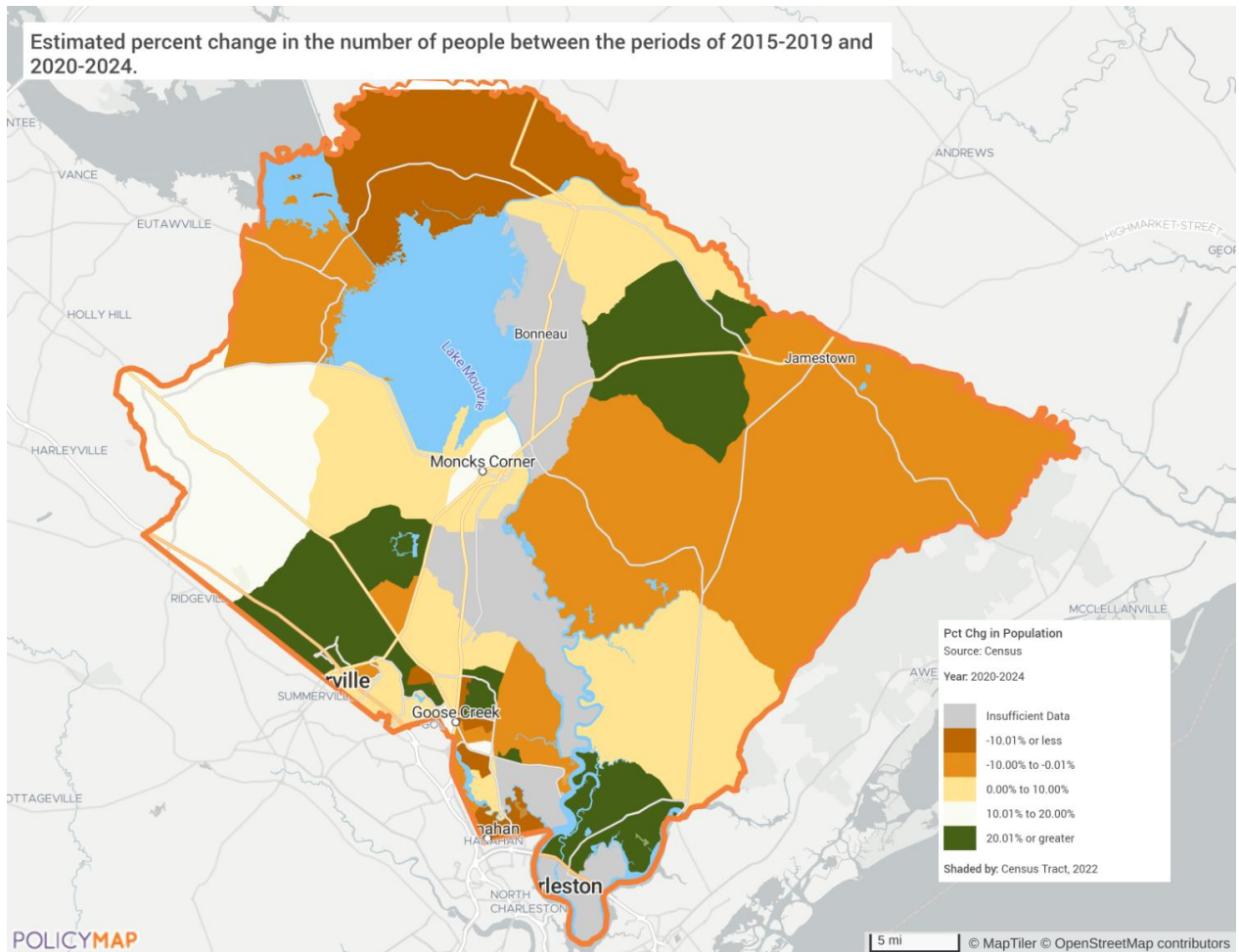
Population

The following map displays the population density throughout the County. Lighter colored tracts have less of a concentration of the population, while darker tracts have a higher population density. The southwest and central tracts of the County have the highest population density.



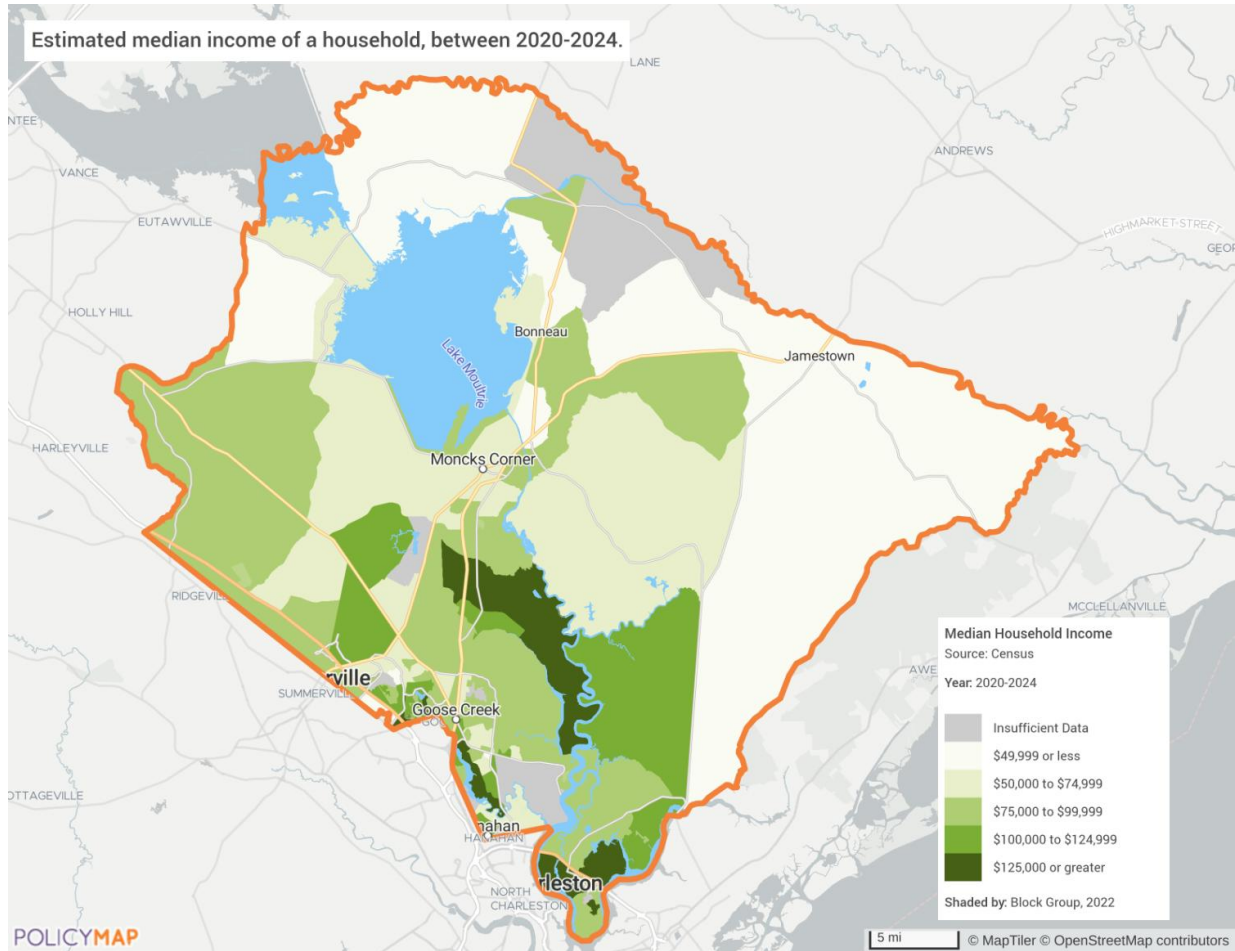
Change in Population

The map below displays the population change throughout the County since 2000. The average population growth in the jurisdiction was 30.7%, but that growth is not evenly distributed throughout the area. Areas north of Charleston and to the south west part of the County saw an increase, while the north and eastern areas saw a decrease in overall population, sometimes over 10%.



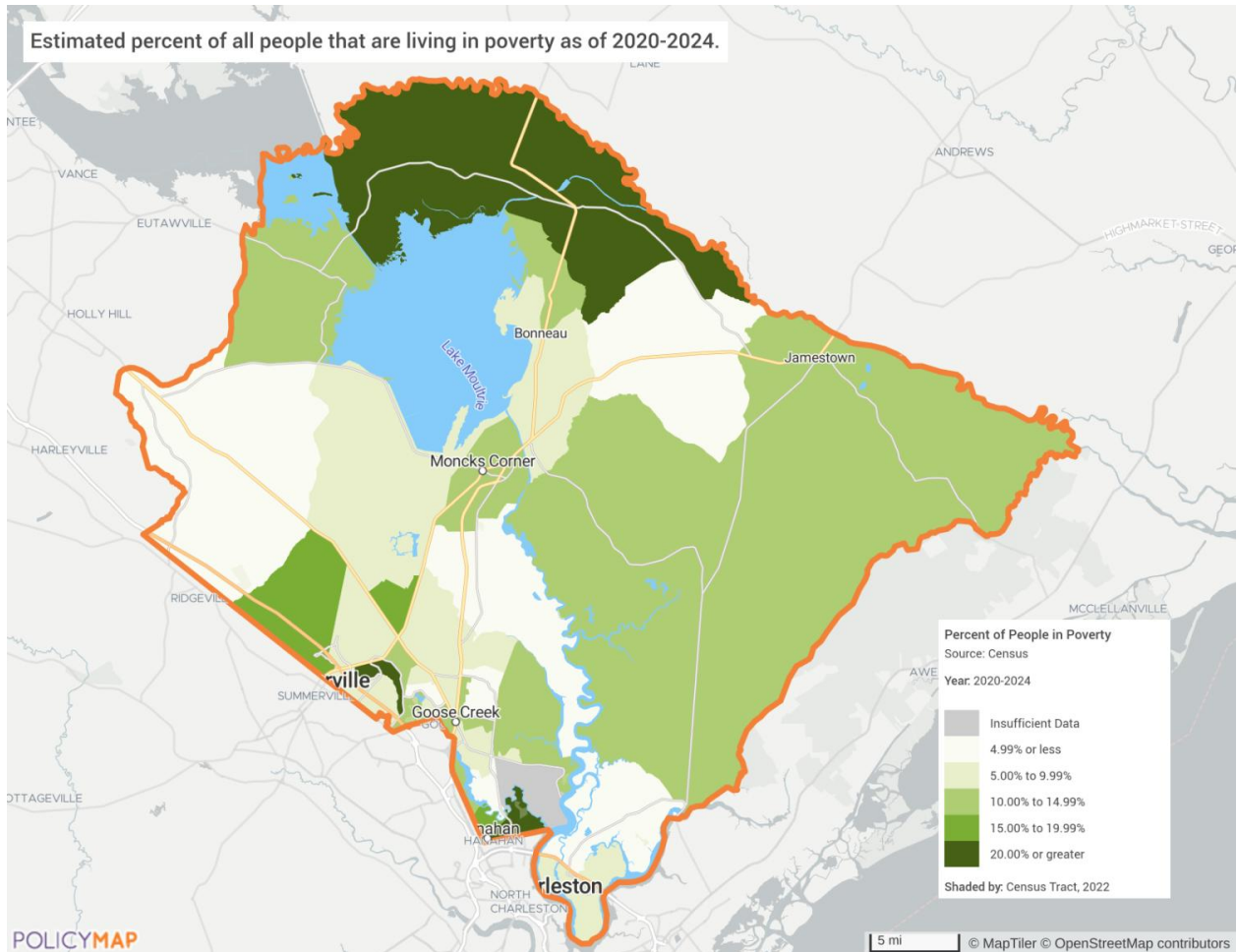
Median Household Income

The following map displays the median household income by census tract throughout the jurisdiction. In 2024, the median household income was \$84,358 but the income varied considerably throughout the County.



Poverty

The following map displays the percentage of the population who live below the poverty level by census tract. Unsurprisingly, areas that have higher median income tend to have lower levels of poverty. The tracts in the south with higher median income and population growth have lower levels of poverty. Many rural census tracts to include the Town of St. Stephen, Russellville, Pineville, Lebanon, Eadytown, Pringletown, and Sandridge have 15% or more of their residents who live below the poverty line.



Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	10,530	9,455	14,895	10,630	41,450
Small Family Households	3,190	3,820	6,040	4,590	23,190
Large Family Households	590	680	1,480	975	3,180
Household contains at least one person 62-74 years of age	2,845	2,405	4,030	2,720	9,075
Household contains at least one person age 75 or older	1,890	1,630	1,415	845	2,735
Households with one or more children 6 years old or younger	1,705	2,020	2,850	1,940	5,645

Table 6 - Total Households Table

Data 2018-2022 CHAS
Source:

In the table above, data from HUD’s 2018-2022 Comprehensive Housing Affordability Strategy (CHAS) is used to provide a more detailed look at household composition and income levels in Berkeley County. The HUD Area Median Family Income (HAMFI) provides a baseline for income in the area.

This document uses the following income group definitions:

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

According to 2018-2022 CHAS data, 40.1% (34,880 households) of Berkeley County households have incomes below 80% of the Area Median Income (AMI), classifying them as low-income. Among these households, smaller household types account for approximately 13,050, while larger household types account for approximately 2,750. The data also indicates a relationship between household composition and income level, with an estimated 47.4% (13,855) of elderly households (those with at least one member aged 62 or older) falling within lower-income categories. Similarly, approximately 46.4% (6,575) of households with children under six are also low-income. These patterns demonstrate that housing needs in Berkeley County vary by both income level and household composition and may require a range of strategies to support housing stability across different household circumstances.

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	150	40	15	4	209	15	40	25	40	120
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	25	105	65	205	20	10	15	0	45
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	155	205	190	75	625	25	50	175	35	285
Housing cost burden greater than 50% of income (and none of the above problems)	2,520	1,100	230	55	3,905	3,095	985	555	100	4,735

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	240	1,395	1,860	730	4,225	690	1,410	2,355	915	5,370
Zero/negative Income (and none of the above problems)	455	0	0	0	455	745	0	0	0	745

Table 7 – Housing Problems Table

Data 2018-2022 CHAS
Source:

The table above summarizes housing issues in Berkeley County by income group and tenure (renter or homeowner), using 2018-2022 CHAS data. The table focuses on households at or below the Area Median Income (AMI). Among the households included, the most common housing issues are cost burden and overcrowding. Specifically, 8,130 renter households and 10,105 homeowner households in Berkeley County are cost burdened, meaning they spend 30% or more of their income on housing. Within this group, approximately 3,095 cost-burdened renter households and 4,735 cost-burdened homeowner households are classified as severely cost burdened, with housing expenses consuming more than 50% of household income.

Overcrowding also affects a smaller but still meaningful share of households. Approximately 45 renter households and 330 homeowner households live in housing conditions defined as having more than 1.01 persons per room. Overall, the prevalence of cost-burdened households highlights the financial strain that housing costs place on Berkeley County residents across both renters and homeowners, with affordability pressures contributing to housing instability and limiting household ability to meet other basic needs.

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,080	2,765	2,400	935	9,180	3,840	2,490	3,125	1,090	10,545
Having none of four housing problems	715	1,025	2,095	1,920	5,755	1,685	3,175	7,270	6,690	18,820
Household has negative income, but none of the other housing problems	455	0	0	0	455	745	0	0	0	745

Table 8 – Housing Problems 2

Data 2018-2022 CHAS
Source:

Severe housing problems are common among lower-income households in Berkeley County. Among households earning between 0% and 100% of the Area Median Income (AMI), approximately 63.3% (9,925) of renter households and 37.5% (11,290) of owner households experience at least one documented housing issue. These challenges are most acute for households with extremely low incomes. Based on this 2018-2022 CHAS data, approximately 83.2% of the 4,250 renter households earning between 0-30% of AMI and 73.1% of the 6,270 homeowner households earning between 0–30% of AMI face at least one housing problem. This pattern reinforces the importance of home repair and housing stabilization strategies that help extremely low-income households maintain safe and decent housing.

Data from 2018-2022 CHAS presented in Tables 9 and 10 indicate that cost burden remains the most widespread housing issue in Berkeley County, reflecting persistent challenges for many households in meeting monthly housing expenses. These findings support the need for continued efforts that expand affordable housing options and strengthen housing affordability for lower-income households.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	215	1,175	1,075	2,465	80	315	715	1,110
Large Related	4	135	60	199	25	165	370	560
Elderly	70	105	125	300	465	705	885	2,055
Other	40	175	700	915	120	275	430	825
Total need by income	329	1,590	1,960	3,879	690	1,460	2,400	4,550

Table 9 – Cost Burden > 30%

Data Source: 2018-2022 CHAS

The table above uses 2018-2022 CHAS data to provide an in-depth analysis of cost-burdened households in Berkeley County within income ranges from 0% to 80% of the Area Median Income (AMI). The table highlights household characteristics associated with cost burden across different income groups. Among renter households experiencing cost burdens, approximately 63.6% are small households, while large households represent approximately 5.1% of this group. Homeowner households reflect a slightly more balanced pattern, with an estimated 24.4% of small households experiencing cost burden and approximately 12.3% of large households experiencing cost burden.

Cost burden among elderly households is more common among homeowners than renter households, indicating that older residents who own their homes may continue to face meaningful challenges in managing housing-related costs.

Housing cost burden can also vary across the County based on differences in housing supply, housing costs, and access to employment and services. The maps that follow illustrate cost-burdened households using U.S. Census Bureau data at the census tract level to provide a general view of affordability pressures across Berkeley County.

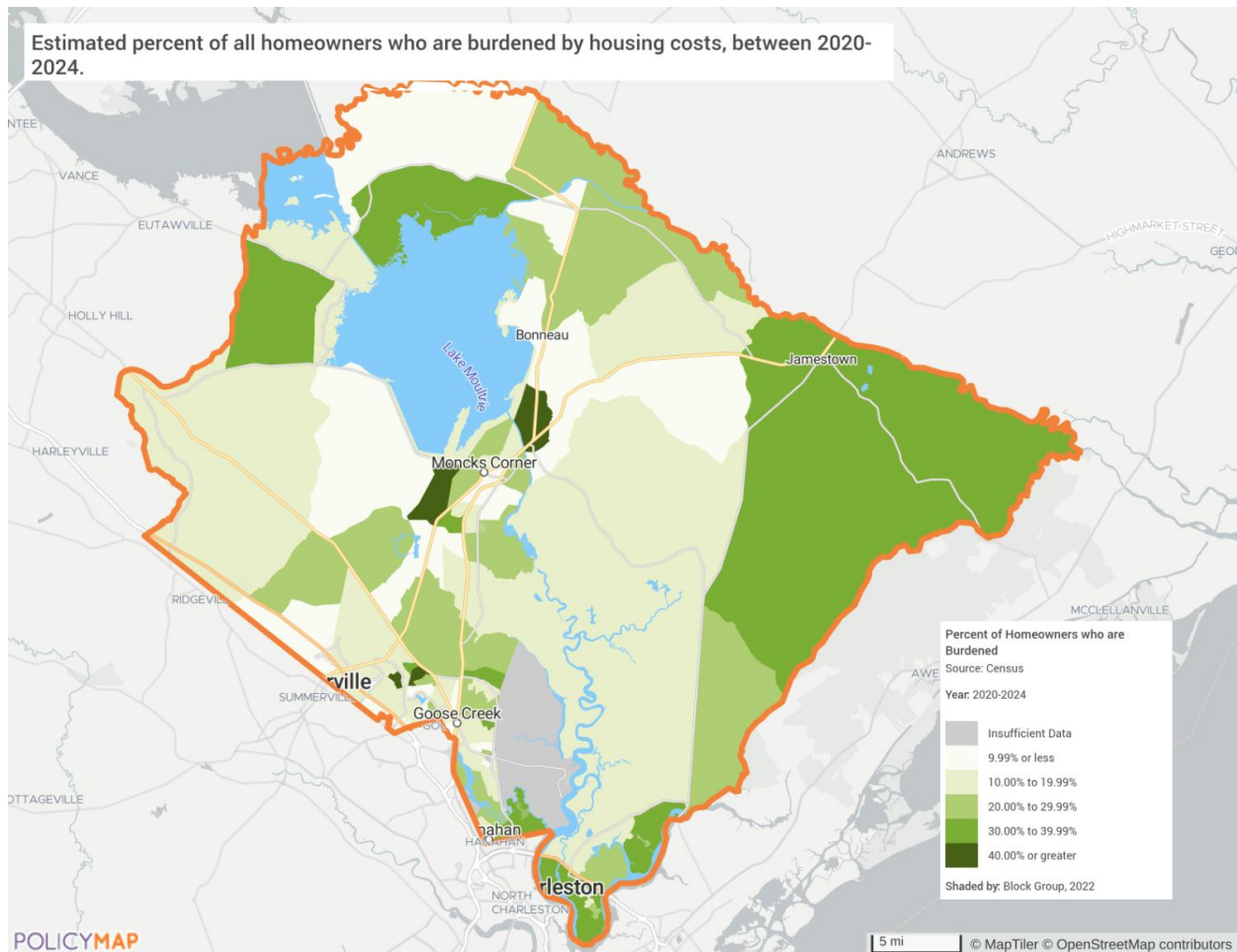
Jurisdictional Note: Data tables and maps in this section do not include the portions of the City of Charleston located within Berkeley County, as Charleston is a HUD entitlement jurisdiction and is reported separately in certain datasets.

Housing Cost-Burdened

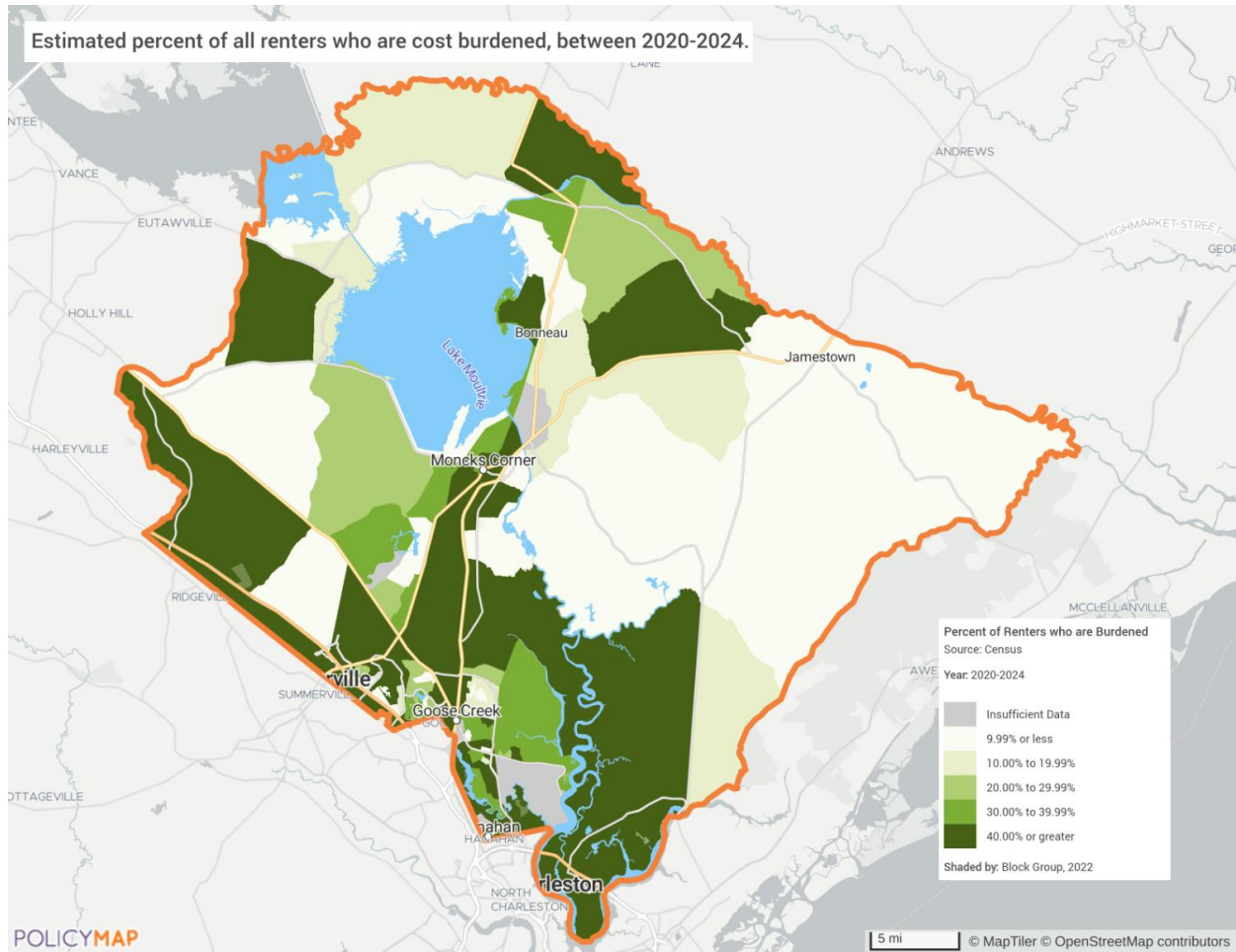
Cost-Burdened Homeowner Households

The following maps below display the percentage of the population who are cost-burdened by census tract using data from the 2020-2024 American Community Survey 5-Year Estimates. Despite higher median household incomes in the County there are still high rates of cost burden, sometimes over 30% for homeowners and 50% for renters.

Overall, cost burdened households are located everywhere in Berkeley County, but the areas most impacted by housing costs are in rural communities like Eadytown, Pineville, Russellville, Forty-One, Longridge, and the Town of St. Stephen. Some census blocks in the Cities of Goose Creek and Hanahan also show a high cost burden for homeowners.



Cost-Burdened Renter Households



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	1,135	360	135	1,630	885	400	275	1,560
Large Related	130	130	0	260	80	80	0	160
Elderly	650	315	25	990	1,385	455	140	1,980
Other	820	330	85	1,235	740	70	140	950
Total need by income	2,735	1,135	245	4,115	3,090	1,005	555	4,650

Table 10 – Cost Burden > 50%

Data 2018-2022 CHAS
Source:

In Berkeley County, a substantial share of cost-burdened households is classified as severely cost burdened, meaning these households spend more than 50% of their income on housing costs. Among renters facing severe cost burdens, small, related households represent approximately 39.6% of this group, while large households represent approximately 6.3%. Among homeowners with severe cost burdens, small, related households account for approximately 33.6%, while large households represent 3.4%. Elderly households are also significantly impacted, with similar portions of elderly renter and homeowner households experiencing severe cost burden.

Households managing severe cost burdens often have limited financial flexibility, and unexpected expenses such as rising utility costs, vehicle repairs, or medical bills can quickly threaten housing stability. Households facing these conditions may benefit from targeted resources that reduce housing-related financial strain, including housing assistance where eligible, supportive services, and programs that help stabilize housing costs. Addressing the needs of severely cost-burdened households is an important component of preventing housing crises and promoting long-term stability for residents most at risk of displacement.

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	149	185	190	115	639	10	45	135	24	214
Multiple, unrelated family households	0	40	0	0	40	35	10	55	20	120
Other, non-family households	20	0	105	29	154	0	0	0	0	0
Total need by income	169	225	295	144	833	45	55	190	44	334

Table 11 – Crowding Information – 1/2

Data Source: 2018-2022 CHAS

HUD defines an overcrowded household as one with 1.01 to 1.50 occupants per room, and overcrowding patterns vary by housing tenure. Among households earning up to 100% of the Area Median Income (AMI), renter households account for the majority of overcrowded households, with 833 cases compared to 334 homeowner households. This issue is more pronounced among lower income households.

Based on 2018 to 2022 CHAS data, approximately 82.7% (689) of overcrowded renter households and 86.8% (290) of overcrowded homeowner households fall below 80% of AMI, classifying them as low income. These findings indicate that overcrowding disproportionately affects lower income households regardless of tenure and reinforce the need for strategies that address both housing affordability and the availability of appropriately sized units.

	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	1,045	1,235	890	3,170	660	785	1,960	3,405

Table 12 – Crowding Information – 2/2

Data Source: 2018-2022 CHAS

The presence of children amongst low- and moderate-income households are found slightly more often amongst renter households than homeowner households in Berkeley County. Among low-income homeowner households, children are less frequently present in households with the lowest income levels compared to households with higher incomes while the opposite is found amongst renter households. This pattern illustrates how income levels and housing tenure can influence household composition and living arrangements, underscoring the role that economic circumstances play in shaping family housing needs across the County.

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

Single-person households in Berkeley County can face an elevated risk of housing instability because they often rely on a single income and have fewer financial resources to absorb rising housing costs or unexpected expenses. According to 2024 5-year ACS data, the median income for a single-person household is \$41,531, which is substantially lower than the income levels typically needed to comfortably afford housing in the current market. Single-person households may also have fewer transportation options in some circumstances, which can limit access to employment opportunities and essential services depending on commute patterns and proximity to transit or service centers.

Based on this ACS data, single-person households are highly prevalent among homeowners and renters, with approximately 16,001 single-person owner-occupied households and 8,042 single-person renter households. Housing affordability pressures can be particularly challenging for these households because rent and ownership costs may require income levels that exceed what many single-person households earn. Market conditions reflected in 2024 indicate that a single-person household often needs an annual income of more than \$66,160 to avoid cost burden in a rental unit based on the median rent, while ownership costs for many dwellings may also exceed what is affordable at typical single-person income levels. These conditions suggest that a substantial portion of single-person households in Berkeley County may benefit from housing assistance, including affordable rental options, tenant-based support where eligible, or programs that help reduce housing-related cost burdens. Overall, single-person households represent an important population for housing affordability strategies, particularly when housing costs rise faster than wages and household budgets have limited flexibility.

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.

Domestic violence, dating violence, sexual assault, and stalking are widely recognized as underreported crimes, which can make it difficult for communities to fully quantify need. Survivors may avoid reporting due to fear of retaliation, concerns about child custody, limited financial resources, lack of safe housing alternatives, or uncertainty about how to access help. Accessible, confidential resources remain essential for survivors seeking safety and long-term stability.

Berkeley County public safety agencies respond to a range of incidents affecting community safety, and the Berkeley County Sheriff's Office 2024 Annual Report reflects the ongoing scope of law enforcement activity across a growing county.

Law enforcement reporting provides useful context for community planning, but domestic violence and sexual assault data may not reflect the full level of need due to underreporting and barriers to disclosure.

Survivors often require immediate crisis response and longer-term stabilization supports that reduce the risk of repeat victimization and housing instability. Regional providers and statewide partners offer confidential services that can include safety planning, emergency shelter referrals, counseling, and connections to community resources. My Sister's House serves survivors across the Tri-County region, including Berkeley County, and provides crisis support and survivor services to help individuals safely exit unsafe situations. Statewide referral resources are also available through South Carolina's domestic

violence support system, reinforcing that survivors should be able to access help regardless of income or housing status.

Housing and community development strategies can support survivor stability through coordinated access to emergency shelter, short-term rental assistance where eligible, and pathways to longer-term housing. Partnerships across the region remain important for ensuring residents can reach services, including those located in neighboring jurisdictions that are commonly used by Berkeley County households.

What are the most common housing problems?

Berkeley County faces significant housing challenges that include cost burden, limited housing availability, overcrowding, aging housing stock, and housing instability. Cost burden remains a major issue, particularly for lower-income renter households, with many households spending more than 30% of their income on housing and a substantial portion spending more than half. These conditions reinforce the need for expanded affordable housing options to reduce financial strain and improve housing stability. Cost burden and overcrowding trends are summarized in Table 7 in this section.

Homeownership opportunities can also be limited by market conditions and available supply. According to 2020-2024 ACS data, Berkeley County has approximately 69,861 owner-occupied housing units compared to 23,850 renter-occupied units, along with a homeowner vacancy rate of 1.1% and rental vacancy rate of 6.3%. Limited availability can increase competition for housing and contribute to housing instability, particularly for households with limited financial flexibility, including single-person households, older adults, and lower-income households seeking stable housing and access to essential services.

Older housing stock also presents health and safety considerations. HUD identifies lead-based paint hazards (LBPH) as a significant risk in housing built before 1978. In Berkeley County, approximately 19,514 housing units were built before 1980, including approximately 1,003 units built in 1939 or before, based on 2020-2024 ACS data. These units may require ongoing rehabilitation and hazard mitigation to address potential lead-based paint risks and related environmental health concerns, along with other common age-related housing repair needs.

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

Housing challenges affect many households in Berkeley County, but certain household types are more likely to experience housing problems, particularly households with lower incomes, older adults, and households that include a person with a disability. Extremely low-income households often face the most severe barriers, including high housing cost burdens, overcrowding risk, and housing instability. These conditions can place significant strain on household budgets and reduce access to stable, affordable housing options.

Older adults and households that include a person with a disability may also experience additional challenges related to housing quality and accessibility. Common issues can include deferred maintenance, the need for home repairs, and physical barriers within the home such as stairs or other features that limit mobility. These needs can reduce the range of safe housing choices available and may increase the risk of displacement if housing conditions deteriorate or costs rise beyond what fixed or limited incomes can support.

Cost burdened households, defined as those spending more than 30% of household income on housing costs, are most common among households earning between 0% and 80% of the Area Median Income (AMI), based on 2018-2022 CHAS. Severely cost burdened households, defined as those spending more than 50% of income on housing costs, are most prevalent among extremely low-income households earning below 30% of AMI. These patterns reinforce the need for housing strategies and supportive services that address affordability, stability, and accessibility for households most impacted by housing cost pressures and housing quality challenges.

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.

Characteristics of low- and extremely low-income individuals and families with children who are at imminent risk of homelessness in Berkeley County often include severe housing cost burden. HUD defines extremely low-income households as those earning 0–30% of the Area Median Income (AMI) and classifies households spending more than 50% of their income on housing as severely cost burdened. These households may rely on fixed or limited incomes, including seasonal, part-time, or lower-wage employment that may not provide consistent hours or benefits. Housing stability can become even more difficult when a household includes a person with a disability, since medical and supportive care expenses may further reduce the income available for rent, utilities, and other basic needs. Single-parent households may also face higher vulnerability because one income must cover all household expenses, and childcare costs can represent a major portion of the household budget when affordable childcare options are limited.

According to 2018-2022 CHAS data from the Housing Needs Summary Tables, the most pressing need for extremely low-income individuals and families with children in Berkeley County is access to affordable housing. In Berkeley County, approximately 3,090 extremely low-income homeowner households and 2,735 extremely low-income renter households are severely cost burdened, meaning they allocate more than half of their income to housing. Together, these households face elevated risk of housing instability and potential homelessness. The same dataset indicates that Berkeley County has 1,705 extremely low-income households with children, including 1,045 renter households and 660 homeowner households. These families face significant housing challenges, reinforcing the need for targeted interventions that support safe, stable housing for residents with the fewest resources.

Needs for low- and moderate-income individuals and families frequently extend beyond housing costs alone. Supportive services such as food assistance, healthcare access, employment and job training support, and childcare assistance can be critical to stabilizing households that have little remaining income after paying for housing. High levels of severe cost burden leave families with limited financial capacity to address these needs, increasing the risk of housing instability. Economic mobility can also be constrained when educational attainment and job opportunities limit earning potential. Addressing affordability challenges alongside access to supportive services is an important component of preventing housing instability and supporting long-term stability for low-income families and households in Berkeley County.

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:

No additional at-risk populations have been identified beyond those already discussed in this report.

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

Several housing characteristics are commonly linked with housing instability and an increased risk of homelessness in Berkeley County. Older housing stock can require significant repairs and updates to remain safe and habitable, and deferred maintenance may lead to conditions that threaten housing stability. Households with limited incomes may be especially vulnerable when major repairs are needed but unaffordable. Unaddressed issues such as plumbing leaks, heating or cooling failures, electrical hazards, roof damage, and moisture intrusion can create health and safety concerns, reduce unit habitability, and increase the likelihood that residents will be forced to relocate. Housing instability can also increase when tenants have limited ability to address unsafe conditions, navigate disputes, or secure alternative housing options on short notice.

Limited housing availability can further intensify these challenges when households must compete for a small number of open units. According to 2024 5-year ACS, the homeowner vacancy rate is 1.1% and the rental vacancy rate is 6.3% in Berkeley County. When vacancy rates remain low and affordable units are limited, households experiencing cost burden may have fewer options to absorb rent increases, relocate within the market, or transition to stable housing after a disruption. These conditions reinforce the

importance of strategies that support safe and well-maintained housing, expand affordable housing opportunities, and reduce the risk of displacement for households most impacted by housing cost pressures and housing quality concerns.

Discussion:

Berkeley County offers and supports various assistance programs and community resources that address many of the needs of the populations and housing conditions discussed in this section. Resources and services are also provided through regional partners across the Tri-County area, including programs and service providers located in the neighboring City of Charleston that are accessed by Berkeley County residents. Additional discussion of available programs, services, and strategies is provided throughout this Needs Assessment and in the Market Analysis section of this report.

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

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

Introduction

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

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,920	3,610	0
White	3,495	1,700	0
Black / African American	2,805	1,545	0
Asian	50	40	0
American Indian, Alaska Native	30	60	0
Pacific Islander	20	10	0
Hispanic	250	180	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2018-2022 CHAS
Source:

*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	5,255	4,200	0
White	2,810	21,90	0
Black / African American	1,635	1,575	0
Asian	35	25	0
American Indian, Alaska Native	0	60	0
Pacific Islander	10	0	0
Hispanic	425	260	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2018-2022 CHAS
Source:

*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	5525	9365	0
White	3325	5525	0
Black / African American	1600	3110	0
Asian	45	139	0
American Indian, Alaska Native	20	14	0
Pacific Islander	0	0	0
Hispanic	325	330	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2018-2022 CHAS
Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,025	8,610	0
White	1,285	57,70	0
Black / African American	470	1,940	0
Asian	60	185	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	105	500	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2018-2022 CHAS
Source:

*The four housing problems are:

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

Discussion:

Extremely Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 65.7%. No racial or ethnic households are disproportionately impacted.

Very Low Income: In this income group, 55.6% of households report a housing problem. Pacific Islander households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide rate of households with a housing problem in this income group is 37.1%. American Indian and Alaska Native, Hispanic households in this income range are considered disproportionately in greater need.

Moderate Income: In this income group, 19.0% of households report a housing problem. None of these groups are disproportionately impacted.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

Introduction

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

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,985	4,540	0
White	2,970	2,225	0
Black / African American	2,465	1,880	0
Asian	30	40	0
American Indian, Alaska Native	19	70	0
Pacific Islander	20	10	0
Hispanic	205	225	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2018-2022 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,450	7,000	0
White	1,220	3,780	0
Black / African American	645	2,565	0
Asian	25	30	0
American Indian, Alaska Native	0	60	0
Pacific Islander	10	0	0
Hispanic	290	395	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2018-2022 CHAS
Source:

*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	1315	13585	0
White	940	7905	0
Black / African American	160	4550	0
Asian	14	170	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	140	515	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2018-2022 CHAS
Source:

*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	380	10255	0
White	225	6835	0
Black / African American	30	2380	0
Asian	50	195	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	70	540	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2018-2022 CHAS
Source:

*The four severe housing problems are:

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

Discussion:

Extremely Low Income: The jurisdiction-wide severe housing problem rate in this income group is 56.9%. No racial or ethnic households are disproportionately impacted.

Very Low Income: In this income group, 25.9% of households report a severe housing problem. Asian, Pacific Islander and Hispanic households in this income range are considered disproportionately in greater need.

Low Income: The jurisdiction-wide severe housing problem rate in this income group is 8.8%. Hispanic households in this income range are considered disproportionately in greater need.

Moderate Income: In this income group, 3.6% of households report a severe housing problem. Asian households in this income range are considered disproportionately in greater need.

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

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

Introduction:

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

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	64,895	11,610	9,234	1,209
White	44,370	6,920	5,150	500
Black / African American	13,875	3,585	2,950	470
Asian	1,540	75	60	0
American Indian, Alaska Native	165	35	19	55
Pacific Islander	0	0	30	10
Hispanic	3,205	570	485	84

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2018-2022 CHAS

Discussion:

Cost Burden: The jurisdiction-wide housing cost burden rate (30% to 50% of household income) is 13.4%. No racial or ethnic households are disproportionately impacted.

Severe Cost Burden: The jurisdiction-wide rate of severe housing cost burden (over 50% of household income) is 10.6%. Pacific Islander households are disproportionately impacted by severe cost burden.

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?

Housing Problems

- Extremely Low Income: No racial or ethnic groups
- Very Low Income: Pacific Islander households
- Low Income: Black or African American and Hispanic households
- Moderate Income: No racial or ethnic groups

Severe Housing Problems

- Extremely Low Income: No racial or ethnic groups
- Very Low Income: Asian, Pacific Islander, and Hispanic households
- Low Income: Hispanic households
- Moderate Income: Asian households

Housing Cost Burden

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

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

The most pressing needs in Berkeley County include expanding the supply of new or renovated affordable housing for both homeownership and rental opportunities, along with strengthening economic opportunities that support long-term housing stability. Workforce development efforts such as job training, credentialing, and job placement can help improve household earning capacity and reduce vulnerability to housing cost pressures. Additional analysis exploring the relationship between household income, housing needs, and related market conditions is provided in section MA-50.

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

The relationship between racial or ethnic groups and specific neighborhoods is included in section MA-50.

NA-35 Public Housing – 91.205(b)

Introduction

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized affordable housing that is owned and operated by public housing authorities. The local housing authority operating in Berkeley County is the South Carolina Regional Housing Authority No. 3 (SCRHA3). SCRHA3 manages public housing developments in the County, including St. Frances Villas in Moncks Corner and Belangia in St. Stephen. SCRHA3 also administers the Housing Choice Voucher (HCV) program across the counties it serves, including Berkeley County.

The tables below provide details on public housing programs and units in Berkeley County, as well as demographic information on residents who utilize public housing services.

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: Data Source: PIC (PIH Information Center – HCV Data Dashboard)

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

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
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

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							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:

Public housing tenants and applicants who need accessible units often require barrier-free entries, wider doorways, accessible bathrooms, and safe interior mobility features. Common needs also include reasonable accommodations in program processes, such as accessible communication formats and flexibility in documentation or unit assignment when a disability-related need is verified. SCRHA3 maintains a Reasonable Accommodation and Modification Policy, which supports accessibility-related requests and outlines how residents can seek adjustments needed for equal access to housing assistance.

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

Immediate needs frequently include access to units that are physically accessible, affordable, and located within reasonable reach of daily necessities. Transportation barriers can affect voucher households, especially when accessible units are limited in desired areas and households must consider commute routes for work, healthcare, or services. TriCounty Link, the local public transit system, offers ADA deviated route service for riders whose disability prevents use of fixed-route services, supporting access to appointments and essential trips. Households also benefit from timely information about program requirements, inspections, and housing quality standards to reduce delays and instability.

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

Many Berkeley County households experience affordability pressures, but households with disabilities often face added constraints related to unit design, accessibility modifications, and limited availability of suitable units. These households may also require housing that can accommodate assistive devices or support services. Regional community health needs work across the Tri-County area identifies barriers tied to access, transportation, and basic needs that can compound stability challenges for households managing health limitations. For residents without accessibility needs, housing challenges often center on affordability, availability, and housing quality, rather than physical usability of the unit.

Discussion:

Section 504 planning highlights the importance of reducing accessibility barriers through coordinated housing and service strategies. Key approaches include expanding accessible and visitable housing options, supporting reasonable accommodations, improving access to reliable transportation, and strengthening connections to regional services used by Berkeley County residents, including resources located in the neighboring City of Charleston. SCRHA3 program policies and regional mobility options provide important infrastructure for accessibility, but continued coordination remains important to ensure residents can secure stable housing that meets disability-related needs.

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 people experiencing homelessness struggle with mental illness, physical disabilities, HIV/AIDS, substance use disorders, or a combination of those conditions. A third perspective is to view homelessness as a social problem with factors such as domestic violence and limited access to supportive resources contributing to vulnerability. In reality, homelessness can be caused by all 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 people with serious health needs);
- 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.

Berkeley County is located in the southeastern part of South Carolina. Service providers in the County participate in the Lowcountry Continuum of Care (CoC), which coordinates homelessness planning and services across Berkeley County and the surrounding Lowcountry region. The CoC lead agency is One80 Place.

Jurisdictional Note: The Point-in-Time Count data presented below represents the entire Lowcountry Continuum of Care service area, which includes Beaufort, Berkeley, Charleston, Colleton, Dorchester, Hampton, and Jasper Counties. The CoC did not conduct an unsheltered count in 2025. As a result, the unsheltered data reported below is based on the 2024 Point-in-Time Count, while the sheltered data reflects the 2025 Point-in-Time Count.

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)	28	19	-	-	-	-
Persons in Households with Only Children	4	1	-	-	-	-
Persons in Households with Only Adults	117	265	-	-	-	-
Chronically Homeless Individuals	8	123	-	-	-	-
Chronically Homeless Families	2	0	-	-	-	-
Veterans	72	16	-	-	-	-
Unaccompanied Child	11	5	-	-	-	-
Persons with HIV	5	8	-	-	-	-

Table 26 - Homeless Needs Assessment

Data Source: Sheltered data: SC-500 Low Country CoC 2025 Point in Time Count. Unsheltered data: SC-500 Low Country CoC 2024 Point in Time Count

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):

Chronically Homeless – Individuals are considered chronically homeless if they have a disabling condition and have been continuously homeless for at least 12 months, or on at least four separate occasions within the past three years that total 12 months. These individuals often represent some of the most vulnerable people experiencing homelessness. In 2024, there were 123 persons experiencing unsheltered chronic homelessness. In 2025, there were 10 persons experiencing sheltered chronic homelessness.

Families with Children – A family with children is defined as a household that includes at least one adult and one person under the age of 18. Children who experience homelessness are at greater risk of continued housing instability into adulthood. In 2024, there were 19 persons in families with children experiencing unsheltered homelessness. In 2025, there were 28 persons in families with children experiencing sheltered homelessness on the night of the count.

Veterans - Veterans are individuals who have served in the military and may face unique barriers that require additional support to achieve housing stability. In 2024, there were 16 veterans experiencing unsheltered homelessness. In 2025, there were 72 veterans experiencing sheltered homelessness.

Unaccompanied Youth – Unaccompanied youth are individuals between the ages of 18 and 24 who lack a fixed, regular, and adequate nighttime residence and are not accompanied by a parent or guardian. In 2024, there were 5 unaccompanied youth experiencing unsheltered homelessness on the night of the count. In 2025, there were 11 unaccompanied youth experiencing sheltered homelessness.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	71	171
Black or African American	68	104
Asian	0	3
American Indian or Alaska Native	2	2
Native Hawaiian/Pacific Islander	0	0
Middle Eastern or North African	0	1
Multiracial	8	4
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	1	27
Not Hispanic	148	258

Data Source: Sheltered data: SC-500 Low Country CoC 2025 Point in Time Count. Unsheltered data: SC-500 Low Country CoC 2024 Point in Time Count

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

Children experiencing homelessness face a wide range of challenges that can contribute to continued housing instability into adulthood if not adequately addressed. Among the most significant is the disruption to educational attainment caused by housing insecurity. Lack of transportation, unstable living conditions, and overall household instability can make regular school attendance difficult. These same conditions also create substantial barriers to studying, concentrating, and succeeding academically.

Based on the 2024 Point-in-Time Count, 19 persons in families with children were experiencing unsheltered homelessness. In 2025, 28 persons in families with children were experiencing sheltered homelessness on the night of the count.

Veterans also represent a population with distinct service needs. In 2024, there were 16 veterans experiencing unsheltered homelessness. In 2025, there were 72 veterans experiencing sheltered homelessness on the night of the count.

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

During the 2024 Point-in-Time Count, 60 percent of the unsheltered population experiencing homelessness identified as White, approximately 36 percent identified as Black or African American, and 9 percent identified as Hispanic/Latina/e/o.

During the 2025 Point-in-Time Count, nearly 48 percent of the sheltered population experiencing homelessness identified as White, and approximately 46 percent identified as Black or African American.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the CoC's 2024 Point in Time Count, 285 individuals were experiencing unsheltered homelessness. In the 2025 Point in Time Count, 149 individuals were experiencing sheltered homelessness.

Discussion:

N/A

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 the mentally or physically disabled. This section will explain who they are, what their needs are, and how the County is accommodating or should accommodate these needs.

Describe the characteristics of special needs populations in your community:

Elderly:

The elderly population in Berkeley County faces increasing challenges, emphasizing the need for decent, affordable housing that supports health, independence, and quality of life. Remaining in familiar settings is often important for older adults, but limited incomes and age-related disabilities can create financial strain and reduce independence. Rising housing and living costs can further affect stability, since many older residents have limited ability to increase income.

According to 2024 5-year ACS data, 36,615 Berkeley County residents are aged 65 or older, accounting for approximately 14.8% of the population. Of this group, over 35% of elderly individuals have a disability and approximately 9% live below the poverty level. Elderly residents are more likely to live in owner-occupied housing accounting for 86.7% of the 36,615 elderly residents compared to 13.3% of these elderly residents who reside in renter-occupied housing. Approximately 20.6% of owner-occupied elderly households and 54.4% of renter-occupied elderly households are cost burdened. These conditions reinforce the need for targeted strategies that address affordability, accessibility, and long-term housing stability for older adults.

HIV/AIDS: See discussion below.

Alcohol and Drug Addiction:

Accurately gathering data on alcohol and drug addiction within a community remains challenging, since many individuals do not seek help due to stigma, fear of legal consequences, or limited access to services. As a result, substance use disorders are often reflected most clearly through emergency response activity, hospital encounters, overdose deaths, and publicly funded treatment utilization.

According to the FY 2024 South Carolina Department of Alcohol and Other Drug Abuse Services (DAODAS) County Profile, Berkeley County reported 133 alcohol-related hospital encounters, with 37% of traffic crashes involving DUI and 23% of traffic fatalities reported as alcohol related. Opioid indicators include 175 EMS naloxone administrations, 4,269 opioid prescriptions dispensed, 164 opioid-related hospital encounters, an opioid-involved overdose death rate of 24.6 per 100,000 population, and a non-fatal opioid overdose rate of 16.23 per 10,000 population. Stimulant impacts were also documented, including a suspected meth-involved overdose rate of 5.97 per 10,000 population and a stimulant-related overdose death rate of 12.50 per 100,000 population.

DAODAS also reports that 1,443 Berkeley County residents received services through the county alcohol and drug authority system in FY 2024. The largest age groups served were adults aged 25–34 (360 individuals) and 35–44 (335 individuals), followed by 45–54 (171 individuals). These indicators reinforce the need for coordinated prevention, treatment access, recovery supports, and stable housing options for individuals and families impacted by substance use disorders.

Disability:

Individuals with disabilities include a wide range of ages, abilities, and support needs. Housing barriers can be intensified by accessibility constraints, limited availability of units with mobility features, and fixed or limited incomes that narrow housing choices. Stable housing can depend on both the physical design of the unit and the availability of supportive services that help residents remain safely housed.

According to the latest data, 31,810 Berkeley County residents live with a disability, accounting for approximately 13.4% of the population. Disability prevalence typically increases with age, and over 35% of residents aged 65 and older have a disability. These conditions underscore the importance of accessible housing options, home modification support, reasonable accommodations, and reliable transportation and service connections that support stability and independence.

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

Elderly:

Elderly individuals often need housing that is affordable, safe, and easier to maintain as mobility and health needs change. Common housing needs include stable housing options that support aging in place, as well as accessibility improvements such as ramps, grab bars, and other modifications that reduce fall risk. Supportive service needs typically include reliable transportation, access to healthcare, meal support, and assistance with daily activities for those who need help remaining safely housed.

HIV/AIDS:

Individuals living with HIV/AIDS benefit from stable housing paired with consistent access to medical care and supportive services that help residents remain engaged in treatment. Supportive service needs may include case management, transportation assistance, referrals to housing resources, and coordination of medical and behavioral health care. In the Lowcountry region, these services are available through providers such as Palmetto Community Care and the Roper St. Francis Health Services Center (Ryan White services), which Berkeley County residents may access through regional networks. See discussion below.

Alcohol and Drug Addiction:

Individuals with substance use disorders often need stable housing that supports recovery, along with access to treatment and ongoing supports that reduce relapse risk. Supportive service needs may include detoxification and treatment access, behavioral health services, peer support, employment-related assistance, and transportation to services. Berkeley County’s DAODAS indicators show ongoing impacts that inform local need, including EMS naloxone administrations, opioid-related hospital encounters, opioid-involved overdose deaths, and alcohol-related hospital encounters and DUI crash measures.

Disability:

Individuals with disabilities often need affordable housing that is accessible and able to accommodate disability-related limitations. Housing needs commonly include accessible units, reasonable accommodations, and home modifications that support safe and independent living. Supportive service needs may include assistance with daily living activities, transportation, medical care coordination, and other services that help residents remain stable in housing based on the level of need.

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

County-level data indicate that HIV remains an important public health consideration in Berkeley County and the surrounding region. Based on AIDS Vu 2023 estimates, Berkeley County’s HIV prevalence was 239 per 100,000, representing approximately 510 people living with diagnosed HIV. During the same period, Berkeley County reported an estimated 19 new diagnoses (19 per 100,000). Statewide in South Carolina, HIV prevalence was 416 per 100,000, representing approximately 19,049 people living with diagnosed HIV, with 837 new diagnoses (18 per 100,000). These figures reflect ongoing need for prevention, early diagnosis, and consistent access to treatment and support.

AIDS Vu also provides indicators related to the HIV care continuum, which helps communities assess linkage to care, ongoing care, and viral suppression. In Berkeley County, AIDS Vu reports 92.5% linkage to care, 79.6% receipt of care, and 57.3% viral suppression for 2023. Viral suppression is a key marker for both individual health outcomes and reduced transmission risk, making it a central goal of treatment and public health strategy. The AIDS Vu PrEP estimate for Berkeley County was 132 per 100,000 (281 users), with a PrEP-to-Need Ratio (PnR) of 7, suggesting prevention uptake relative to new diagnoses.

These data support continued emphasis on HIV prevention and care strategies, including accessible testing, timely linkage to medical care, retention in care, and support for medication adherence. AIDS Vu notes that its county-level HIV surveillance indicators are based on CDC surveillance data and are compiled and mapped to support local decision-making. Coordinated community outreach and service partnerships remain important for addressing barriers to care, reducing stigma, and improving long-term health and stability for individuals living with HIV and their families.

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

N/A

Discussion:

N/A

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

Describe the jurisdiction’s need for Public Facilities:

Berkeley County’s public facility needs are closely tied to rapid growth and ongoing demand for safe, functional community assets that support daily life. Common needs include renovations and upgrades to facilities that serve residents directly, such as multi-purpose community facilities, fire and emergency response facilities, and facilities that support public safety and essential local services. The County’s CDBG program continues to prioritize eligible public facility activities that address community needs in unincorporated areas and participating municipalities, particularly where aging structures, capacity constraints, or equipment needs limit service delivery.

Facility needs also relate to long-term planning for service capacity, access, and community quality of life. Berkeley County’s One Berkeley Comprehensive Plan identifies community facilities and public service capacity as key considerations in managing growth and ensuring residents maintain access to reliable core services as the County develops.

How were these needs determined?

Public facility needs were identified through County planning and grant processes that evaluate service gaps, facility conditions, and capacity to meet current demand. These needs are reflected in the County’s Consolidated Plan and Annual Action Plan materials, which document priorities for CDBG-eligible investments, and they align with broader findings and public input documented through the One Berkeley Comprehensive Plan planning process.

Describe the jurisdiction’s need for Public Improvements:

Berkeley County’s public improvement needs include infrastructure projects that support health, safety, and long-term community resilience. Common needs include improvements to water and sewer systems, drainage and stormwater infrastructure, and transportation-related upgrades that improve safe access to homes, jobs, and essential services. The County’s CDBG program has identified public infrastructure and improvements as eligible investment areas, particularly where basic infrastructure conditions limit neighborhood stability or constrain safe community development.

Public improvements also support broader goals related to growth management and service coordination. The One Berkeley Comprehensive Plan emphasizes planning for infrastructure capacity and coordinated investment as the County continues to grow, recognizing that development patterns and infrastructure readiness influence housing feasibility, service access, and overall quality of life.

How were these needs determined?

Public improvement needs were determined through the County’s planning and grant development processes, including infrastructure assessments and program planning required for HUD funding. Needs are documented through Consolidated Plan and Annual Action Plan materials and supported by the One Berkeley Comprehensive Plan’s analysis of infrastructure capacity and long-range investment priorities.

Describe the jurisdiction's need for Public Services:

Berkeley County's public service needs include community-based services that support housing stability, basic needs, and access to opportunity for low- and moderate-income households. Public services often include assistance for households experiencing housing instability, support for survivors of domestic violence, food and basic needs support, health access resources, employment-related support, and services that help vulnerable residents remain stably housed. The County's CDBG program identifies public services as an eligible activity category, reflecting ongoing demand for local assistance programs that address household stability and community well-being.

Public service needs also reflect broader community conditions identified through regional needs work. The Healthy Tri-County Community Health Needs Assessment highlights barriers that affect stability and access, including challenges related to healthcare access and related community needs that can intersect with housing insecurity.

How were these needs determined?

Public service needs were identified through a combination of local program planning for HUD funding, community input processes, and regional needs assessments that document barriers affecting household stability. These needs are reflected in Berkeley County's Consolidated Plan and Annual Action Plan priorities and are supported by Tri-County regional assessments that describe resident needs and access challenges.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Berkeley County's housing market analysis focuses on the composition and performance of the local housing supply, including structure types, tenure (owner vs. renter), occupancy, affordability conditions, and indicators of housing quality. This assessment uses a combination of federal housing datasets to evaluate how housing supply and demand interact across the County, with attention to conditions affecting both renters and homeowners. Key sources include the U.S. Census Bureau's American Community Survey (ACS) for housing characteristics and household trends, and HUD's Comprehensive Housing Affordability Strategy (CHAS) data for housing cost and affordability measures. Together, these datasets provide a consistent framework for understanding housing availability, relative housing costs, and the extent of affordability challenges across Berkeley County.

Regional access and economic conditions are key market drivers for Berkeley County. As part of the Tri-County region, Berkeley County benefits from proximity to the historic City of Charleston and the broader economic activity centered around the Charleston metro area. This regional position supports employment access and contributes to housing demand, particularly in areas with strong transportation connectivity. Berkeley County's mix of growing communities, smaller towns, and rural areas also creates a housing market where availability and cost pressures can vary across the County based on local development patterns and access to jobs and services.

The County's economy influences both housing demand and the types of housing needed. Berkeley County has become an important hub for advanced manufacturing, logistics, and industrial growth within South Carolina's coastal economy, strengthening the employment base and contributing to ongoing population growth and household formation. These trends support demand for housing across a range of price points, including housing options that align with local workforce needs. This analysis supports evidence-based planning by identifying housing supply conditions, affordability constraints, and development considerations that affect the County's ability to meet current and future housing needs.

Jurisdictional Note: Data tables and maps in this section do not include the portions of the City of Charleston located within Berkeley County, as Charleston is a HUD entitlement jurisdiction and is reported separately in certain datasets.

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

Introduction

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

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	66,089	65.7%
1-unit, attached structure	4,600	4.6%
2-4 units	2,794	2.8%
5-19 units	6,759	6.7%
20 or more units	6,562	6.5%
Mobile Home, boat, RV, van, etc	13,796	13.7%
Total	100,600	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2020-2024 ACS

The table above outlines Berkeley County's housing stock by structure type and unit count. Traditional single-family detached homes make up 65.7% of all housing units, while housing with 2 or more units represents 29.7% of the total.

Multifamily housing is divided by size: small buildings (3-19 units), medium buildings (20-49 units), and large developments (50+ units), with larger buildings concentrated in urban areas to address housing needs in densely populated neighborhoods. This diverse housing mix accommodates a range of household sizes and preferences, reflecting the City’s efforts to meet varied community needs.

Multifamily Development Distribution

Based on 2024 5-year ACS data, Berkeley County has a total of 1,712 units with 3 or 4 units which are categorized separately amongst small multifamily units, and 13,321 units within multifamily housing developments with five or more units. Of these 15,033 total units within developments consisting of 3 or more units, the majority, 8,471 units, are within developments categorized as small multifamily buildings with 3 to 19 units. The remaining 6,562 units within multifamily developments are larger buildings with 20 or more units. These figures highlight the county’s diverse multifamily housing stock, with a significant portion comprising smaller-scale developments.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	132	0.2%	743	3.1%
1 bedroom	792	1.1%	4,068	17.1%
2 bedrooms	7,233	10.4%	8,803	36.9%
3 or more bedrooms	61,704	88.3%	10,236	42.9%
Total	69,861	100%	23,850	100%

Table 28 – Unit Size by Tenure

Data Source: 2020-2024 ACS

In Berkeley County, unit size varies considerably between owner-occupied and rental properties. Owner-occupied units are generally larger, with approximately 88.3% having three (3) bedrooms or more, compared to just 42.9% of rental units with three (3) or more bedrooms. The rental stock, by contrast, is more evenly distributed by size with roughly one-third of units having one (1) bedroom or less, one-third offering two (2) bedrooms and one-third providing three (3) or more bedrooms. **Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

Berkeley County’s affordable housing supply is supported through a combination of federally assisted rental programs and income-restricted multifamily developments that serve households with limited incomes, including families, seniors, and households that include a person with a disability. Public Housing in Berkeley County includes St. Francis Villa Apartments in Moncks Corner (78 units) and Belangia Apartments in St. Stephen (50 units). These units provide deeply affordable rental housing and are primarily targeted to households with very low incomes, including elderly residents and persons with disabilities, consistent with federal public housing eligibility requirements.

In addition to Public Housing, Berkeley County includes several Section 8 Contracted Multifamily properties that provide project-based rental assistance, including: BCI Homes, Inc. (6 assisted units), Fox Creek Apartments (48 assisted units), Shannon Park Apartments (96 assisted units), Northbridge Court Apartments (100 assisted units), and Parkway Village Apartments (144 assisted units). These units are generally targeted to low-income households and help expand access to stable, income-aligned rents in the private multifamily market. Berkeley County also includes multiple Low-Income Housing Tax Credit (LIHTC) developments that provide income-restricted units for households typically earning up to 60% of Area Median Income (AMI), including: Plantation Assoc. of Moncks Corner (32 units), Country Lane Apartments (24 units), Hallmark Timberlake (224 units), Wedgewood Apartments (16 units), Berkeley Place Apartments (24 units), Collins Park (50 units), Crowfield Greene (42 units), Preserve at Collins Park (40 units), Merrimack Heights (48 units), Marion Manor (28 units), Barony Place Apartments (40 units), Foxcreek Apartments (48 units), and Etiwan Place (60 units). Collectively, these properties help provide long-term affordable rental options across multiple areas of the County.

The Housing Choice Voucher (HCV) program further supports housing affordability by enabling eligible households to lease units in the private market while paying an income-based portion of rent. Based on

the most recent figures provided, 378 vouchers are currently leased out of 584 total vouchers, and the program currently includes no Special Purpose Vouchers and no Project-Based Vouchers. These assisted housing resources primarily serve extremely low-income and very low-income households, while LIHTC units typically serve low-income households and may support a broader range of incomes depending on unit set-asides. Together, these programs help stabilize households most vulnerable to housing instability by improving access to safe, decent, and affordable rental housing throughout Berkeley County.

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

Berkeley County risks losing 6 affordable units in 1 Section 8 Contracted PRAC property in Moncks Corner, SC due to an expiring contract in 2026, potentially displacing low-income households. Additionally, LIHTC properties nearing the end of their affordability periods may transition to market-rate rentals, further reducing affordable housing availability. Rising real estate values and low landlord participation in voucher programs also threaten long-term affordability. To mitigate these losses, the county must prioritize contract renewals, incentivize LIHTC property preservation, expand local funding, and strengthen landlord engagement programs to maintain affordable housing options for vulnerable residents.

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

The availability of housing units in Berkeley County does not fully meet the needs of the population. The County continues to experience gaps in housing options that are affordable and appropriately sized for a range of household types, including small households, working families, and older adults. Limited availability of housing that aligns with household incomes contributes to housing instability and increases the likelihood that households will pay more than they can sustainably afford for rent or mortgage costs.

As outlined in NA-10, the shortage is most evident in the small to medium-sized affordable housing categories that would accommodate both growing families and elderly households. This mismatch between available housing and household needs contributes to cost burden and limits housing choice, particularly for households with lower and moderate incomes.

Describe the need for specific types of housing:

Berkeley County continues to need a wider range of safe, affordable housing options in both the owner-occupied and renter-occupied markets. Housing demand is shaped by ongoing growth and proximity to major regional employment centers, including the Charleston metro area, which places pressure on available supply and contributes to affordability challenges for many households. Smaller and moderately priced units remain especially important for first-time homebuyers, single-person households, older adults seeking to downsize, and working households that do not require larger homes but still need stable, affordable options.

The County also benefits from additional rental housing opportunities that serve low- and moderate-income households, including units affordable to households with limited incomes and those needing accessible designs. A broader mix of housing types, such as smaller single-family homes, townhomes, and

well-located multifamily rental units, can help support workforce housing needs and improve overall housing stability. Expanding the variety of housing choices across Berkeley County will help address current gaps in affordability, strengthen housing access for a diverse population, and support long-term community sustainability.

Discussion:

N/A

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

Introduction

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

Cost of Housing

	Base Year: 2014	Most Recent Year: 2024	% Change
Median Home Value	\$151,100	\$310,300	105.4%
Median Contract Rent	\$791	\$1,495	89.0%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2020-2024 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	395	1.9%
\$500-999	1,607	7.5%
\$1,000-1,499	6,467	30.3%
\$1,500-1,999	7,160	33.6%
\$2,000 or more	5,710	26.8%
Total	21,339	100%

Table 30 - Rent Paid

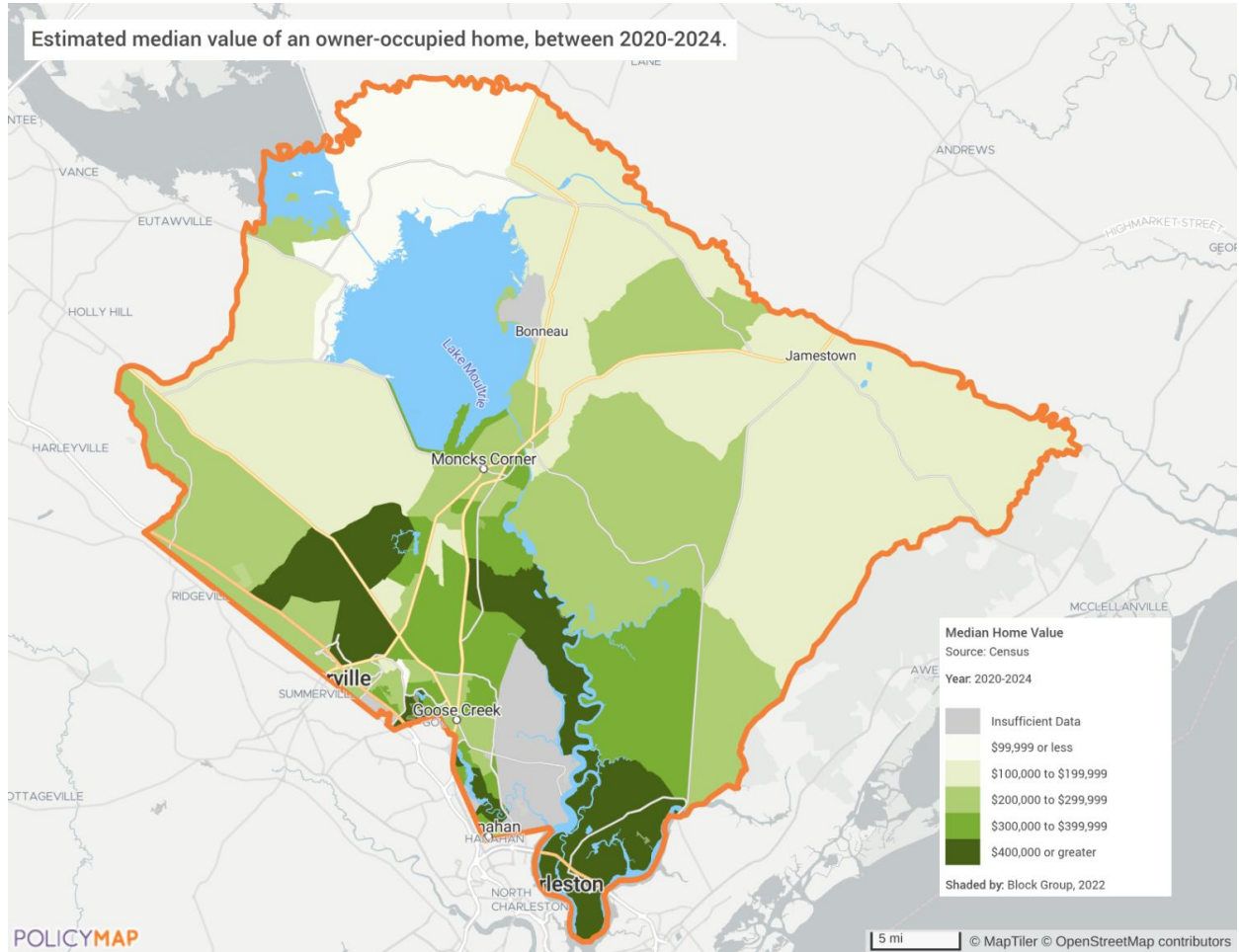
Data Source: 2020-2024 ACS

Housing Costs

Housing costs in Berkeley County have significantly increased, with home values rising by 105.4% and rents increasing by 89% since 2014. The table above shows that just under two-thirds of renters pay \$1,500 or more per month for rent, representing the majority of renters in the county. Later in this section, rental rates are analyzed as a percentage of household income to evaluate the affordability of housing and assess the impact of these rising costs on residents.

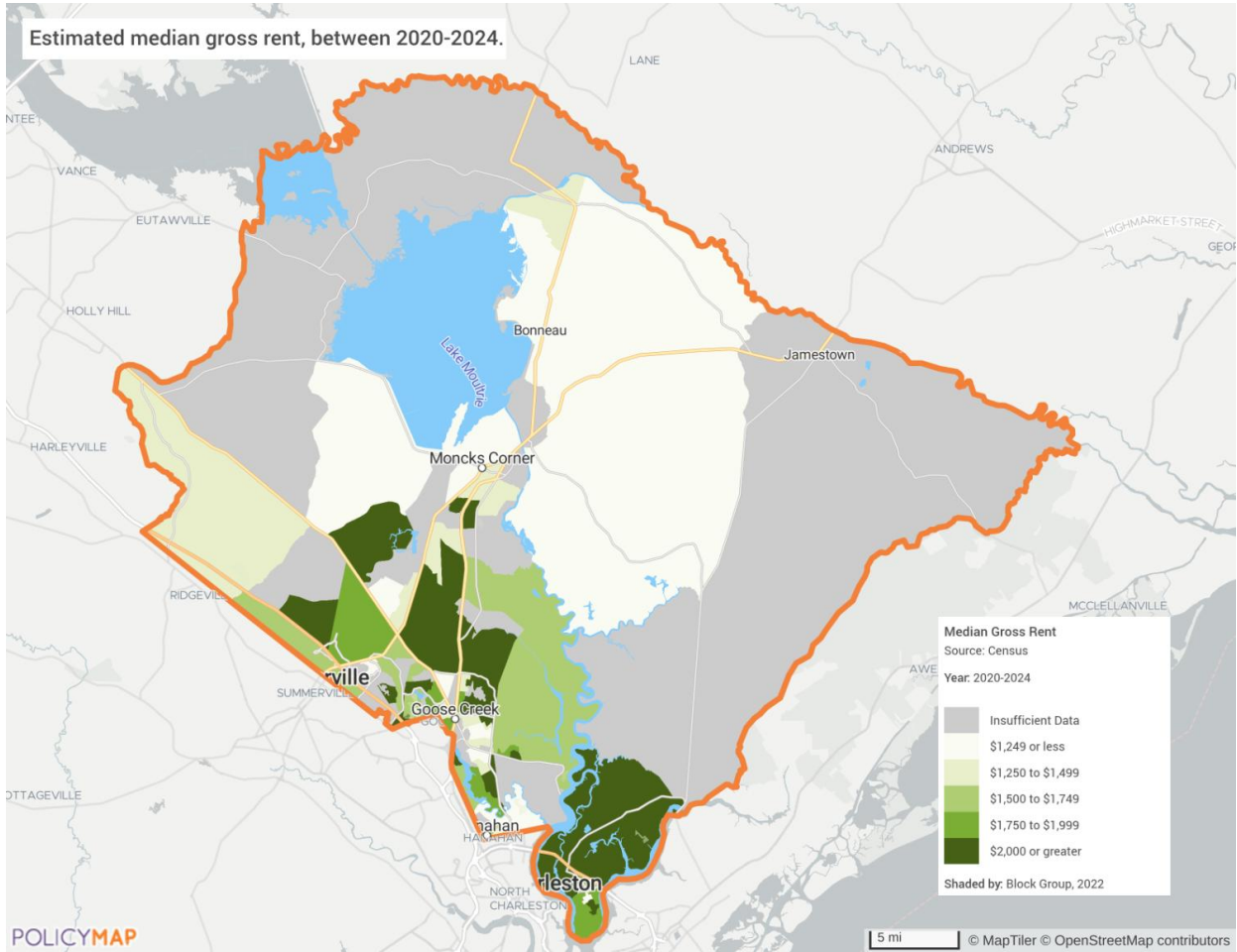
Median Value of Owner-Occupied Housing

The map below shows the median home value by census tract throughout the County. Home values are generally higher near Charleston or those tracts with easy access to the City of Charleston.



Median Rent

The map below displays the median rent by census tract. Like the median home value above, higher rents are in Cane Bay in Summerville and on Daniel Island and in Cainhoy near Charleston and lower rents are in the rural areas.



Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,387	No Data
50% HAMFI	5,605	6,091
80% HAMFI	12,668	17,525
100% HAMFI	No Data	25,234
Total	19,660	48,850

Table 31 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,583	\$1,644	\$1,820	\$2,255	\$2,653
High HOME Rent	\$1,243	\$1,333	\$1,601	\$1,841	\$2,034
Low HOME Rent	\$971	\$1,040	\$1,248	\$1,441	\$1,608

Table 32 – Monthly Rent

Data Source: 2025 HUD FMR and HOME Rents (Charleston-North Charleston, SC MSA)

HUD FMR and HOME Rent Limit

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

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

Is there sufficient housing for households at all income levels?

As outlined in NA-10, Berkeley County faces a shortage of affordable housing, particularly in the small to medium-sized housing categories that would accommodate both low-income growing families and elderly households. This shortage is evident in the high rate of cost-burdened households.

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

Housing affordability in Berkeley County is likely to remain strained if home values and rents continue to rise faster than household incomes and new housing supply. Predicting exact changes is difficult, but

recent growth pressures in the broader Charleston region, including strong demand from in-migration and employment expansion, suggest that prices may remain elevated in many parts of the County. Even if the pace of rent growth moderates at times, a sustained decline in housing costs is unlikely without meaningful increases in housing availability at price points that are affordable to low- and moderate-income households.

Affordability challenges are likely to be most acute for renters and first-time homebuyers, particularly households seeking smaller or moderately priced units. Without expanded production and preservation of affordable housing, cost burden is expected to persist for many households, increasing the risk of displacement and housing instability. Continued investments in affordable rental housing, homeownership assistance, and housing rehabilitation can help reduce these risks and improve long-term housing stability for Berkeley County residents.

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

In 2024, Berkeley County’s median contract rent was \$1,495, which remained below all HOME Fair Market Rental Limits. It was also below HOME High Rental Limits for rental units with two or more bedrooms, while above the HOME High Rental Limits for studio and one-bedroom units as well as above all HOME Low Rental Limits except for units with 4 Bedrooms. This suggests that while overall rental costs appear relatively affordable compared to the Fair Market Rent, affordability challenges persist for low-income households who could qualify for HOME assistance programs, particularly for low-income households only qualifying for smaller rental units. As rising housing costs continue to outpace income growth, these affordability concerns are expected to potentially become more widespread and increase financial strain on renters.

Discussion:

N/A

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

Introduction:

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

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

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

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

Housing condition in Berkeley County is evaluated using the South Carolina State-adopted building and safety codes and applicable health and safety standards enforced through the County's Building and Codes Enforcement function. Berkeley County enforces the latest South Carolina State-adopted versions of the International Codes, including the International Building Code (IBC), International Residential Code (IRC), International Mechanical Code, International Plumbing Code, International Fuel Gas Code, International Fire Code, and International Energy Conservation Code, as well as the National Electrical Code (NEC). In addition, rental habitability expectations are shaped by the South Carolina Residential Landlord and Tenant Act, which requires landlords to comply with applicable codes materially affecting health and safety and to make repairs necessary to keep a unit fit and habitable.

Berkeley County housing condition classifications (for Consolidated Plan implementation):

1. Standard Condition.

A dwelling that is safe, sanitary, and structurally sound, and that complies with applicable South Carolina State-adopted building and housing codes and the National Electrical Code, including requirements that materially affect health and safety. Units classified as standard condition do not exhibit significant deficiencies that would trigger enforcement action or require correction to meet minimum habitability standards.

2. Substandard Housing.

A dwelling with one or more material deficiencies or code violations that affect health or safety. Examples may include unsafe electrical conditions, inadequate plumbing or sanitation, structural deterioration, water intrusion contributing to unsafe conditions, or other hazards that prevent a unit from meeting minimum safety and habitability expectations. These conditions may require corrective action through repair, rehabilitation, or enforcement processes to restore the unit to safe occupancy.

3. Substandard but Suitable for Rehabilitation.

A dwelling that does not meet minimum code or habitability standards but has deficiencies that are reasonably correctable through rehabilitation, repairs, or replacement of systems and components. Units in this category typically require substantial repairs or accessibility modifications, but do not present conditions so severe that rehabilitation is impractical. This classification supports the use of housing rehabilitation and repair programs as a cost-effective approach to preserve existing housing and improve safety and livability.

These classifications help distinguish between housing that meets minimum standards, housing needing repair or rehabilitation, and housing requiring more intensive intervention. The definitions provide a consistent framework for evaluating housing quality, informing rehabilitation priorities, and supporting program decisions that promote safe and stable housing conditions throughout Berkeley County.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	13,531	19.4%	10,817	45.4%
With two selected Conditions	254	0.4%	322	1.4%
With three selected Conditions	2	0.0%	58	0.2%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	56,074	80.3%	12,653	53.1%
Total	69,861	100%	23,850	100%

Table 33 - Condition of Units

Data Source: 2020-2024 ACS

Housing Conditions

The table above highlights the number of owner and renter households in Berkeley County that face at least one housing condition issue. Renters are significantly more likely to experience housing problems, with approximately 46.9% of renter households affected, compared to 19.7% of homeowner households. Only a small share of households experience multiple housing issues at the same time. Based on the Needs Assessment findings presented earlier in this report, the most common housing problem in Berkeley County is cost burden, indicating that many households are spending a disproportionate share of income on housing costs. This ongoing affordability pressure remains a critical housing challenge for the County and contributes to broader risks related to housing instability.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	38,687	55.4%	11,979	50.2%
1980-1999	19,085	27.3%	5,979	25.1%
1950-1979	11,325	16.2%	5,178	21.7%
Before 1950	764	1.1%	714	3.0%
Total	69,861	100%	23,850	100%

Table 34 – Year Unit Built

Data Source: 2018-2022 CHAS

Year Unit Built

Berkeley County has a notable portion of housing stock that was built before 1980, placing many units at risk for lead-based paint hazards due to the widespread use of lead paint before its ban in 1978. Approximately 17.3% of owner-occupied units and 24.7% of renter-occupied units fall into this category, potentially exposing an estimated 17,981 households to lead hazards. This presents a significant public health concern, particularly for vulnerable populations such as young children, emphasizing the importance of targeted mitigation efforts to reduce exposure risks.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,089	17.3%	5,892	24.7%
Housing Units build before 1980 with children present	1,305	10.8%	1,405	23.9%

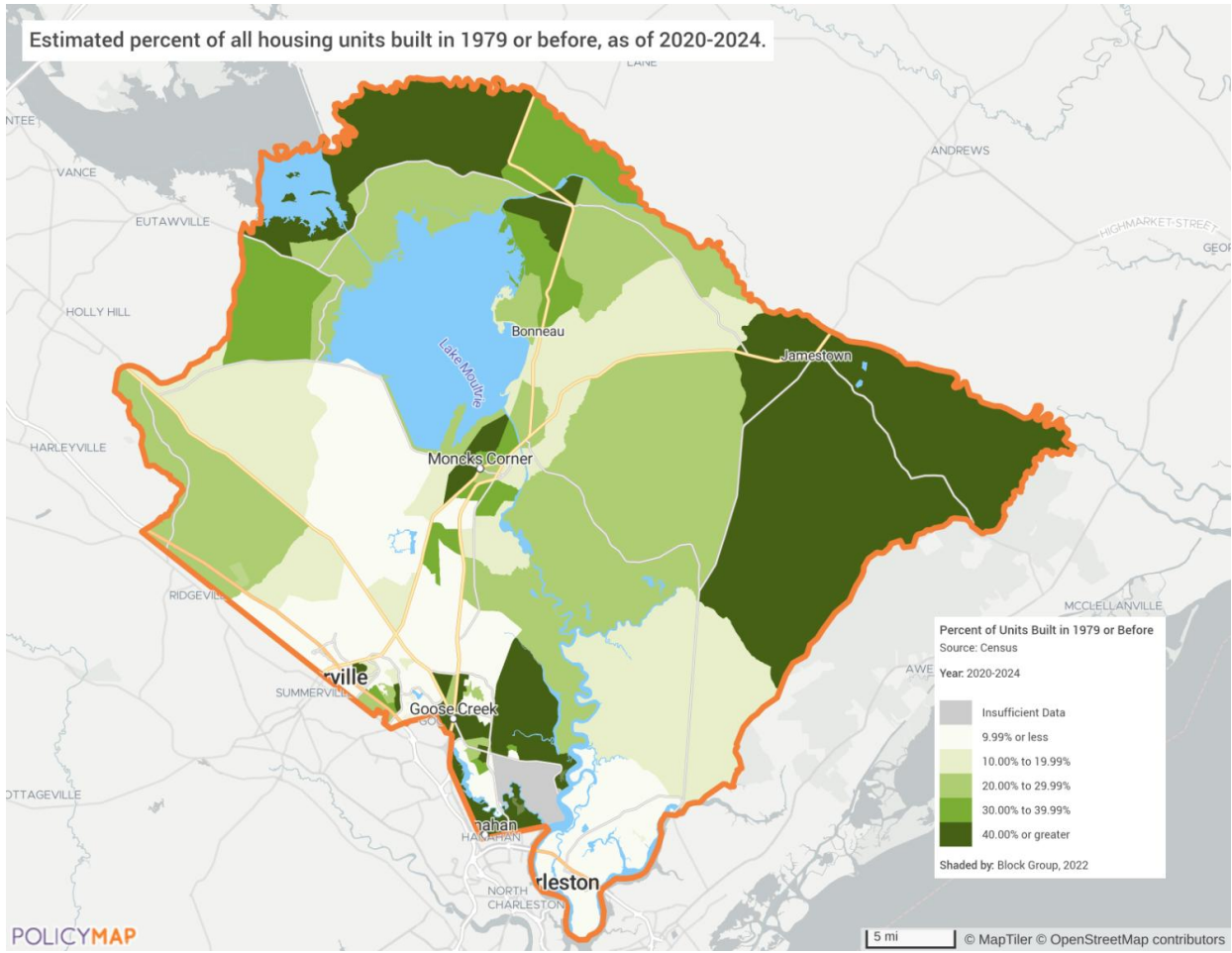
Table 35 – Risk of Lead-Based Paint

Data Source: 2020-2024 ACS (Total Units) 2018-2022 CHAS (Units with Children present)

Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. Within Berkeley County, there are approximately 17,981 total units built prior to 1980 according to 2024 5-year ACS Data. Based on the 2018-2022 CHAS data, there are around 2,710 units or nearly 15.2% of homes built before 1980 that are at risk of having a Lead-Based Paint Hazard and that have children under the age of 6 present.

The maps below depict the prevalence of older housing units in the County. The darker shaded areas have higher concentrations of the older housing stock.



Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	6,889	-	6,889
Abandoned Vacant Units	-	-	-
REO Properties	-	-	-
Abandoned REO Properties	-	-	-

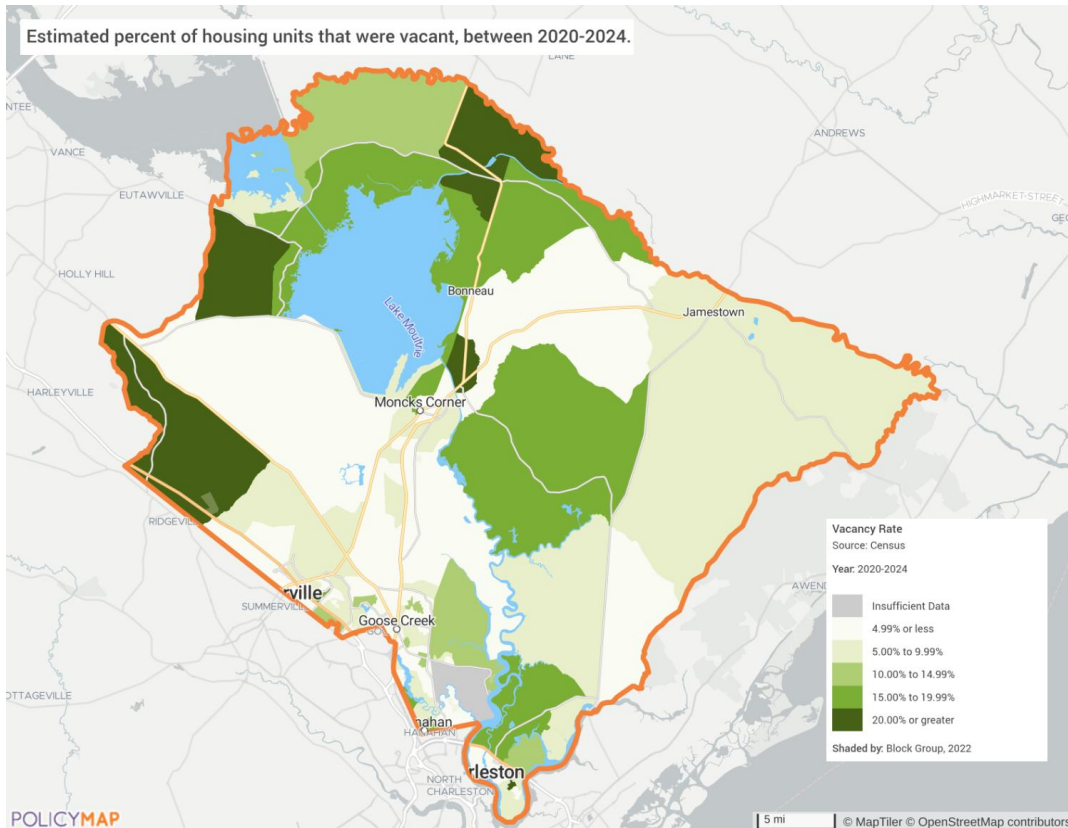
Table 36 - Vacant Units

Data Source: 2020-2024 ACS

Vacant Units

According to the 2024 5-year ACS data, Berkeley County has 100,600 housing units, of which 93,711 are occupied and 6,889 are vacant. The occupied stock includes approximately 69,861 owner-occupied and 23,850 renter-occupied homes. Reported vacancy rates are 6.3% for rentals and 1.1% for owner housing. The comparatively low homeowner vacancy rate indicates a tight for-sale market, which can limit move-up opportunities for renters and reduce options for households relocating to Berkeley County. **Vacancy Rate**

The map below shows the average housing vacancy rates throughout the County. The darker shaded areas have higher vacancy rates, while the lighter shaded areas have lower vacancy rates. In most census tracts throughout the County vacancy rates are at least 10%; however, they are highest in the rural tracts.



Need for Owner and Rental Rehabilitation:

Berkeley County has an ongoing and growing need for housing rehabilitation due to the presence of aging housing units and the increasing cost of maintaining safe, decent housing over time. As homes age, routine repairs and system replacements, such as roofing, plumbing, electrical work, and heating and cooling improvements, become more frequent and more costly. These needs can be especially challenging for lower-income households and residents living on fixed incomes, who may have limited capacity to address repairs before conditions worsen.

Housing rehabilitation supports long-term housing stability by preventing small issues from becoming major safety concerns and by helping preserve the County's existing housing stock. Repair and rehabilitation programs are particularly important for maintaining affordability, reducing health and safety hazards, and ensuring that both owner-occupied and rental units remain suitable for continued occupancy.

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

Housing units built before 1980 throughout Berkeley County may contain lead-based paint (LBP) in areas such as window and door frames, walls, ceilings, or even throughout the entire structure. These homes are considered at risk for LBP hazards and should be tested according to HUD standards. As indicated by the Age of Housing table and maps, nearly 17.8% of occupied housing units in Berkeley County were built before 1980. Given the potential risks, it is safest to assume that all homes with LBP hazards are occupied by low- and moderate-income (LMI) households, affecting around 17,981 units. This underscores the need for targeted interventions to mitigate potential health risks for these residents, particularly vulnerable populations.

Discussion:

Berkeley County maintains a framework for preserving and improving its housing stock through enforcement of South Carolina's State-adopted building and safety codes and local inspection and code enforcement processes. Berkeley County's Building and Codes Enforcement program applies the latest State-adopted International Codes and the National Electrical Code (NEC) to help ensure that residential structures meet minimum health and safety standards, including requirements related to structural integrity, electrical safety, plumbing, mechanical systems, and fire protection. This framework supports routine repairs and modernization activities, such as roof replacements, electrical and plumbing upgrades, heating and cooling improvements, and accessibility modifications, helping older homes remain safe and suitable for long-term occupancy.

State law also reinforces minimum expectations for rental housing conditions. Under the South Carolina Residential Landlord and Tenant Act, landlords are required to comply with applicable building and housing codes that materially affect health and safety and to make repairs necessary to keep rental units in a fit and habitable condition. Together, County enforcement practices and State habitability requirements provide a consistent foundation for addressing deferred maintenance, reducing health and

safety hazards, and supporting long-term housing stability for both owner-occupied and renter-occupied properties.

If the county implements rehabilitation activities involving older housing that may contain lead-based paint, Berkeley County and its partners will follow applicable federal lead-safety requirements for federally assisted housing. HUD's Lead Safe Housing Rule (24 CFR Part 35) establishes requirements for evaluation and hazard reduction during federally assisted rehabilitation, while the EPA's Renovation, Repair and Painting (RRP) Rule (40 CFR Part 745) requires certified firms and lead-safe work practices for paid renovations in most pre-1978 housing. These federal standards help reduce exposure risks during repair and rehabilitation activities and support safe housing preservation over time.

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

Introduction:

The South Carolina Regional Housing Authority No. 3 (SCRHA3) is the public housing authority serving Berkeley County. SCRHA3’s mission is to promote housing stability by providing the tools necessary for families to identify, secure, and maintain affordable housing, while increasing opportunities for self-sufficiency through employment and lifestyle skill development. SCRHA3 operates 787 public housing units across its seven-county service area and provides rental assistance through its federally supported housing programs. Within Berkeley County, SCRHA3 manages two public housing complexes, including St. Francis Villa Apartments in Moncks Corner and Belangia Apartments in St. Stephen.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							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 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center – HCV Data Dashboard)

Describe the supply of public housing developments:

Describe the supply of public housing developments:

Berkeley County's affordable housing inventory includes Low-Income Housing Tax Credit (LIHTC) developments, Section 8 Contracted Multifamily (project-based assistance at select properties), Housing Choice Vouchers (HCV) administered by the South Carolina Regional Housing Authority No. 3 (SCRHA3), and Public Housing. Assisted units are subject to applicable HUD program requirements and inspection standards, including Housing Quality Standards (HQS) for voucher-assisted units and HUD physical inspection standards for Public Housing and federally assisted multifamily properties.

- **Low-Income Housing Tax Credit (LIHTC) Units:** Berkeley County includes 18 LIHTC properties with 1,194 low-income units, typically serving households within LIHTC income limits. LIHTC developments are generally subject to ongoing compliance monitoring, which supports continued habitability and long-term affordability.
- **Section 8 Contracted Properties:** Berkeley County includes five Section 8 contracted multifamily properties with 394 assisted units. Based on the County's inventory, one of these properties includes six assisted units and has a contract scheduled to expire during the 2026–2030 Consolidated Plan period, which may affect long-term affordability at that site if the contract is not renewed. Older assisted properties may require periodic reinvestment in building systems and unit conditions to maintain compliance and support continued safe occupancy.
- **Housing Choice Voucher (HCV) Program:** SCRHA3 administers Berkeley County's tenant-based voucher assistance through the Housing Choice Voucher program, supporting eligible households leasing units in the private market. Vouchers must meet HUD Housing Quality Standards (HQS), and assisted units are inspected to ensure that they meet basic health and safety requirements.
- **Public Housing:** SCRHA3 operates two public housing developments in Berkeley County, including St. Francis Villa Apartments in Moncks Corner (78 units) and Belangia Apartments in St. Stephen (50 units). HUD's posted public housing inspection information reflects a Moncks Corner public housing site located at 103 Bradley Road with an inspection score of 88 (inspection date 06/01/2022), indicating generally good physical condition at the time of inspection. A separate posted inspection score for Belangia Apartments was not identified in available HUD inspection listings for this review and will be updated if additional inspection results are published.

Overall, Berkeley County's assisted housing stock includes both newer and older properties, and continued monitoring and reinvestment remain important for preserving safe, decent, and affordable units over time. Within the County's affordable housing inventory, the presence of LIHTC units and voucher-assisted rentals provides long-term affordability options, while older Section 8 contracted properties and public housing sites may require periodic capital improvements to maintain compliance and support long-term habitability.

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:

The South Carolina Regional Housing Authority No. 3 (SCRHA3) manages two public housing developments in Berkeley County, including St. Francis Villa Apartments in Moncks Corner (78 units) and Belangia Apartments in St. Stephen (50 units). These developments provide affordable rental housing for eligible low-income households, including elderly residents and persons with disabilities, and are administered through SCRHA3’s Public Housing program.

HUD’s posted public housing inspection information for Berkeley County reflects a Moncks Corner public housing site located at 103 Bradley Road, which received an inspection score of 88 with an inspection date of 06/01/2022, indicating generally good physical condition at the time of inspection. Public inspection information is also commonly displayed under simplified site identifiers such as “Moncks Corner,” rather than a property’s commonly used development name, and the available inspection history indicates prior passing scores for the same Moncks Corner public housing site. A separate HUD inspection score for Belangia Apartments in St. Stephen was not identified in the currently posted inspection listings available for this review, and this section will be updated if additional inspection results are posted or confirmed through HUD’s public housing inspection tools.

Public Housing Condition

Public Housing Development	Average Inspection Score
MONCKS CORNER	88

Table 38 - Public Housing Condition

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

Public Housing (SCRHA3). SCRHA3 operates two public housing developments in Berkeley County, including St. Francis Villa Apartments in Moncks Corner (78 units) and Belangia Apartments in St. Stephen (50 units). Restoration needs typically include ongoing repairs and replacement of major building systems (plumbing, electrical, HVAC), roof and exterior repairs, accessibility improvements, and site work that supports safe, stable occupancy.

Section 8 Contracted Multifamily. Berkeley County includes five Section 8 contracted multifamily properties with 394 assisted units, and one property (6 assisted units) has a contract scheduled to expire during the 2026–2030 Consolidated Plan period. Maintaining these properties requires periodic reinvestment in building systems, unit conditions, and health and safety improvements to support continued habitability and long-term affordability.

LIHTC Preservation. Berkeley County includes 18 LIHTC properties with 1,194 low-income units. As properties age, rehabilitation needs often include roof and HVAC replacement, accessibility upgrades, interior modernization, and energy-efficiency improvements to preserve affordability and maintain safe living conditions.

Health and Safety Compliance. Rehabilitation activities must comply with applicable HUD lead-safety requirements (24 CFR Part 35) and the EPA Renovation, Repair and Painting (RRP) Rule (40 CFR Part 745) where applicable, as well as South Carolina’s State-adopted building and safety codes enforced by Berkeley County.

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

The South Carolina Regional Housing Authority No. 3 (SCRHA3) focuses on maintaining safe, stable, and well-managed public housing communities in Berkeley County through routine maintenance, timely repairs, and ongoing property management practices that support resident health and safety. SCRHA3's public housing properties are subject to HUD physical inspection standards, and the Housing Authority's day-to-day operations emphasize maintaining units that meet basic habitability expectations, addressing work orders, and responding to building system needs to preserve long-term occupancy.

SCRHA3 also supports living environment improvements through resident-focused policies and services that promote housing stability, including eligibility and occupancy practices designed to serve income-qualified households, and procedures to support households needing unit features related to accessibility. The Housing Authority's broader strategy is implemented through consistent property operations, coordination with federal requirements, and continued efforts to maintain affordable housing options for households who rely on public housing assistance in Berkeley County.

Discussion:

Berkeley County's publicly assisted housing provides an important foundation for stable, affordable housing options, supported through Public Housing, Housing Choice Vouchers (HCV), Section 8 contracted multifamily properties, and LIHTC developments. SCRHA3 manages two public housing developments totaling 128 units in Berkeley County, and HUD's most recently posted inspection information for the Moncks Corner public housing site reflects a score of 88 (06/01/2022), indicating generally good physical condition at the time of inspection. In addition, Berkeley County includes five Section 8 contracted properties with 394 assisted units and 18 LIHTC properties with 1,194 low-income units, which help expand the County's affordable rental supply.

Despite these resources, the availability of assisted units remains limited relative to need. Based on the most recent program figures provided, 378 HCV vouchers are currently leased out of 584 total vouchers, and the County's assisted housing inventory will require continued attention to preserve long-term affordability. Priorities include maintaining public housing through ongoing repairs and capital improvements, supporting reinvestment in aging Section 8 contracted properties, and planning preservation needs for LIHTC developments over time. Contract continuity is also an important consideration, since one Section 8 contracted property (6 assisted units) is scheduled to expire during the 2026–2030 Consolidated Plan period, which may affect affordability if the contract is not renewed.

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

Introduction:

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

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

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	55	0	7	0	0
Households with Only Adults	49	0	87	428	0
Chronically Homeless Households	0	0	0	88	0
Veterans	0	0	80	340	0
Unaccompanied Youth	0	0	2	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source: SC-500 Low Country CoC 2025 Housing Inventory County

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

In Berkeley County, mainstream health, behavioral health, housing stabilization, food, and employment services operate alongside targeted homelessness programs to support individuals and families experiencing or at risk of homelessness. Services are delivered through coordination among Berkeley County providers and regional partners across the Tri-County area, including Charleston and Dorchester Counties.

Health and Mental Health Services:

- **Berkeley Mental Health Center (Moncks Corner):**
Operated by the Charleston Dorchester Mental Health Center (CDMHC), this location provides outpatient psychiatric services, therapy, case management, and crisis intervention for adults and children. CDMHC also participates in regional outreach efforts that support unsheltered individuals and coordinate care transitions.
- **Fetter Health Care Network (serving Berkeley County residents):**
As a Federally Qualified Health Center, Fetter provides primary care, behavioral health services, dental care, and pharmacy services to insured and uninsured residents. Integrated care models help stabilize individuals who are housing insecure by addressing chronic health and behavioral health needs.
- **Roper St. Francis Berkeley Hospital (Summerville/Moncks Corner area) and MUSC Health facilities serving the region:**
These systems provide acute medical care, discharge planning, and care coordination that connect patients to community-based supports, including housing stabilization services when needed.

Housing Stabilization & Coordinated Entry:

- **Lowcountry Continuum of Care (Tri-County Region):**
The regional Continuum of Care coordinates the Homeless Connection Line, which serves as the central access point for emergency shelter, rapid rehousing, and permanent supportive housing. Diversion and assessment specialists connect Berkeley County residents to appropriate housing resources.
- **Palmetto Community Action Partnership (Moncks Corner):**
Provides rental assistance, utility assistance, case management, and stabilization services designed to prevent homelessness and support low- to moderate-income households.
- **One80 Place (Charleston, serving Berkeley County residents):**
Provides emergency shelter, rapid rehousing, permanent supportive housing, and case management services for individuals and families.

Food Assistance:

- **Lowcountry Food Bank (serving Berkeley County through partner pantries):**
Coordinates a network of food pantries and community partners throughout Berkeley County.

- **Local church and nonprofit food pantries (countywide):**

Provide emergency food distribution and nutritional support to households experiencing financial hardship.

Employment Services:

- **SC Works Trident (Summerville and North Charleston, serving Berkeley County):**

Provides workforce development services including job search assistance, career counseling, skills training, resume support, and employer connections.

- **Trident Technical College (regional campuses):**

Offers workforce training, certification programs, and continuing education aligned with regional industry demand.

Community-Based Coordination:

- **Trident United Way:**

Supports collaborative initiatives across the Tri-County area, including financial stability programming, benefits screening, and coordinated referral systems that complement housing interventions.

By integrating mainstream health, behavioral health, food, and employment services with coordinated housing programs, Berkeley County participates in a regional system of care that addresses immediate crises while strengthening long-term housing stability.

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

Berkeley County residents experiencing homelessness access services through both county-based providers and the regional Lowcountry Continuum of Care. While the City of Charleston is a HUD entitlement jurisdiction and excluded from Berkeley County data calculations, many Charleston-based facilities serve residents from across the region, including Berkeley County.

1. Emergency Shelter & Crisis Services

Regional (Serving Berkeley County Residents)

- **One80 Place (Charleston):** Provides emergency shelter for single adults and families, meals, medical care coordination, employment services, and housing navigation.
- **My Sister’s House (North Charleston):** Emergency shelter and supportive services for survivors of domestic violence and their children.
- **Doors to Freedom (Summerville/North Charleston area):** Residential services for survivors of human trafficking.

2. Transitional & Recovery Housing

- **Oxford House (multiple locations including Goose Creek and Moncks Corner):** Peer-supported recovery housing for individuals overcoming substance use disorders.
- **Charleston Center (North Charleston):** Substance use disorder treatment and detoxification services serving Tri-County residents.
- **Shalom House Ministries (North Charleston):** Faith-based transitional housing for individuals in recovery.

3. Permanent Supportive Housing & Targeted Programs

Chronically Homeless Individuals

- **One80 Place – Permanent Supportive Housing:** Long-term supportive housing with case management for individuals with disabilities.
- **Lowcountry Continuum of Care Coordinated Entry System:** Centralized assessment and referral system for emergency shelter, rapid rehousing, and permanent supportive housing across the Tri-County region.

Veterans & Their Families

- **Supportive Services for Veteran Families (SSVF) – One80 Place:** Case management and financial assistance for very low-income veterans.
- **Ralph H. Johnson VA Medical Center (Charleston):** Healthcare and HUD-VASH housing support for eligible veterans, serving Berkeley County residents.

Families with Children

- **Florence Crittenton Programs of South Carolina (North Charleston):** Residential and supportive services for pregnant and parenting young women.

Unaccompanied Youth

- **Callen-Lacey Center for Children (Moncks Corner):** Emergency and transitional housing for youth at-risk youth

4. Food, Employment & Stabilization Services

- **Lowcountry Food Bank (serving Berkeley County through partner pantries):** Food distribution network.
- **Palmetto Community Action Partnership:** Rental assistance, utility assistance, and stabilization services.
- **SC Works Trident (Summerville/North Charleston):** Workforce training, employment placement, and skills development.
- **Trident United Way:** Financial stability programs and coordinated referral services.

This network reflects a coordinated regional approach. While several facilities are located in Charleston or North Charleston, they serve Berkeley County residents through the Tri-County Continuum of Care structure. Transportation and geographic access remain key challenges for some households, particularly those in rural portions of Berkeley County.

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

Introduction

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

Berkeley County includes several special needs populations that may require supportive housing or housing-linked services to remain stably housed and avoid unnecessary institutionalization. Supportive housing needs typically include safe and affordable units, accessibility features, service coordination, and transportation assistance.

Elderly and Frail Elderly

Older adults often need affordable housing located near healthcare and essential services. Common needs include home modifications for accessibility, in-home support, caregiver assistance, and transportation to appointments and daily necessities.

Persons with Disabilities (Mental, Physical, and Developmental)

Residents with disabilities may require accessible units and ongoing support services such as case management, benefits coordination, and connections to medical or behavioral health care. Some households also need supportive housing options that include tenancy supports to maintain stability.

Persons with Alcohol or Other Drug Addictions

Individuals with substance use disorders benefit from stable housing paired with recovery supports, including treatment access, counseling, peer support, and case management. Transportation and coordinated referrals can reduce barriers to ongoing care.

Persons with HIV/AIDS and their Families

Households affected by HIV/AIDS may need stable housing that supports consistent access to medical care and medication. Supportive needs often include case management, transportation to services, and rental or utility assistance when available. Specialized HIV/AIDS resources may be located in neighboring jurisdictions within the tri-county region.

Public Housing Residents

Public housing residents, including seniors and persons with disabilities, often benefit from accessibility improvements, responsive maintenance, and service linkages that support housing stability, health needs, and self-sufficiency.

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

Healthcare and behavioral health providers serving Berkeley County use discharge planning and coordinated referrals to help residents transition safely from hospitals, rehabilitation settings, and treatment programs back into stable housing. Discharge planning typically includes a written plan for follow-up care, medication management, and connections to the appropriate level of support, such as home health services, outpatient treatment, rehabilitation, or supportive services. When a patient's housing situation is unstable, providers may coordinate "warm handoffs" to community partners so the individual leaves care with a clear path to recovery supports and a safe place to stabilize.

Within Berkeley County, the Berkeley Community Mental Health Center (BCMHC) provides outpatient mental health services, crisis intervention, and care coordination, and it identifies housing services as part of its program network to help connect residents to available housing resources when stability is at risk. Regionally, hospital systems that serve Berkeley County residents, including Trident Health, describe discharge-related supports such as helping patients understand continuing care needs and arranging appropriate follow-up after discharge. In addition, Berkeley County participates in the Lowcountry Continuum of Care (CoC) framework, which uses coordinated entry and HMIS-based referrals to help connect households who are experiencing housing instability to housing and services across the broader service area when local or immediate options are limited.

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)

Berkeley County plans to undertake activities that help residents with special needs who are not experiencing homelessness, including older adults, persons with disabilities, individuals in recovery, and households managing chronic health conditions. Planned efforts will focus on housing stability, accessibility, and improved access to supportive services through eligible housing and community development activities, combined with coordination among local and regional service providers.

Planned actions are expected to include CDBG-eligible public facility and public improvement projects that strengthen safe access to community-based services relied upon by special needs populations, such as accessibility upgrades and safety-related improvements at community-serving sites. Berkeley County also expects to support housing preservation activities, including owner-occupied rehabilitation and targeted accessibility modifications where eligible, to help residents remain safely housed and reduce preventable displacement tied to substandard conditions or functional barriers. Coordination with the public housing authority serving Berkeley County will continue to support stability for assisted households through referrals to supportive services and housing-linked resources.

Service coordination will remain a core implementation strategy, including strengthened referral pathways for residents exiting hospitals, behavioral health treatment, or other institutions so individuals

can connect to outpatient care, recovery supports, transportation resources, and housing stabilization assistance without needing to enter the homelessness system. These activities support the County's annual and short-term goals for the 2026–2030 period by reinforcing housing quality, promoting accessibility, and improving service connectivity for vulnerable households, with annual targets and funded projects established each year through the County's Annual Action Plan process.

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)).

Berkeley County intends to continue activities that support residents with special needs who are not experiencing homelessness, including older adults, persons with disabilities, individuals in recovery, and households managing chronic health conditions such as HIV/AIDS. Planned efforts will focus on housing stability, accessibility, and improved access to supportive services through eligible housing and community development activities and coordinated partnerships.

Priority actions are expected to include continued support for owner-occupied rehabilitation and housing quality improvements for income-qualified households, particularly where health and safety repairs or accessibility modifications are needed to help residents remain safely housed. The County also anticipates supporting public facility and public improvement activities that strengthen access to community-based services relied upon by special needs populations, such as ADA-related upgrades and safety improvements at community-serving sites. In addition, Berkeley County will coordinate with local and regional partners to reinforce service referral pathways and housing stabilization linkages, including connections to behavioral health and recovery supports, transportation resources, and other assistance that helps prevent avoidable institutionalization or housing displacement.

Annual project targets and specific one-year outcomes will be established through the County's Annual Action Plan process each year during the 2026–2030 period, based on documented needs, available funding, and eligible activity categories.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Public policies that protect health, safety, and orderly growth can also increase per-unit development costs, limit feasible densities, and extend project timelines. In Berkeley County, these effects can translate into higher rents or sales prices, fewer “missing middle” unit types (such as duplexes, townhomes, and small multifamily), and reduced private investment in lower-rent projects where margins are thin.

Local land use and development regulations can affect affordability when minimum dimensional standards (such as minimum lot size, frontage, setbacks, and coverage requirements) reduce the number of buildable units on a site or require larger lots than the market can absorb at lower price points. These requirements can also limit options for smaller homes, compact subdivisions, and certain infill patterns that typically reduce land cost per unit. Berkeley County’s zoning and development standards are codified through its local ordinance framework (Municode), and related ordinance updates have addressed lot-size expectations in serviced areas.

Impact fees and other development charges can support needed infrastructure, but they also add upfront costs that are commonly financed into the total development budget, pushing projects toward higher price points. Berkeley County’s ordinance framework references transportation impact fees being assessed pursuant to the County’s transportation impact fee ordinance for unincorporated areas, and fee schedules and procedural requirements appear throughout the County’s code and development regulations.

State building code requirements improve resilience and life-safety, but they can raise construction costs and complicate rehabilitation of older structures, particularly when combined with material, labor, and insurance pricing pressures. South Carolina requires local enforcement of statewide building code modifications adopted through the state process (Title 6, Chapter 9 framework), which can affect both new construction and substantial rehabilitation scopes.

Limits on local rent stabilization tools can also shape affordability outcomes. South Carolina law restricts counties and municipalities from regulating rent for certain dwellings, which reduces local options to respond to rapid rent escalation during tight-market periods. While this policy can be viewed as supporting investment certainty, it can also limit a jurisdiction’s ability to deploy rent-based affordability protections as a short-term stabilization tool.

Federal and federally administered requirements that attach to assisted rehabilitation and certain renovation activity, while essential for health and safety, can increase cost and complexity, especially for older housing. Lead-safe compliance requirements in federally assisted rehab (HUD) and certified work practices for many paid renovations in older housing (EPA RRP) can raise per-unit rehab costs, which can reduce the number of units a given budget can address (particularly in lower-value neighborhoods where appraised value limits financing).

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

Introduction:

Berkeley County is part of the Tri-County region of coastal South Carolina and benefits from direct access to the economic base and service systems concentrated in the broader City of Charleston area. The County includes both established communities and fast-growing areas that continue to experience strong residential and employment growth. Proximity to major regional assets such as the Port of Charleston, the region’s logistics networks, and key transportation corridors supports industrial expansion and workforce commuting patterns across Berkeley and neighboring counties.

The County’s economy is shaped by advanced manufacturing, freight and distribution, construction activity, and a broad service sector. Berkeley County is home to large-scale employers and industrial operations that serve national and global supply chains, including Volvo Cars’ manufacturing presence, along with a growing base of supporting suppliers and related business activity. Berkeley County Economic Development identifies several target industry clusters tied to this growth, including automotive manufacturing and supporting industrial sectors.

Ongoing growth also increases pressure on the local housing market and supporting infrastructure. As employment centers expand and households continue relocating to the region, demand for housing has remained elevated across price points, with affordability challenges most visible in rental housing and in entry-level homeownership options. The Market Analysis section evaluates housing supply, affordability trends, and conditions that influence residential stability, with attention to how regional market forces affect Berkeley County households.

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	621	325	1%	0%	0%
Arts, Entertainment, Accommodations	9,179	7,628	8%	11%	3%
Construction	9,756	4,428	9%	6%	-2%
Education and Health Care Services	21,381	9,191	19%	13%	-6%
Finance, Insurance, and Real Estate	5,701	3,365	5%	5%	0%
Information	1,529	2,280	1%	3%	2%
Manufacturing	14,922	9,038	13%	13%	-1%
Other Services	5,566	2,395	5%	3%	-2%
Professional, Scientific, Management Services	13,948	10,161	12%	14%	2%
Public Administration	6,775	2,399	6%	3%	-3%
Retail Trade	13,053	9,742	12%	14%	2%

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Transportation and Warehousing	7,998	7,227	7%	10%	3%
Wholesale Trade	2,278	3,464	2%	5%	3%
Total	112,707	71,643	--	--	--

Table 40 - Business Activity

Data Source: 2019-2023 ACS (Workers), 2023 Longitudinal Employer-Household Dynamics (Jobs)

Berkeley County’s labor market reflects a regional economy with substantial in-county employment opportunities, while also remaining closely tied to commuting patterns across the broader Tri-County area. 112,707 local workers (2019-2023 ACS) and 71,643 local jobs (LEHD 2023) indicate that many residents are able to work within the county, supported by a mix of industries such as manufacturing, logistics, construction, retail and services, healthcare, education, and public-sector employment. At the same time, Berkeley County functions as part of a shared labor shed with neighboring communities, as many residents commute to nearby employment centers and Berkeley County also receives inbound commuters for major job sites.

Geography and regional connectivity reinforce these dynamics. Berkeley County is one of three counties in the Charleston metropolitan area and is closely linked to Charleston and Dorchester counties through daily commuting, shared infrastructure, and overlapping service networks. The Tri-County Region’s economic cohesion supports workforce mobility across jurisdictional lines, meaning housing demand and labor market conditions in Berkeley County are influenced not only by local conditions, but also by regional employment growth and development patterns.

Labor Force

Total Population in the Civilian Labor Force	121,790
Civilian Employed Population 16 years and over	117,909
Unemployment Rate	3.7
Unemployment Rate for Ages 16-24	9.3%
Unemployment Rate for Ages 25-65	2.3%

Table 41 - Labor Force

Data Source: 2020-2024 ACS, 2024 BLS Unemployment (Berkeley County, SC)

Unemployment

There are several methods for measuring unemployment, each with distinct advantages and limitations. The U.S. Census collects annual unemployment data by census tract, enabling geographic comparisons of unemployment rates across smaller areas. However, this data is typically two or more years old, making it less useful for real-time analysis. In contrast, the Bureau of Labor Statistics (BLS) provides monthly unemployment data.

2023 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
3.0%	3.1%	2.6%	2.0%	2.3%	2.8%	2.6%	2.4%	2.5%	2.8%	2.7%	2.8%

Unemployment Rate in 2023, BLS – Berkeley County, SC

2024 Unemployment Rates

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
3.2%	3.5%	3.1%	2.8%	3.4%	4.1%	4.3%	4.4%	3.8%	4.0%	3.8%	3.6%

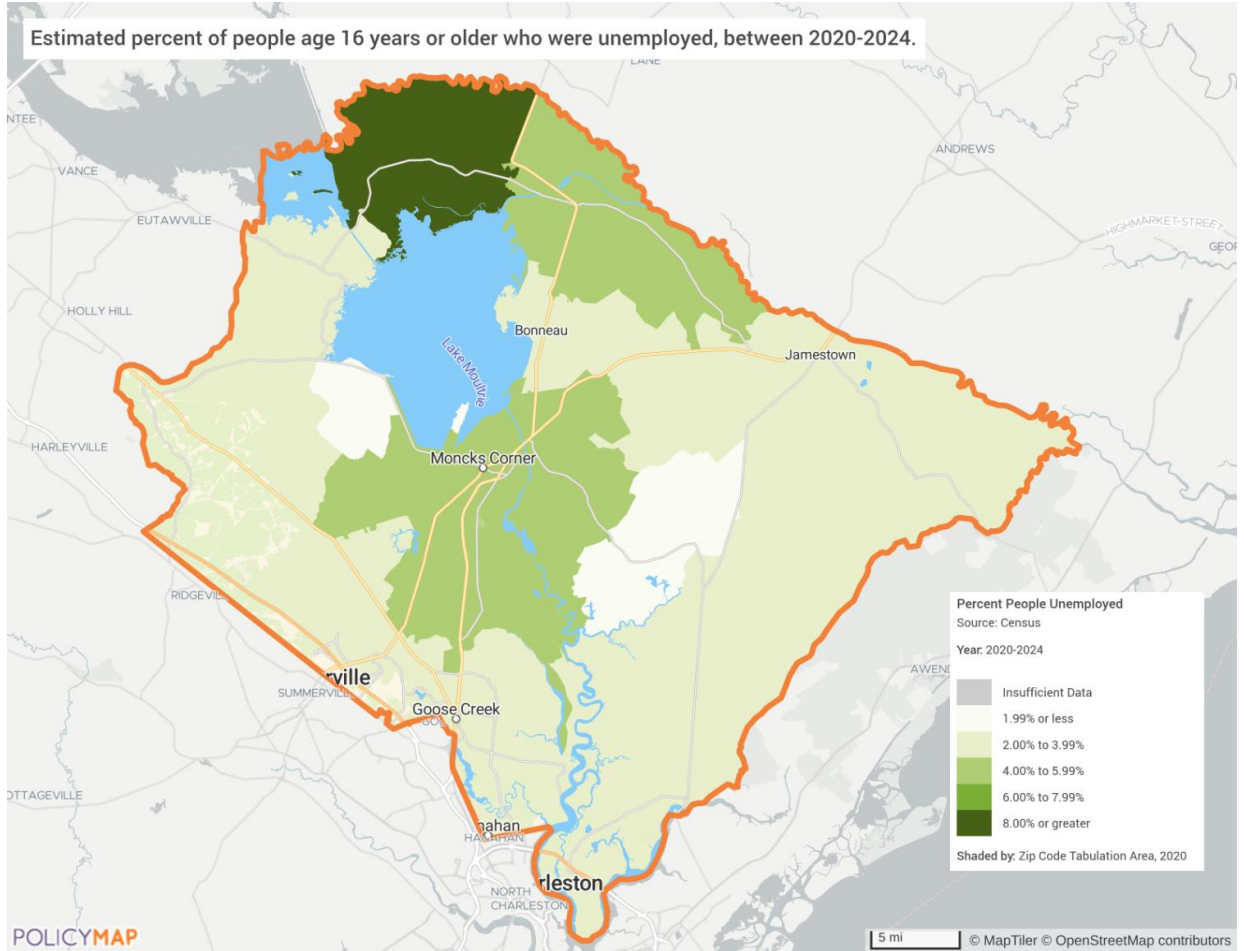
Unemployment Rate in 2024, BLS – Berkeley County, SC

Based on the Local Area Unemployment Statistics for Berkeley County, unemployment rates fluctuated seasonally in both 2023 and 2024. In 2023, monthly unemployment rates ranged from a low of 2.0% in April to a high of 3.1% in February, resulting in an annual average unemployment rate of 2.6%. During 2024, unemployment levels were higher overall and showed greater variation, increasing from 2.8% in April to a peak of 4.4% in August before declining toward the end of the year. The annual average unemployment rate for 2024 was 3.7%.

These patterns reflect seasonal influences in Berkeley County’s labor market, including fluctuations tied to construction activity, tourism, education, and service-sector employment that tend to increase labor demand in certain months and ease in others. Despite the increase observed in 2024, Berkeley County’s unemployment rates remained within a moderate range and generally consistent with broader state and national labor market trends reported by the U.S. Bureau of Labor Statistics. Overall, the data indicates a relatively stable workforce environment supported by a diversified regional economy and continued demand for labor across key industries.

Unemployment

In the following map, unemployment is higher in the rural areas of the County. In particular, unemployment is greatest in the north central areas of the County.



Occupations by Sector	Number of People
Management, business and financial	45,520
Farming, fisheries and forestry occupations	227
Service	16,272
Sales and office	25,032
Construction, extraction, maintenance and repair	12,423
Production, transportation and material moving	18,435

Table 42 – Occupations by Sector

Data Source: 2020-2024 ACS

Occupations by Sector

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

In Berkeley County, the largest occupational group is the Management, Business, and Financial sector, with approximately 45,520 jobs. The Sales and Office sector with 25,032 jobs, the Production, Transportation, and Material Moving Sector with 18,431 jobs, and the Service sector with 16,272 jobs each make up notable portions of the local job distributions. These sectors encompass vital roles such as managers, industrial workers, service workers, financial analysts, business professionals, retail workers, administrative staff, and customer service representatives, emphasizing the importance of professional, service industry, and office-related occupations in the county's workforce.

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	56,411	52.4%
30-59 Minutes	41,095	38.1%
60 or More Minutes	10,247	9.5%
Total	107,753	100%

Table 43 - Travel Time

Data Source: 2020-2024 ACS

Commute Travel Time

In Berkeley County, the number of individuals with long commute times to work is quite minimal with 9.5% (10,247 individuals) of workers commuting 1 hour or more for work. The majority of the workforce commutes less than 60 minutes with 52.4% of workers commuting less than 30 minutes contributing to

an accessible and convenient work-life balance for many residents.

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	5,111	769	3987
High school graduate (includes equivalency)	24,918	732	8782
Some college or Associate's degree	33,621	1033	7491
Bachelor's degree or higher	33,220	543	6,853

Table 44 - Educational Attainment by Employment Status

Data Source: 2020-2024 ACS

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

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	252	695	975	976	1842
9th to 12th grade, no diploma	2423	1535	1566	3861	3196
High school graduate, GED, or alternative	9362	7788	8471	18592	11146
Some college, no degree	6454	8432	7971	12386	7366
Associate's degree	1009	4154	3890	6216	3475
Bachelor's degree	2891	9639	7316	10995	5861
Graduate or professional degree	213	3027	4308	6501	3729

Table 45 - Educational Attainment by Age

Data Source: 2020-2024 ACS

Educational Attainment by Age

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$34,842
High school graduate (includes equivalency)	\$43,635
Some college or Associate's degree	\$50,558

Educational Attainment	Median Earnings in the Past 12 Months
Bachelor's degree	\$64,526
Graduate or professional degree	\$77,175

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2020-2024 ACS

Median Earnings by Educational Attainment

Educational attainment is a key determinant of potential earnings and financial stability. In Berkeley County, individuals with higher education levels experience significantly greater median earnings. For instance, a person with a Bachelor's degree typically earns nearly double the income of someone without a high school diploma, while those with a graduate or professional degree can also expect to earn just below twice what someone earns with a high school education. Over the span of a career, this income disparity becomes even more pronounced. An individual with a Bachelor's degree working from age 23 to 62 can expect to earn around \$2.5 million, compared to approximately \$1.7 million for someone with a high school diploma working from age 23 to 62, an earnings difference of around \$800,000. This gap in lifetime earnings contributes significantly to wealth accumulation, further supported by the higher likelihood of home ownership, investments, and retirement savings often associated with higher salaries.

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

Education and health care services are a cornerstone of Berkeley County's economy, employing around 21,381 people, or nearly 19% of the workforce, and representing one of the county's largest job bases with 9,191 positions. The gap between jobs and resident workers indicates net in-commuting to meet employer demand in this sector.

Professional, scientific, and management services, retail trade, manufacturing and the arts, entertainment, and accommodations sector all account for substantial shares of local employment. Together, these industries anchor economic stability, broaden career pathways, and support a resilient, well-rounded local economy.

Describe the workforce and infrastructure needs of the business community:

Berkeley County's business community continues to grow within the broader Tri-County regional economy, creating ongoing demand for a skilled and reliable workforce supported by modern infrastructure. Key needs include strengthening talent pipelines in high-demand industries and ensuring transportation, utilities, and site readiness keep pace with development. These factors directly influence business attraction, retention, and long-term economic stability.

Infrastructure needs:

- **Manufacturing and skilled trades.** Berkeley County's economy includes large-scale advanced manufacturing and industrial operations supported by suppliers and related service businesses. Employers commonly need skilled production workers, maintenance technicians, electricians,

mechanics, welders, and other trades tied to industrial growth. Continued workforce development and apprenticeship opportunities remain important for keeping pace with expansion and turnover.

- **Health care and behavioral health talent.** Regional population growth continues to increase demand for registered nurses, allied health professionals, direct care workers, and behavioral health providers. Workforce shortages can affect service availability, wait times, and employee retention, particularly for specialized roles and shift-based staffing.
- **Logistics, distribution, and transportation.** Because Berkeley County is part of the Tri-County freight and distribution network, employers often need CDL drivers, warehouse operators, equipment and forklift operators, dispatch and logistics coordinators, and safety and supervisory staff. These jobs support port-related supply chain activity and regional commercial growth.
- **Housing affordability and commute time as workforce constraints.** Employers across the region may face challenges recruiting and retaining mid-wage workers when housing costs rise faster than wages or when available housing is located far from job sites. These conditions can increase turnover and lengthen hiring timelines, reinforcing the need for housing options that support the local workforce.

Infrastructure needs:

- **Transportation connectivity and capacity.** Business growth depends on reliable road capacity and connectivity between job sites, residential areas, and regional economic hubs across the Tri-County area. Congestion, travel time variability, and freight mobility can influence development feasibility, shipping reliability, and the ability of employers to draw workers from across the region.
- **Industrial site readiness.** Continued economic growth depends on having development-ready industrial sites with adequate water, sewer, drainage, and roadway access. Site readiness and predictable permitting timelines help businesses move from planning to construction more efficiently, particularly for large-scale projects that require coordination across multiple infrastructure systems.
- **Water, wastewater, and stormwater capacity.** Infrastructure capacity and resilience remain key issues in coastal South Carolina where drainage performance and flood resilience can influence development costs and timelines. Public investment in system upgrades can reduce barriers to future residential and commercial construction while lowering long-term risk.
- **Broadband and communications infrastructure.** Reliable high-speed internet supports modern manufacturing operations, logistics coordination, small business growth, remote work, and telehealth. Broadband expansion also supports workforce participation by increasing access to online training, job searches, and essential services.
- **Public transit and mobility options.** Workforce mobility can be strengthened through transit options that connect residents to job centers and essential services. TriCounty Link, the regional

public transit provider, supports access to work, medical services, and other daily needs, which can be especially important for households with limited transportation options.

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.

Major Changes, Plans, and Initiatives with Economic Impact:

- Port of Charleston expansion and logistics growth. Continued investment by the South Carolina Ports Authority, including capacity improvements at the Port of Charleston and inland port operations, has strengthened Berkeley County's role in freight, distribution, and advanced manufacturing supply chains. These investments support job growth in logistics, warehousing, and port-related services and reinforce the County's attractiveness for export-oriented employers.
- Camp Hall and industrial park development. Camp Hall, South Carolina's first jointly developed industrial campus, continues to attract large-scale manufacturing and logistics employers. Ongoing site development and tenant recruitment are expected to generate construction activity in the near term and long-term employment in advanced manufacturing, automotive supply chains, and distribution.
- Transportation infrastructure investments along I-26 and regional corridors. State-led improvements to Interstate 26 and connecting arterials continue to enhance freight mobility, commuter reliability, and access between Berkeley County, Charleston County, and the broader Tri-County region. These upgrades improve regional labor-shed connectivity and support business expansion decisions.
- Major employer stability and expansion. Large regional employers, including advanced manufacturing firms, defense-related industries tied to Joint Base Charleston, and healthcare providers serving the Tri-County area, remain key economic anchors. Incremental expansions and supplier activity associated with these employers support steady job growth across skilled trades, professional services, and healthcare occupations.
- Residential and mixed-use growth influencing labor demand. Continued residential development in areas such as Moncks Corner, Goose Creek, and adjacent growth corridors is increasing demand for construction trades, public services, healthcare, education, and retail employment. Population growth also places new demands on infrastructure and workforce-supporting services.

Resulting needs for workforce development, business support, and infrastructure

- Workforce development. Growth in manufacturing, logistics, healthcare, and construction is increasing demand for skilled trades, technicians, CDL drivers, healthcare professionals, and mid-skill production workers. Short-term training, apprenticeships, and employer-aligned credential programs remain priorities to ensure local residents can access emerging job opportunities.

- Business support. Expanding and relocating firms benefit from site-readiness assistance, streamlined permitting, workforce recruitment coordination, and access to regional incentive and training programs. Small and mid-sized businesses supporting industrial and logistics growth also require technical assistance and access to capital to scale operations.
- Infrastructure. Continued investment is needed in transportation capacity, water and sewer systems, stormwater and flood mitigation, and utility extensions to support industrial parks, employment centers, and growing residential areas. Reliable infrastructure is essential to sustaining economic competitiveness and reducing development barriers during the planning period.

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

Berkeley County's workforce skills generally align well with the county's dominant employment sectors, particularly in management, office administration, production, transportation, logistics, and service occupations. A substantial share of local jobs falls within manufacturing, warehousing, construction, retail, and regional service activities, reflecting the county's growing industrial base and its role within the Tri County economic corridor. These sectors rely heavily on workers with technical skills, operational experience, and mid level credentials rather than four year degrees, creating accessible employment pathways for much of the local labor force.

Skilled trades and logistics remain especially important drivers of employment, and the county continues to draw workers from surrounding jurisdictions to fill these positions. Transportation, warehousing, and wholesale trade show a higher concentration of jobs than resident workers, indicating that some employment demand is met through in commuting. This pattern reflects Berkeley County's proximity to major freight corridors, port related activity, and large industrial sites that serve the broader regional economy.

In contrast, education and health care occupations show a greater share of resident workers than available local jobs. This suggests that many county residents with teaching, clinical, and health support credentials commute to employment centers in neighboring counties, particularly Charleston and Dorchester, where hospitals, higher education institutions, and specialty medical services are concentrated. While these skills are present in the local workforce, the current job base does not fully capture this talent within Berkeley County itself.

Educational attainment remains closely tied to income opportunities. Local earnings increase significantly with higher levels of education, reinforcing the importance of workforce training, certifications, and postsecondary credentials in improving economic mobility. Residents without access to training pathways face greater barriers to entering higher wage sectors, particularly in advanced manufacturing, health care, and technical fields.

Looking ahead, workforce development efforts in Berkeley County are well positioned to focus on short cycle training and industry recognized credentials that directly support manufacturing, industrial

maintenance, construction, and logistics. Apprenticeships and certificate programs can strengthen pipelines for electricians, mechanics, welders, equipment operators, and commercial drivers, all of which are consistently in demand across the county's employment base.

At the same time, expanding credential pathways in health care and behavioral health will be important as regional population growth continues to increase demand for nurses, allied health professionals, direct care workers, and licensed providers. These roles offer stable career ladders but require coordinated education and licensing supports.

Finally, business growth and workforce retention are closely linked to infrastructure and housing conditions. Employers report that workforce stability is influenced by housing affordability, commute reliability, and access to well serviced industrial and commercial sites. Continued investment in transportation networks, utility capacity, drainage systems, and site readiness will be essential to sustaining job growth while ensuring that residents can connect efficiently to employment opportunities throughout the county and the broader region.

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.

Current Workforce Training Initiatives (Berkeley County / Tri-County Region):

SC Works Trident (One-Stop Workforce System)

SC Works Trident provides job search assistance, career counseling, training referrals, and employer connections through a regional network that includes Berkeley County. These services support residents seeking to re-enter the workforce, transition industries, or obtain skills needed for higher-wage employment.

SC Works Trident (Partner Network)

The workforce system supporting the Tri-County region coordinates sector-based training and employment pathways through SC Works Trident and partner providers. This approach helps connect residents to in-demand careers and helps employers fill vacancies in key industries that support regional growth.

Trident Technical College (TTC) Workforce Training and Career Pathways

Trident Technical College supports the region's labor force through short-term workforce training, upskilling programs, and employer-aligned education, including options that serve Berkeley County residents. These types of programs typically strengthen access to credentials for entry-level and mid-skill jobs, especially for residents facing barriers to employment.

Apprenticeship Carolina (Registered Apprenticeships)

Apprenticeship Carolina supports employers and workers statewide by expanding registered apprenticeship programs, combining paid on-the-job training with classroom instruction. Berkeley County

employers can use apprenticeship models to build long-term talent pipelines in skilled trades and technical fields.

How These Efforts Support Berkeley County’s Consolidated Plan:

Workforce training initiatives support Berkeley County’s Consolidated Plan by strengthening household stability and economic resilience, particularly for low- and moderate-income residents. Programs delivered through SC Works Trident, Trident Technical College, and apprenticeship partners help residents access job placement services, industry credentials, and structured training pathways that can increase incomes and reduce housing instability. These workforce systems also help align regional growth with the local labor supply, supporting business retention and expansion while improving access to employment for residents who may face barriers such as limited transportation, lack of credentials, or cost burden.

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

Yes — Berkeley County participates in a Comprehensive Economic Development Strategy (CEDS) through its regional planning organization, the Berkeley-Charleston-Dorchester Council of Governments (BCDCOG).

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.

Berkeley County’s CEDS is a regional strategy document, most initiatives are framed around regional infrastructure, workforce pipelines, industry competitiveness, and resilience. The strongest overlap with the Consolidated Plan (ConPlan) is where economic initiatives can also expand access to opportunity for low- and moderate-income households, especially through improved mobility, job access, and targeted neighborhood reinvestment.

CEDS-type initiatives that typically align well with the Consolidated Plan include:

- Workforce development partnerships (training pipelines tied to employer needs), which can complement ConPlan priorities by improving access to employment for LMI residents.
- Infrastructure and site-readiness investments (utilities, transportation access, broadband, and stormwater capacity), which can support redevelopment and housing production while reducing barriers to private investment.
- Small business and entrepreneurship supports, including technical assistance and business ecosystem development, which can pair with commercial corridor improvements funded through CDBG-eligible activities.
- Resilience and hazard mitigation priorities (especially flood risk reduction and infrastructure hardening), which can align with community facility and public improvement investments that protect housing stability.

(These are framed as CEDS-consistent actions that are commonly implemented during a CEDS cycle, and they match the type of work described in Tri-County economic planning materials.)

Other local/regional initiatives that affect economic growth and relate to the ConPlan

In addition to the CEDS, Berkeley County’s economic growth and labor market are influenced by regional workforce planning and training systems, which directly connect to the ConPlan through access-to-opportunity outcomes.

Discussion:

N/A

MA-50 Needs and Market Analysis Discussion

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

HUD defines “housing problems” based on four specific data points: cost burden, overcrowding, lack of complete plumbing facilities, and lack of complete kitchen facilities. In Berkeley County, housing issues are infrequent overall, except for cost burden. According to the 2020-2024 ACS 5-Year Estimates, the countywide rates are as follows:

- Cost Burden Renters: 51.3%
- Cost Burden Homeowners: 18.9%
- Overcrowding: 1.8%
- Lack of Complete Plumbing Facilities: 0.2%
- Lack of Complete Kitchen Facilities: 0.5%

For an area to be considered "concentrated" with housing issues, it must exhibit two or more problems significantly above the countywide averages, using HUD's definition of “disproportionate.” This threshold in Berkeley County is set at 10 percentage points higher than the county average, equating to: a cost burdened renter above 61.3%, a cost burdened homeowner above 18.9%, overcrowding above 11.8%, lack of plumbing facilities above 10.2%, and lack of kitchen facilities above 10.5%.

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

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

- White, non-Hispanic: 60.1%
- Black, non-Hispanic: 22.7%
- Asian: 2.5%
- Two or More Races, non-Hispanic: 4.6%
- Hispanic or Latino: 9.2%

All other races or ethnicities make up less than 1% of the total population.

For an area to be considered to have a population "concentration" based on race or ethnicity, the tract must have a concentration of that race or ethnicity significantly above the countywide averages, using HUD's definition of “disproportionate.” This threshold in Berkeley County is set at 10 percentage points higher than the county average, equating to: White (non-Hispanic) 70.1%, Black (Non-Hispanic) 32.7%, Asian 12.5%, Two or more Races (non-Hispanic) 14.6%, and Hispanic / Latino 19.2%.

Low-Income Families

A family is considered low-income if it earns less than 80% of the area median income. A tract has a concentration of low-income families if the tract median household income is less than 80% of the county median household income. The median income in Berkeley County is \$84,358 and relatively low-income is less than \$67,486.

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

Low-income areas throughout Berkeley County are generally characterized by a mix of older housing stock, modest single-family homes, manufactured housing, and small multifamily properties. Many of these areas developed prior to recent population growth and infrastructure expansion, resulting in aging structures that often require rehabilitation or modernization to meet current safety and energy standards. Housing costs have increased in recent years due to regional growth pressures, while incomes in these areas have not kept pace, contributing to higher rates of cost burden among renters and homeowners.

These areas also tend to have limited access to newer commercial development and higher-wage employment centers, which can increase transportation costs and commuting time for residents. Market activity is typically driven by lower-priced rental units and entry-level homeownership, with fewer mixed-income or newly constructed affordable developments. Despite these challenges, demand for affordable housing remains strong, and vacancy rates are often low, reflecting constrained supply relative to need.

Are there any community assets in these areas/neighborhoods?

Although many low-income areas face economic pressures, they often contain important community assets that support stability and quality of life. These assets commonly include public schools, faith-based institutions, community centers, parks, libraries, and local nonprofit service providers that offer food assistance, youth programs, health outreach, and social services. Public transportation routes frequently serve portions of these areas, improving access to employment centers, medical services, and regional resources.

In several locations, small businesses and locally owned service providers also function as neighborhood anchors, offering everyday goods, employment opportunities, and informal community support networks. These assets play a critical role in maintaining social connections and providing essential services, even where larger commercial investment has been limited.

Are there other strategic opportunities in any of these areas?

Low-income areas across Berkeley County present strong opportunities for targeted reinvestment and revitalization efforts. Housing rehabilitation programs can help preserve existing affordable units while improving safety, energy efficiency, and long-term habitability. Infill development and redevelopment of underutilized parcels offer opportunities to expand affordable and mixed-income housing options without requiring major infrastructure expansion.

Public facility improvements, sidewalk and drainage upgrades, and accessibility enhancements can significantly improve neighborhood livability while supporting economic mobility. Strengthening connections to workforce centers through transportation improvements and service coordination can further reduce barriers to employment.

Additionally, these areas are well positioned for community-based development strategies that leverage existing schools, service providers, and nonprofit organizations as hubs for investment and engagement. Coordinated housing, infrastructure, and service investments can stabilize neighborhoods, attract responsible private development, and expand opportunity while preserving affordability for current residents.

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

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

Internet access is essential for communication and information-sharing in today's economy, supporting business, education, commerce, and daily life. Communities without broadband struggle to keep pace, and the lack of infrastructure can limit residents' access to educational and entrepreneurial opportunities, especially in low- to moderate-income (LMI) areas where options may already be constrained.

Research from the Pew Research Center shows that reliable, high speed internet is linked to expanded education, training, and job seeking opportunities. People with broadband access are more likely to use online learning tools and digital platforms to search and apply for jobs. Federal research, including work by the FCC, also links broadband infrastructure to economic development, with areas that have greater availability often showing stronger job growth, educational attainment, and overall community vitality.

Berkeley County has comprehensive broadband coverage, with most households, including in LMI areas able to choose from an average of one or more broadband quality internet service options. According to ISPReports.org, Berkeley County benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, and DSL. Eighty-nine percent (89%) of households have an internet connection with 97.96% availability across the county. Of those households, 78% have fiber, cable, or DSL, 6% have satellite, 0% are still on dial-up, and 3% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout Berkeley County, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access

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

To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, can diminish the incentive to deliver reliable and consistent services. According to ISPReports.org, Berkeley County is served by ten internet and five satellite providers offering residential service. Among these, Xfinity stands out as the leading provider in terms of overall coverage and speed. Internet providers throughout the county include:

Xfinity (Fiber and Cable)

Home Telecom (Fiber and Cable)

Earthlink (Fiber, DSL, Fixed Wireless)

AT&T (Fiber, DSL, Fixed Wireless)

Spectrum (Fiber and Cable)

WOW! (Cable)

TDS (DSL)

Hotwire Communications (Fiber)

T-Mobile Home Internet (Fixed Wireless)

Verizon (Fixed Wireless)

Dish (Satellite)

DirectTV (Satellite)

Viasat Internet (Satellite)

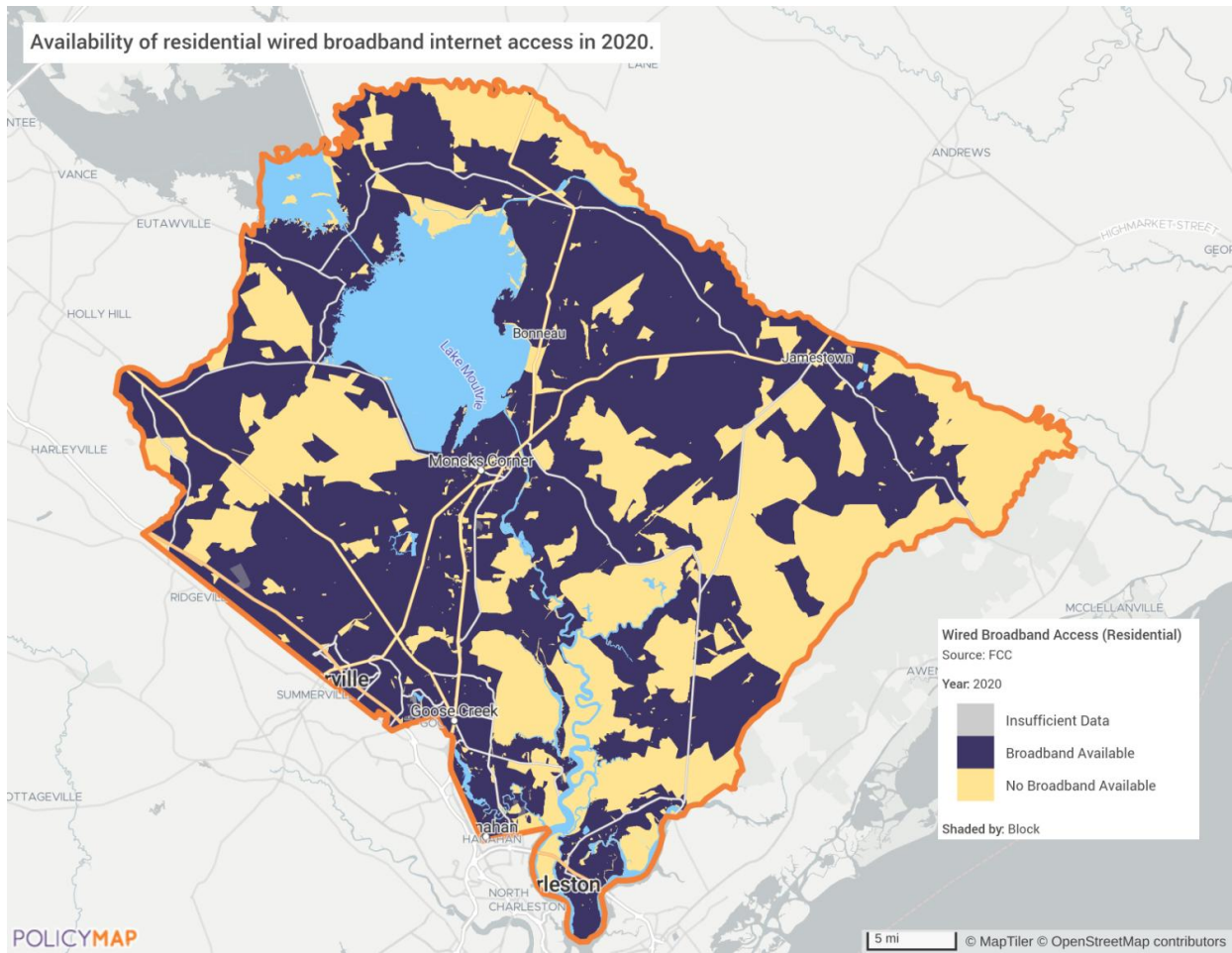
HughesNet (Satellite)

Starlink (Satellite)

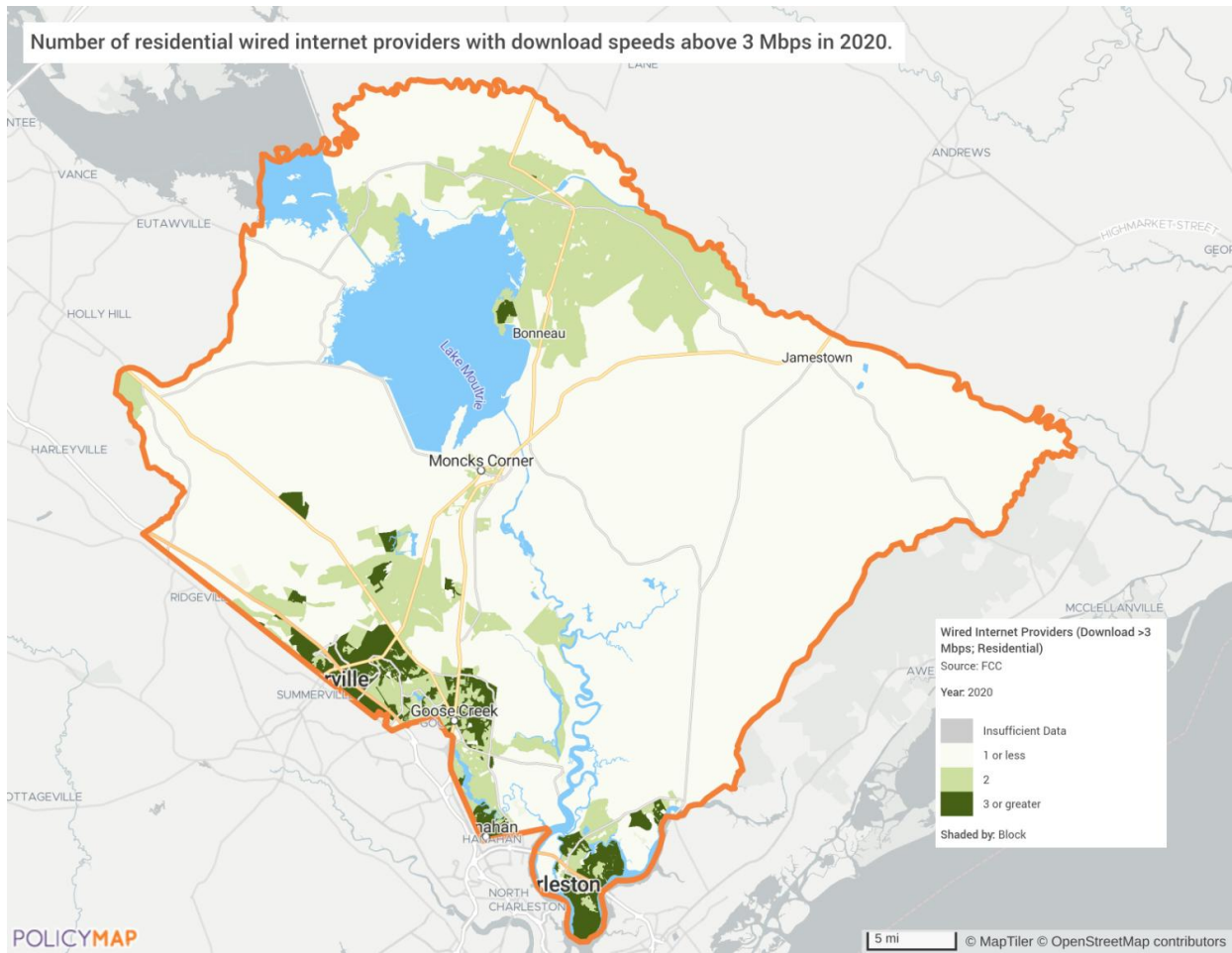
The map below shows the number of broadband service providers by census tract in Berkeley County. Most areas of the county have access to one residential internet provider with the southwestern portion having two or more providers. Berkeley County appears to perform relatively well on broadband infrastructure and household connectivity overall. ISPReports.org shows that fiber availability and average download speeds are both higher than the statewide average, while broadband adoption, device access, and broadband usage relative to availability are also above the statewide average, suggesting strong access and use across households.

At the same time, Berkeley County's provider count is slightly lower than the statewide average, and its Digital Connectivity Index score of 69/100 suggests there is still room for improvement in overall digital readiness. Taken together, the data suggests that Berkeley County has comparatively strong broadband availability and performance, with household usage patterns that generally outpace the state, even though competition among providers appears somewhat more limited.

See map: High Speed Internet Providers



Broadband Access



High Speed 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.

As climate change accelerates, Berkeley County faces growing risks from natural hazards including drought, severe weather, wildfire, and erosion. The 2020 Berkeley County Hazard Mitigation Plan (HMP) identifies flooding and hurricane, or tropical storm impacts as among the County's most significant and recurring natural hazards across jurisdictions. The Plan also reflects ongoing vulnerability to other severe weather hazards, including thunderstorms, hail, and tornadoes, while wildfire, drought, winter storm, and earthquake risks vary by location and are generally lower but still present. Together, these conditions indicate that Berkeley County remains vulnerable to a range of climate-related hazards that may threaten homes, infrastructure, and community safety over time.

The Charleston-Dorchester Council of Governments is developing a Comprehensive Climate Action Plan to help the region respond to climate challenges and strengthen long-term resilience. The plan focuses on protecting public health, housing, and the region's future by reducing fossil fuel pollution through improved transportation options, healthier homes and buildings, and more efficient energy use, which may also help lower costs and reduce waste. The effort is funded through an EPA Climate Pollution Reduction Grant and is being developed in partnership with Sustainability Solutions Group and Community Solutions. The plan is expected to be completed by June 2026.

Since the last Hazard Mitigation Plan update, Berkeley County has continued to advance mitigation through planning, coordination, and implementation efforts. The 2020 HMP reflects ongoing incorporation of hazard mitigation into local planning mechanisms, including comprehensive plans, capital improvement programs, zoning and development regulations, stormwater management ordinances, and floodplain management measures. It also describes continued countywide and local efforts related to floodplain and stormwater management, drainage and infrastructure improvements, emergency preparedness and response coordination, public outreach, and updated mitigation action plans addressing hazards such as flooding, hurricanes, severe weather, wildfire, and hazardous materials. The 2025 Berkeley County All-Hazard Mitigation Plan is now underway to reassess vulnerabilities and risks and identify updated strategies to strengthen the County's resilience to hazard impacts.

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

The Berkeley County Hazard Mitigation Plan indicates that housing occupied by low- and moderate-income households may be more vulnerable to natural hazard impacts because social vulnerability factors can limit a household's ability to prepare for, respond to, and recover from disasters. The HMP identifies socioeconomic conditions such as poverty, unemployment, lower income, and lower educational attainment, along with household characteristics including older adults, children, persons with disabilities, and single-parent households, as factors that can increase vulnerability. It also notes housing and transportation-related conditions such as multi-unit structures, mobile homes, crowding, limited vehicle

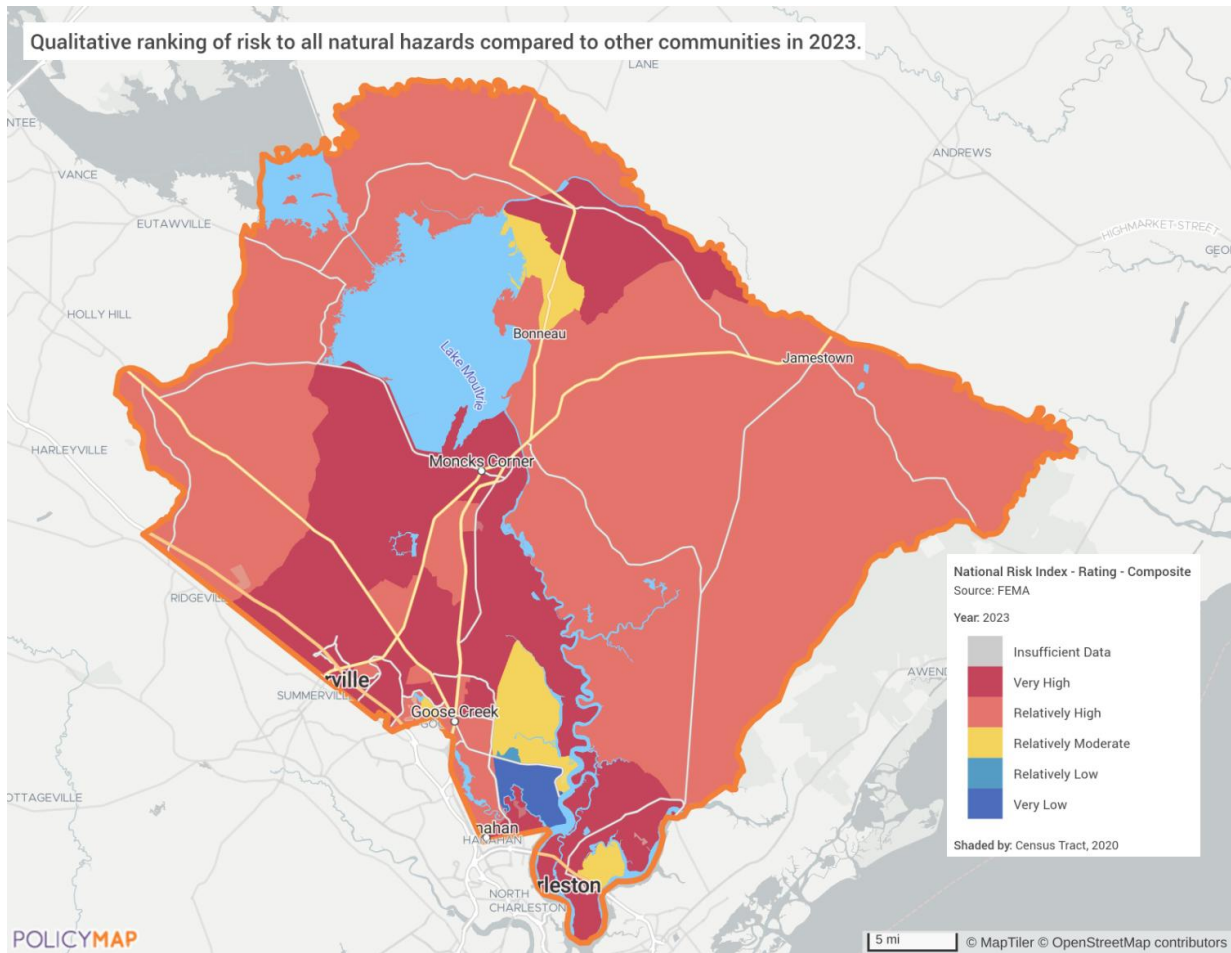
access, and group quarters, all of which may increase exposure to hazard impacts or make evacuation, recovery, and long-term housing stability more difficult. As a result, low- and moderate-income households may face greater challenges absorbing repair costs, accessing recovery resources, and maintaining safe and stable housing following flooding, severe weather, and other hazard events.

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

Risk levels vary across the county, ranging from very low to very high. This indicates that hazard risk is not uniform, and some areas may require more targeted attention and resources to address specific hazards, making them more vulnerable than other parts of the county. These two indexes measure risk from different perspectives, FEMA's risk index evaluates a community's ability to respond to hazards (resilience), while the county's qualitative assessment concentrates on the likelihood and severity of those hazards. This dual approach ensures that resources are allocated where they are most needed, promoting both preparedness and targeted intervention.

Berkeley County supports emergency preparedness through a coordinated emergency management program focused on prevention, protection, mitigation, response, and recovery. Available tools may include a safety profile that allows residents to provide additional information to 9-1-1 for faster assistance during an emergency, alerts and notifications to keep the public informed about weather, traffic, and other emergencies, and access and functional needs tools that help emergency managers prepare for disasters by identifying health or functional support needs in advance. Additionally, Trident Voluntary Organizations Active in Disaster (VOAD) strengthens community resilience through coordinated support. As climate risks grow, continued investment in education, emergency planning, and partnerships will be vital for long-term preparedness.

See map: Risk to All Natural Hazards



Risk to All Natural Hazards

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan outlines Berkeley County's housing and community development strategy for the 2026-2030 Consolidated Plan. The plan describes how CDBG and HOME funds will be used to achieve HUD's goals of providing a suitable living environment and safe, decent, and affordable housing for low- to moderate-income (LMI) households and special need groups in the County. The County identified priority needs through data analysis and citizen participation involving local nonprofit stakeholder organizations. Addressing these priority needs forms the basis of the five-year Strategic Plan.

While the County does not target any specific areas, certain activities in the CDBG program will target low/mod areas (LMA) in its five-year plan. Low/mod areas are defined by HUD as block group tracts where at least 51% of persons are low- to moderate-income. The County also provides assistance to low- and moderate-income clientele (individuals) and households (LMC/LMH) who earn 80% of the Area Median Income (AMI) or less. This assistance is provided countywide and is based on eligibility. These benefits are associated with direct services to individuals and families that are not targeted to areas; however, must meet income qualifications in order to be eligible.

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

Priority Need: Improve Public Facilities & Infrastructure

1A Improve Public Facilities & Infrastructure

Priority Need: Removal of Slum & Blight

2A Removal of Slum & Blight

Priority Need: Public Services & Quality of Life Improvements

3A Public Services for LMI & Special Need

Priority Need: Preserve & Develop Affordable Housing

4A Preserve & Develop Affordable Housing

Priority Need: Effective Program Management

5A Effective Program Management

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Countywide Low/Mod Eligible
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Berkeley County boundaries.
	Include specific housing and commercial characteristics of this target area.	According to the 2020-2024 ACS, approximately 17% of owner-occupied and 25% of renter-occupied housing units were built before 1980 in the County. The largest type of housing is 1-unit, detached housing with over 66,000 units, which was almost two-thirds (66%) of all the units in the County. The median value of homes in the County is \$310,300, however median home values were not the same throughout the County as rural areas saw lower values than more urban areas.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	As part of the plan development process, Berkeley County held a public hearing and provided a public comment period to give citizens the chance to review and comment on the plan. Additionally, the County consulted with local community stakeholders to identify housing and community development needs. These needs were determined through meetings with nonprofits, local government offices, and citizens throughout the County. Finally, a community survey was also made available online for public input. The results of the citizen participation process has been summarized in the PR-15.	

<p>Identify the needs in this target area.</p>	<p>Affordable housing development and preservation is a priority for the County and its residents. As with many urban counties across the country, cost burden is one of the biggest housing issues in the County. The most recent ACS data also shows that 17% of owner-occupied and 25% of renter-occupied housing in Berkeley County was built before 1980. As reported in the MA-50, low/mod areas have seen less housing development than other parts of the County, contributing to a shortage of updated housing options for low- to moderate-income households.</p> <p>Reported in the NA-50, the County prioritizes supportive services addressing community-based services that support housing stability, basic needs, and access to opportunity for low- and moderate-income households. Public services often include assistance for households experiencing housing instability, support for survivors of domestic violence, food and basic needs support, health access resources, employment-related support, and services that help vulnerable residents remain stably housed.</p> <p>The removal of slum and blight in residential areas will help with the neighborhood revitalization efforts of low/mod areas across Berkeley County. These may include demolition of dilapidated structures and bringing properties up to code.</p> <p>Also identified in the NA-50, there is a need to support renovations and upgrades to facilities that serve residents directly, such as multi-purpose community facilities, fire and emergency response facilities, and facilities that support public safety and essential local services. Public improvement needs include infrastructure projects that support health, safety, and long-term community resilience.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>The expansion and improvement of adequate public infrastructure and facilities is essential to addressing the needs of the County’s LMI neighborhoods. Activities that reduce slum and blight will help to control environmental hazards, remove dilapidated buildings and overgrown lots. These efforts will also help improve the health and safety of residential areas. Public service program development will help with economic growth, education and improve living situations of LMI individuals and households throughout the County.</p>

Are there barriers to improvement in this target area?	Access to adequate funding is a barrier to improvement in Berkeley County.
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General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction

Berkeley County does not allocate funding based solely on geographic requirements, however; the County will implement its projects countywide based on its priority needs and the income of beneficiaries. When a planned activity is intended to serve individuals or households directly, they must meet income qualifications, as well as residency requirements, in order to receive assistance from County CDBG and HOME programs. In these instances, County staff and/or one of its subrecipient partner agencies will complete an intake and eligibility review of the applicant before the activity is initiated. For CDBG, these eligible recipients are designated “low/mod clientele” (LMC) or “low/mod households” (LMH).

The County also has a need for public facilities improvements to community centers. While there is no specific geographic target, these public improvement activities must serve a special need community, and/or a “low/mod area-wide” benefit (LMA). Per HUD requirements, the service areas of these community centers must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are at least 51% low- to moderate-income. Public facility improvement activities may also be targeted to those serving special need groups such as the elderly, persons with a disability and the homeless, in which case these accomplishments will be reported by persons served (LMC).

To determine these tracts, the County will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has redefined the eligible tracts within the County. The identified Census Block Group Tracts within the jurisdiction that are considered low-moderate income can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Improve Public Facilities & Infrastructure
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	1A Improve Public Facilities & Infrastructure
	Description	<p>There is a need to enhance public facilities and infrastructure in the low to moderate-income areas of Berkeley County. According to the NA-50 report, there is a need to support renovations and upgrades to facilities that serve residents directly, such as multi-purpose community facilities, fire and emergency response facilities, and facilities that support public safety and essential local services.</p> <p>Public infrastructure needs are street and sidewalk improvements, stormwater drainage systems, and ADA-compliant enhancements to public spaces. These initiatives are vital for maintaining safe transportation networks, mitigating flood risks, fostering pedestrian-friendly neighborhoods and supports health, safety, and long-term community resilience.</p>
	Basis for Relative Priority	Through public hearings and consultations with local agencies and stakeholders revealed public facility and infrastructure deficiencies and the need for upgrades in LMI areas were identified. In particular for the public facilities such as neighborhood facilities, community centers and parks there was feedback from public hearings, local service providers, and previous housing and community development reports that further highlighted gaps in facility availability in Berkeley County. The basis is to improve accessibility for all residents and create a suitable living environment.
2	Priority Need Name	Removal of Slum & Blight
	Priority Level	High

	Population	Extremely Low Low Moderate Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	2A Removal of Slum & Blight
	Description	Activities that reduce slum and blight will help to control environmental hazards, remove dilapidated buildings and overgrown lots. Demolition of dilapidated buildings will help to clear sites of dangerous structures, and help to jumpstart the revitalization of key areas.
	Basis for Relative Priority	Through community participation and consultation of local stakeholder partners and organizations the need for the removal of blighted areas in the County in residential areas was identified. Public hearings and resident feedback helped assess priority service needs and also helped to identify the areas in the County that were underserved. The basis of this priority is to improve safety and safety standards of these areas.
3	Priority Need Name	Public Services & Quality of Life Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	3A Public Services for LMI & Special Need

	Description	<p>There is a need for supportive services to help improve the lives of low- to moderate-income (LMI) households and special needs groups, such as seniors, persons with disabilities, and at-risk populations in Berkeley County. The County prioritizes supportive services that address homelessness, youth development, senior assistance, and economic stability.</p> <p>Additionally, the County prioritizes supportive services addressing community-based services that support housing stability, basic needs, and access to opportunity for low- and moderate-income households. Public services often include assistance for households experiencing housing instability, support for survivors of domestic violence, food and basic needs support, health access resources, employment-related support, and services that help vulnerable residents remain stably housed. Continued investment in public services enhances community resilience, promotes self-sufficiency, and ensures residents have access to critical resources. A summary of public service needs is described in the NA-50.</p>
	Basis for Relative Priority	<p>Through community participation and consultation of local stakeholder partners and organizations the need for public services for LMI and special needs persons was identified. Public hearings and resident feedback helped assess priority service needs and also helped to identify populations that were underserved. Input from local nonprofit organizations and government departments provided insights into the demand for social services, ensuring resources are directed toward programs with the highest impact on the LMI community. The basis for this need is to provide access to services and sustainability for LMI residents in Berkeley County.</p>
4	Priority Need Name	Preserve & Develop Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	4A Preserve & Develop Affordable Housing

	Description	<p>The preservation and development of affordable housing is a priority need for low- to-moderate income households in Berkeley County. As with most urban counties across the country, housing cost burden is one of the largest housing problems. Housing cost burden can also vary across the County based on differences in housing supply, housing costs, and access to employment and services. To compound this issue, a large portion of housing is also very old.</p> <p>Berkeley County has a notable portion of housing stock that was built before 1980, placing many units at risk for lead-based paint hazards due to the widespread use of lead paint before its ban in 1978. Approximately 17% of owner-occupied units and 25% of renter-occupied units fall into this category, potentially exposing an estimated 17,981 households to lead hazards.</p>
	Basis for Relative Priority	<p>There is a need for affordable housing options in Berkeley County. As documented in the NA-10, cost burden is clearly the most common housing problem in the County. Also, a significant number of housing units in the County were built before 1980. Aging housing units are more likely to be in need of repair and are at higher risk of lead hazards. The basis is to create or maintain affordable housing for LMI residents in Berkeley County.</p>
5	Priority Need Name	Effective Program Management
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Countywide Low/Mod Eligible
	Associated Goals	5A Effective Program Management
	Description	<p>Effective program management will include general administration and planning of the CDBG and HOME grant programs, monitoring subrecipients, reporting and managing grant financials. Planning involves the development of AAPs, annual reports, and meeting citizen participation requirements.</p>
	Basis for Relative Priority	<p>Effective program management of HUD funded programs is vital to having a successful program and meeting the goals and objectives identified in the plan. This will also ensure compliance and keeping with the regulations of the grant programs.</p>

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)	N/A. The County does not fund a TBRA program.
TBRA for Non-Homeless Special Needs	N/A. The County does not fund a TBRA program.
New Unit Production	<p>Market trends that will impact the use of funds for new unit production will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> • There is a limited supply of affordable housing for LMI households as housing cost burden is the biggest housing problem in the County. See the NA-10 for more details. • High development costs limit the construction of affordable housing. • While housing values have risen by 105% from 2014-2024, the median income has increased only 63% in that same time period (Source: 2020-2024 ACS). • Similarly, the median contract rent has also increased 89% from \$791 to \$1,495. • As reported in the MA-15, there is a shortage of affordable homeowner and rental units for lower income households.
Rehabilitation	<p>Market trends that will impact the use of funds for housing rehabilitation activities will be provided in response to the needs identified below:</p> <ul style="list-style-type: none"> • A significant portion of the housing stock is aging and a growing number of units may be in need of repairs (MA-20). • Also reported in the MA-20, approximately 17% of owner-occupied housing and 25% of renter-occupied housing units were built before 1980 (Source: 2020-2024 ACS). • LMI households may lack the finances to maintain their homes. • The cost of new construction and/or housing replacement is prohibitive for lower income households. • The condition of older housing units are also likely to require higher maintenance costs. • There is a higher risk of lead-based paint hazards for older housing built before 1978.

Acquisition, including preservation	<p>Market trends that will impact the use of funds for acquisition, including acquisition for the purpose of housing preservation are:</p> <ul style="list-style-type: none"> • The high costs of acquisition limits activities to support LMI households with this need. Due to limited funds, this has not been a priority for funding for Berkeley County as the need far outweighs the resources available.
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Table 49 – Influence of Market Conditions

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

Introduction

This section outlines the expected funding from the Community Development Block Grant (CDBG) and the HOME Investment Partnership (HOME) Program for Program Year (PY) 2026. The CDBG program is designed to provide access to decent, affordable housing, offer essential services to the most vulnerable individuals in the County, and create jobs by supporting the growth and retention of local businesses. The HOME program is focused on funding the development and preservation of affordable housing for low- and moderate-income (LMI) households in the County. The County expects to receive approximately \$1,269,095 for CDBG and \$430,377.97 for HOME in PY 2026. This year marks the beginning of the 2026-2030 Consolidated Plan (ConPlan), with four more years remaining in this five-year period.

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	1,269,095.00	0.00	0.00	1,269,095.00	5,076,380.00	PY 2026 is the first year of the ConPlan. There are four (4x) more years expected for the remainder of the ConPlan.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	430,377.97	0.00	0.00	430,377.97	1,721,511.88	PY 2026 is the first year of the ConPlan. There are four (4x) more years expected for the remainder of the ConPlan.

Table 50 - Anticipated Resources

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

The federal funds listed above in this section represent the annual allocation received by Berkeley County to support the activities outlined in the PY 2026 Annual Action Plan, as well as the anticipated funding for the remainder of the 2026-2030 Consolidated Plan. Estimates of funding are based on PY 2026 HUD CDBG and HOME funds received and it is anticipated to remain near the same level for the period covered by this Plan.

Berkeley County is actively working to expand resources that address the community's needs. The use of federal funds is essential for leveraging additional local and state funding. Recently, the County secured federal funding from the Department of Justice to tackle high-crime areas and support victims of crimes. Additionally, the County received state grants from the South Carolina Department of Health and Environmental Control, the South Carolina Department of Commerce, the South Carolina Rural Infrastructure Authority, and the South Carolina Department of Parks and Recreation for various community development and infrastructure improvements throughout the County.

The HOME program funds affordable housing creation and development for LMI households in the County. HOME program funds require a 25% match for activities funded under the program. A HOME-match log will be maintained to track matching funds each year. The County will satisfy the match requirement by utilizing a variety of sources. Volunteer labor and donated materials will be contributed to the homeowner developments to match 25% of the project costs. The County will use the HUD established rate of unskilled donated or voluntary labor to determine the rate of unskilled volunteer labor. The value of skilled labor or professional services shall be determined by the rate that the individual or entity performing the labor or service normally charges. Volunteer hours will be tracked in a time tracking log. Developers will be required to provide 25% of eligible matching funds on a project-by-project basis for development projects.

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

The various Berkeley County Libraries provide a space for community participation with the County when meeting with the public on CDBG and HOME programming.

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
BERKELEY COUNTY	Government	public facilities public services	Jurisdiction
SOUTH CAROLINA REGIONAL HOUSING AUTHORITY NO. 3	PHA	Rental	Region
LOWCOUNTRY CONTINUUM OF CARE	Continuum of care	Homelessness public services	Region
CITY OF GOOSE CREEK	Government	public services	Jurisdiction
TOWN OF ST. STEPHEN	Government	public services	Jurisdiction
CITY OF HANAHAN	Government	public services	Jurisdiction
TOWN OF MONCK'S CORNER	Government	public services	Jurisdiction
TOWN OF BONNEAU	Government	public services	Jurisdiction
TOWN OF JAMESTOWN	Government	public services	Jurisdiction
BERKELEY HABITAT FOR HUMANITY	Non-profit organizations	Ownership	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Berkeley County continually works to include organizations that address the various needs of the citizens of the County. Chief among these organizations are the South Carolina Regional Housing Authority No. 3 (PHA) and Lowcountry Continuum of Care (COC).

Berkeley County benefits from a robust institutional structure that includes numerous nonprofits, government agencies, developers, and public health institutions focused on LMI communities. However, this complex network can also lead to challenges in developing and determining funding priorities. Additionally, there is a significant issue with disseminating information about available services, particularly in the rural areas of the county. Residents who live in more remote or unincorporated parts of the county often have limited access to service providers compared to those in urban areas.

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	X		
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			
Other			

Table 52 - 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)

A network of local homeless services and housing providers is involved in planning and coordinating programs and service delivery systems that address the needs of homeless individuals throughout the County. This effort is primarily led by the Lowcountry Continuum of Care (CoC), which oversees homeless prevention initiatives in the region.

The Lowcountry Continuum of Care utilizes the Homeless Management Information System (HMIS) and the Coordinated Entry System for intakes. Data collected from the centralized HMIS and the intakes entered into the Coordinated Entry System by CoC members provide important information about individuals and families experiencing homelessness. This includes details on household composition, ages, disability status, length of time homeless, and overall vulnerability. This system helps programs and agencies understand the needs of this population and recommend appropriate housing interventions in Berkeley County and across the six counties in the CoC.

The Lowcountry CoC aims to expand access points into the Coordinated Entry System (CES). CES is designed to efficiently connect individuals experiencing homelessness with available housing resources. The process includes participant intake, assessment, provision of referrals, and placement into housing. When implemented effectively, CES enables communities to move beyond a traditional “first come, first served” approach, allowing them to prioritize those most in need of assistance.

CES standardized assessment tools work to identify the unique needs of the chronically homeless, of children and their families, veterans and their families as well as unaccompanied youth. The assessment provides the ability for households to gain access to the best options to address their needs, while also considering their preferences. The most intensive interventions are prioritized for those with the highest needs.

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

As the local Continuum of Care (COC) serving the region, the Lowcountry CoC coordinates with many partner organizations and agencies that work to meet the needs of the homeless population. The County also works with a large network of partners and nonprofits to serve the special needs population. These nonprofits and organizations also helped to consult with the overall needs assessment in the County through a series of community needs meetings held at the County public libraries.

All types of individuals and households experiencing homelessness are documented, tracked, and accurately reported without duplicating efforts. This process leads to improvements in client service delivery within the Lowcountry Continuum of Care (CoC), which includes Beaufort, Charleston, Colleton, Dorchester, Hampton, Jasper, and Berkeley counties. The Homeless Management Information System (HMIS) facilitates client tracking, case management, service and referral management, and bed availability for shelters. It is designed to support all homeless assistance providers in the CoC regional area.

Due to the rural nature of the community, residents who live farther from urban areas, as well as those in unincorporated parts of the county, have less access to service providers in Charleston County. Additionally, conducting homeless counts in rural communities is challenging and often fails to provide a comprehensive picture of homelessness. This can result in incomplete assessments of the homeless population in these rural areas.

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

Berkeley County will actively provide leadership and foster cooperation to create opportunities that address the priority needs of its citizens. To bridge gaps in the institutional structure and service delivery systems, the County will collaborate with its partners mentioned in this section to help implement its goals and activities aimed at meeting the needs of its citizens.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	1A Improve Public Facilities & Infrastructure	2026	2030	Non-Housing Community Development	Countywide Low/Mod Eligible	Improve Public Facilities & Infrastructure	CDBG: \$4,476,380.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted
2	2A Removal of Slum & Blight	2026	2030	Non-Housing Community Development	Countywide Low/Mod Eligible	Removal of Slum & Blight	CDBG: \$200,000.00	Buildings Demolished: 5 Buildings
3	3A Public Services for LMI & Special Need	2026	2030	Non-Homeless Special Needs	Countywide Low/Mod Eligible	Public Services & Quality of Life Improvements	CDBG: \$400,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
4	4A Preserve & Develop Affordable Housing	2026	2030	Affordable Housing	Countywide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: \$1,936,704.85	Homeowner Housing Added: 10 Household Housing Unit
5	5A Effective Program Management	2026	2030	Non-Housing Community Development	Countywide Low/Mod Eligible	Effective Program Management	CDBG: \$1,269,095.00 HOME: \$215,185.00	Other: 5

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve Public Facilities & Infrastructure
	Goal Description	Improve and expand access to public facilities and infrastructure that will benefit LMI persons and the special needs population. Funded activities may include improvements to neighborhood facilities, homeless shelters, senior centers, youth centers, streets and sidewalks.
2	Goal Name	2A Removal of Slum & Blight
	Goal Description	Reduce slum and blight in residential areas of the County through demolition of dilapidated buildings. These activities will improve the health and safety of neighborhoods and clear sites for redevelopment.
3	Goal Name	3A Public Services for LMI & Special Need
	Goal Description	Provide vital supportive services for eligible LMI and special need persons throughout the County. These public services include youth, senior, health and economic development programs. Programs that address homelessness may also be considered.
4	Goal Name	4A Preserve & Develop Affordable Housing
	Goal Description	Preserve and develop affordable housing through activities for homeowners and renters. These activities may include housing rehabilitation, new rental housing development, and new homeowner construction.
5	Goal Name	5A Effective Program Management
	Goal Description	Provide effective program management of the CDBG and HOME grant programs that will ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, fair housing outreach and citizen participation requirements.

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

The County estimates that it will assist low- to moderate-income households over the next five years with affordable housing activities:

Homeowner Housing Added: 10 Household Housing Units

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)

Public housing was created to offer safe and decent rental options for qualified low- and moderate-income families, the elderly, and individuals with disabilities. It consists of federally subsidized, affordable housing that is owned and operated by public housing authorities. In Berkeley County, the local housing authority is the South Carolina Regional Housing Authority No. 3 (SCRHA3). SCRHA3 manages two public housing complexes in the county: St. Francis Villa Apartments in Moncks Corner, which has 78 units, and Belangia Apartments in St. Stephen, which has 50 units. Additionally, SCRHA3 administers over 1,300 Housing Choice Vouchers (HCV) across the seven counties it serves, including Berkeley County. Currently, there is no need to increase the number of accessible units; however, the housing authority is willing to make reasonable accommodations upon request for individuals or households with special needs.

Activities to Increase Resident Involvements

The SCRHA3 offers supportive services aimed at increasing residents' participation in community activities. These services provide opportunities for personal growth, leadership development, and community engagement. They also include job training and employment placement, case management, supportive group environments, and health and wellness initiatives. The programs offered include:

Family Self-Sufficiency (FSS): This HUD program allows residents of the Housing Choice Voucher (HCV) and public housing to build financial assets as they increase their earned income through employment. Participation typically lasts five years, during which participants identify their educational, professional, and personal goals. As part of the FSS program, participants collaborate with HCV department staff to create a plan outlining specific activities needed to achieve their economic self-sufficiency goals. Throughout the program, staff monitors participants' progress and provides assistance to help them move toward self-sufficiency.

The Lease Purchase Program: Through this program, a potential homebuyer can move into a select number of houses while they are working to become mortgage ready. During the rental period, the homebuyer must actively participate in housing counseling and will pay rent based upon their income. Once the potential homeowner becomes mortgage ready, they will begin the process to purchase the home. An amount of \$50 from each month's rent is set aside for the potential homebuyer to use for down payment and closing cost assistance for the purchase of that home. SCRHA3 partners with Southeastern Housing and Community Development's Financial Resource Center to provide this program.

Youth Enrichment Scholarships (YES): This program provides assistance with registration fees to connect residents with community and school-based activities and resources.

Benefit Access: This program provides access to resources needed by families to achieve and maintain self-sufficiency. Case management is provided to help eligible families with these services.

Resident Training Program: This program provides job training and employment opportunities through hands-on experience and job coaching. Applicants can apply on the SCRHA3 website.

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

SCRHA3 is not designated as troubled.

Plan to remove the ‘troubled’ designation

N/A. SCRHA3 is not designated as troubled.

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

Barriers to Affordable Housing

Public policies that protect health, safety, and orderly growth can also increase per-unit development costs, limit feasible densities, and extend project timelines. In Berkeley County, these effects can translate into higher rents or sales prices, fewer “missing middle” unit types (such as duplexes, townhomes, and small multifamily), and reduced private investment in lower-rent projects where margins are thin.

Local land use and development regulations can affect affordability when minimum dimensional standards (such as minimum lot size, frontage, setbacks, and coverage requirements) reduce the number of buildable units on a site or require larger lots than the market can absorb at lower price points. These requirements can also limit options for smaller homes, compact subdivisions, and certain infill patterns that typically reduce land cost per unit. Berkeley County’s zoning and development standards are codified through its local ordinance framework (Municode), and related ordinance updates have addressed lot-size expectations in serviced areas.

Impact fees and other development charges can support needed infrastructure, but they also add upfront costs that are commonly financed into the total development budget, pushing projects toward higher price points. Berkeley County’s ordinance framework references transportation impact fees being assessed pursuant to the County’s transportation impact fee ordinance for unincorporated areas, and fee schedules and procedural requirements appear throughout the County’s code and development regulations.

State building code requirements improve resilience and life-safety, but they can raise construction costs and complicate rehabilitation of older structures, particularly when combined with material, labor, and insurance pricing pressures. South Carolina requires local enforcement of statewide building code modifications adopted through the state process (Title 6, Chapter 9 framework), which can affect both new construction and substantial rehabilitation scopes.

Limits on local rent stabilization tools can also shape affordability outcomes. South Carolina law restricts counties and municipalities from regulating rent for certain dwellings, which reduces local options to respond to rapid rent escalation during tight-market periods. While this policy can be viewed as supporting investment certainty, it can also limit a jurisdiction’s ability to deploy rent-based affordability protections as a short-term stabilization tool.

Federal and federally administered requirements that attach to assisted rehabilitation and certain renovation activity, while essential for health and safety, can increase cost and complexity, especially for older housing. Lead-safe compliance requirements in federally assisted rehab activities funded through HUD and certified work practices for many paid renovations in older housing through the EPA RRP can raise per-unit rehab costs, which can reduce the number of units a given budget can address (particularly in lower-value neighborhoods where appraised value limits financing).

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The County participates in Attainable Housing Week in April with the Regional Housing Coalition. It is weeklong event that draws focus on the housing needs in the Berkeley, Dorchester, and Charleston regions through panel discussions, site visits, and a housing resource networking fair.

To County also identified barriers to affordable housing in its Analysis of Impediments of Fair Housing Choice (AI). Civitas LLC completed the AI on March 30, 2021. The AI identified the following public policies that have and can continue to make positive impacts on the affordable housing market:

- Incentives for Housing Preservation and Renovation: The County has enacted a Special Property Tax Assessment Ordinance for rehabilitating historic properties (Ordinance 19-04-08). This supports the county’s policy to protect existing communities and neighborhoods from physical deterioration.
- Sustainable Infrastructure Funding: The Transportation Sales Tax program was enacted to help support street infrastructure to accommodate new housing. This program can reduce the cost of constructing new housing.
- Progressive Planning Approach: The One Berkeley Comprehensive Plan incorporates scenario planning. This approach considers community desires and the impacts and trade-offs to provide more informed decision-making. County planning policies also support a range of residential lot sizes and diverse housing types that can result in a wider range of home values.
- Presence of Intergovernmental Cooperation – Many jurisdictions lack intergovernmental cooperation that can result in a disconnect between services and facilities. The county practices coordination planning with the Berkeley County School District to anticipate the need for additional school facilities.
- Encourage Housing Density: The 2018 Comprehensive Plan Update encourages clustering of residential lots through a density bonus approach, and low-density development supports diverse housing choices. New residential development planning policies also emphasizes linkages to public transportation that will enable better access to employment opportunities.
- Availability of an Affordable Housing Financing Mechanism: The Lowcountry Housing Trust (LHT) finances the production of affordable housing. Today, financing offered by LHT includes development loans for affordable housing, including land acquisition, predevelopment, infrastructure, construction, and mini-perm loans. The county also promotes other housing partnerships and home buyer education programs.
- Commitment to Reducing Regulatory Barriers: The County Council and Planning Commission are working to identify and reduce regulatory barriers to affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

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

Berkeley County is part of the Lowcountry Continuum of Care (CoC), the local network addressing homelessness. Although Charleston, the largest nearby city, has a high homeless population, Berkeley County reports few homeless individuals in the annual Point-in-Time Count. This underreporting stems from challenges in tracking homelessness in rural and unincorporated areas. Actual homelessness rates in the county are likely much higher. The county depends on service providers and nonprofits to identify and connect individuals experiencing homelessness with appropriate services.

The Lowcountry Continuum of Care utilizes the Homeless Management Information System (HMIS) to track intakes into the Coordinated Entry System. HMIS is the local information technology system used to collect client-level data and information on the provision of housing and services to homeless individuals, families, and those at risk of homelessness. The Coordinated Entry System is a process designed to ensure that all people experiencing a housing crisis have fair and equal access, and are quickly identified, assessed, referred, and connected to housing and assistance based on their strengths and needs. Data from the centralized HMIS provide essential details about individuals and families experiencing homelessness—such as household composition, ages, disability status, length of time homeless, and overall vulnerability—to inform programs and agencies about the needs and recommended housing interventions for this population in Berkeley County and across the other six counties in the CoC.

Jean’s Angels has a community outreach program serving persons experiencing homelessness in Berkeley County. The agency has Mobile Shower/Laundry Trailers which are equipped with a generator and fuel for onsite power sufficient to power all onboard equipment. The trailers are traveled by truck and placed weekly in communities/locations where the persons can shower and get a haircut. Laundry services are also performed using the organization’s volunteer staff. Additionally, a meal or a snack, personal care, and hygiene products are also offered.

Addressing the emergency and transitional housing needs of homeless persons

According to the Lowcountry Continuum of Care's 2024 CoC Homeless Assistance Programs Housing Inventory Count Report, the Continuum of Care (CoC) offers nearly 250 emergency shelter and transitional housing beds for homeless individuals in the region. However, none of these facilities are located in Berkeley County. Fortunately, One80 Place, My Sister’s House, and the Formation Project provide shelter services for Berkeley County residents who are experiencing homelessness or fleeing domestic violence.

The County will work to identify partners that can help address the emergency and transitional housing needs of the homeless population in the area. Currently, through the CoC, the County can utilize its homeless prevention programs, which include rental assistance, financial help for rental application fees, utility payments, last month’s rent, moving costs, and a variety of other housing services.

Additionally, the County allocates CDBG funds to Changed Lives Ministry for facility improvements. Changed Lives Ministry is a faith-based rehabilitation center dedicated to providing a supportive environment for men and women struggling with alcohol or drug addiction and helping them reintegrate into the community.

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.

Berkeley County and the Lowcountry Continuum of Care are dedicated to assisting homeless individuals, particularly those who are chronically homeless and families with children, in successfully transitioning from homelessness to permanent housing and independent living. The challenges faced by chronically homeless individuals can be numerous and often interconnected. Therefore, the County and the Continuum of Care will collaborate with a network of service providers to ensure that they receive the necessary referrals and resources to maintain shelter and achieve independent living.

It is especially important to support families with children as they transition to permanent housing and independence. Prolonged exposure to poverty can make it increasingly difficult for children to escape poverty in the future. With the assistance of County partners and Continuum of Care members, priority will be given to programs that aid children in low- and moderate-income households through educational enrichment, youth development initiatives, and wellness programs.

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

Berkeley County and the Lowcountry Continuum of Care recognize that low-income individuals and families who have recently been discharged, or are about to be discharged, from public institutions or care systems are at high risk of becoming homeless. To ensure these individuals receive the necessary resources and services to prevent homelessness, the County and the Continuum of Care will collaborate with a network of experienced and capable service providers. Many of these providers have established connections with these institutions and care systems. Some of these providers include Florence Crittenton, Family Promise, One80Place, Origin SC, Community Action Partnership, and Changed Lives Ministries.

Landmarks for Families, formerly known as the Carolina Youth Development Center, offers support services aimed at personal growth, leadership advancement, case management, and promoting overall health and wellness. Their programs include:

- The Strengthening Families parenting program, a 14-week evidence-based training program designed to enhance family skills.
- The Keep Connected workshop, which focuses on building relationships and helping parents and their teens to express care, encourage growth, provide support, share power, and expand possibilities.
- Scholar Centric, a science-based curriculum that is aligned with educational standards and proven to build the resiliency skills students need to persevere and succeed in school.

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

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

Lead-based paint remains a significant health and housing-quality concern in pre-1978 housing, particularly for households with young children and pregnant persons. As an estimated 1-in-5 housing units in the County were built before 1980, it is essential that the County follow all regulations as required by HUD and the Residential Lead-Based Paint Hazard Reduction Act of 1992. A certified inspection of a structure built prior to 1978 will determine the presence of lead-based paint. If lead-based paint is found to exist, a risk assessment is conducted to determine the type, severity and location of the hazards. The findings of the risk assessment may direct abatement as the solution to best protect children from lead exposure.

Lead poisoning is one of the most common and preventable health hazards to children today. Research indicates that even a low level of lead in a child's blood can have harmful effects on their physical and developmental health. The most common source of lead poisoning is exposure to lead-based paint, usually in a child's home. Lead exposure occurs when children ingest chips of lead-based paint, paint-contaminated dust, paint contaminated soil, or inhalation of lead-based paint dust particles (usually occurring from home renovation, or maintenance). Lead-based paint hazards are defined as any condition that causes exposure to lead which would result in adverse human health effects. Typical exposure comes from:

- Lead-based paint dust.
- Lead-based paint contaminated soil.
- Lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces.

Additionally, the South Carolina Department of Health and Environmental Control (DHEC) investigates' childhood lead poisoning throughout the state, although this is limited to childhood lead poisoning prevention and detection activities.

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

The actions above are tied to the size of County's older housing stock, where lead-based paint is more likely to be present. According to the 2020-2024 ACS, there were a total of 19,517 housing units in Berkeley County that were built in 1979 or earlier. That represents almost 1/5 (19.4%) of all the housing units in the County. As there is a significant number of pre-1978 dwellings, the County will require that all housing programs follow lead-based paint hazard regulations as required by HUD, especially when working on a structure built before 1978. The ACS does not break out units built specifically prior to 1978; therefore, housing built before 1980 is used as a reasonable proxy for estimating the prevalence of older housing that may include pre-1978 units. Older housing units are more likely to have deferred maintenance issues, may be in need of repair, and pose higher risks for lead-based paint hazards.

Accordingly, rehabilitation of housing built before 1978 requires compliance with HUD lead-safe requirements, including lead-safe work practices, clearance, required notices, and lead hazard evaluation and control when applicable.

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

See MA-20 Housing Market Analysis: Condition of Housing for more information.

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

Lead hazard reduction is an eligible activity under the CDBG and HOME programs when projects involve the repair or rehabilitation of housing. The County's housing policies and procedures incorporate HUD requirements for assisted pre-1978 housing by requiring the appropriate steps to evaluate and address lead-based paint hazards, use lead-safe work practices, obtain clearance when required, and complete required notifications and recordkeeping in accordance with HUD rules.

In addition, the County will adhere to all regulations set forth by HUD and the Residential Lead-Based Paint Hazard Reduction Act of 1992. A certified inspection will be conducted to assess any structure built prior to 1978 for the presence of lead-based paint. If lead-based paint is detected, a risk assessment will follow to evaluate the type, severity, and location of the hazards. The results of this risk assessment may lead to abatement measures aimed at protecting children from lead exposure. The County also provides HUD Lead Hazard Information pamphlets to all citizens upon request.

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

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

The priority needs outlined in the Consolidated Plan directly address poverty in Berkeley County. Many of the recommended public service activities for funding focus on providing a broad range of assistance to low- to moderate-income (LMI) households and special needs populations. The County will identify target areas with LMI populations and prioritize addressing their most urgent needs through investments in public facilities and infrastructure improvements. Efforts will also focus on reducing slum and blight in residential areas and enhancing vital services that improve the quality of life for County residents.

Specifically, the County will support nonprofit organizations that assist LMI households and tackle issues related to poverty. This support will include funding for programs such as a youth homeless shelter, a warming center for the homeless, and a food pantry. Additionally, the County will invest in the development of new affordable housing for potential homeowners. Homeownership has historically been the primary means for families to build wealth, and by creating homebuying opportunities for LMI households, the County aims to reduce the number of families living below the poverty line. Finally, efforts to eliminate slum and blight in residential areas will contribute to reducing poverty by removing old and dilapidated buildings, making neighborhoods safer and more attractive for further investment.

The County's approach emphasizes job creation and retention through small business support, workforce development, and implementation of Section 3 policies that create economic opportunities for residents in target communities. Activities funded through CDBG and HOME—including housing rehabilitation, job incentive programs, and public improvements—are designed to not only meet infrastructure needs but also economically empower the populations they serve.

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

Berkeley County works closely with various nonprofit service providers and other County departments that provide assistance for LMI households with the purpose of providing for basic needs and assisting them in improving their quality of life. With that purpose, in the five-year Consolidated Plan period, the County will select activities for funding that are designed to reduce the number of persons in poverty. The County will also collaborate with other local government departments, nonprofit service providers and local organizations that operate programs that similarly have a goal of reducing the poverty level in Berkeley County. Actions that the County may implement include:

- Targeting federal resources to public facilities and infrastructure improvements in low/mod block group tracts with high poverty rates;
- Funding public service programs that promote housing stability and financial self-sufficiency;
- Supporting special needs populations including persons with disabilities, the elderly, homeless individuals, and victims of domestic violence;

- Creating and retaining jobs through small business economic development activities and Section 3 hiring requirements;
- Supporting CHDO operations to increase affordable housing stock;
- Continue to fund housing rehab activities for LMI households to maintain the condition of their homes which will prevent the risk of homelessness; and
- Fund the removal of slum and blight in low/mod residential areas.

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

Berkeley County's monitoring process involves continuous communication with the subrecipient, project manager and evaluation of financial records and is used to evaluate regulatory performance in the administrative, financial and programmatic areas of CDBG funded activities. Such a process involves frequent telephone/email contacts, written communications, analysis of reports and audits, and periodic meetings. County staff provide technical assistance as needed to any subrecipient or internal project manager.

Monitoring consists of both desktop and on-site reviews. On-site reviews include an in-depth review of project and client files. Each grant close-out requires an on-site monitoring review. Ongoing desktop monitoring includes a review of contractual commitments, financial documentation, determination of cost eligibility, drawdown rates, and outcome/performance measurement review. Through on-site and desktop monitoring, the monitor can determine whether the participant's performance meets program requirements and improve performance by providing guidance and making recommendations. The specific purposes of monitoring are to:

- Validate the accuracy of information presented by the applicant;
- Determine compliance for those activities where there is sufficient information to make eligibility and/or national objective determinations;
- Evaluate the reasonableness of judgments made for those activities that necessarily involve high levels of program participant judgment;
- Establish the subrecipient's ability to ensure that activities carried out meet compliance requirements;
- Verify the accuracy of the program participant's records; and,
- Identify apparent causes of any problem(s) and offer recommendations for corrective actions.

Due to the critical need to disburse CDBG funds promptly, County staff closely monitor each project's progress to ensure timely execution. Subrecipients that do not spend their grant funds in a timely manner are strongly encouraged to expedite spending or risk losing current and future funding through the County's HUD programs. This monitoring process also helps identify high-risk projects or applicants that may require additional oversight in the coming years.

Comprehensive Planning Requirements

The comprehensive planning requirements involve the community planning and development process outlined in the 5-Year Consolidated Plan (ConPlan), subsequent Annual Action Plans (AAPs), and the

Consolidated Annual Performance and Evaluation Reports (CAPERs) in accordance with 24 CFR 91, Subparts A, C, and F. Citizen participation is a crucial aspect of the consolidated planning process. The County will adhere to its HUD-approved Citizen Participation Plan (CPP), which guides staff in gathering community input; a vital element in identifying the priority housing and community development needs within the County. The ConPlan is developed every five years, identifying priority needs and goals to address these needs. Annually, the County creates an AAP that outlines the projects and activities aimed at fulfilling the goals of the plan. This plan must be submitted to and approved by HUD each year to secure CDBG and HOME funding. At the conclusion of each AAP program year, the County will report on its accomplishments and the performance of the program through the CAPER (performance report). Citizen participation is required in the development of each of these stages, as specified in 24 CFR 91.105.

Expected Resources

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

Introduction

This section outlines the expected funding from the Community Development Block Grant (CDBG) and the HOME Investment Partnership (HOME) Program for Program Year (PY) 2026. The CDBG program is designed to provide access to decent, affordable housing, offer essential services to the most vulnerable individuals in the County, and create jobs by supporting the growth and retention of local businesses. The HOME program is focused on funding the development and preservation of affordable housing for low- and moderate-income (LMI) households in the County. The County expects to receive approximately \$1,269,095 for CDBG and \$430,377.97 for HOME in PY 2026. This year marks the beginning of the 2026-2030 Consolidated Plan (ConPlan), with four more years remaining in this five-year period.

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	1,269,095.00	0.00	0.00	1,269,095.00	5,076,380.00	PY 2026 is the first year of the ConPlan. There are four (4x) more years expected for the remainder of the ConPlan.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	430,377.97	0.00	0.00	430,377.97	1,721,511.88	PY 2026 is the first year of the ConPlan. There are four (4x) more years expected for the remainder of the ConPlan.

Table 54 - Expected Resources – Priority Table

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

The federal funds listed above in this section represent the annual allocation received by Berkeley County to support the activities outlined in the PY 2026 Annual Action Plan, as well as the anticipated funding for the remainder of the 2026-2030 Consolidated Plan. Estimates of funding are based on PY 2026 HUD CDBG and HOME funds received and it is anticipated to remain near the same level for the period covered by this Plan.

Berkeley County is actively working to expand resources that address the community's needs. The use of federal funds is essential for leveraging additional local and state funding. Recently, the County secured federal funding from the Department of Justice to tackle high-crime areas and support victims of crimes. Additionally, the County received state grants from the South Carolina Department of Health and Environmental Control, the South Carolina Department of Commerce, the South Carolina Rural Infrastructure Authority, and the South Carolina Department of Parks and Recreation for various community development and infrastructure improvements throughout the County.

The HOME program funds affordable housing creation and development for LMI households in the County. HOME program funds require a 25% match for activities funded under the program. A HOME-match log will be maintained to track matching funds each year. The County will satisfy the match requirement by utilizing a variety of sources. Volunteer labor and donated materials will be contributed to the homeowner developments to match 25% of the project costs. The County will use the HUD established rate of unskilled donated or voluntary labor to determine the rate of unskilled volunteer labor. The value of skilled labor or professional services shall be determined by the rate that the individual or entity performing the labor or service normally charges. Volunteer hours will be tracked in a time tracking log. Developers will be required to provide 25% of eligible matching funds on a project-by-project basis for development projects.

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

The various Berkeley County Libraries provide a space for community participation with the County when meeting with the public on CDBG and HOME programming.

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 Improve Public Facilities & Infrastructure	2026	2030	Non-Housing Community Development	Countywide Low/Mod Eligible	Improve Public Facilities & Infrastructure	CDBG: \$1,015,276.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
2	4A Preserve & Develop Affordable Housing	2026	2030	Affordable Housing	Countywide Low/Mod Eligible	Preserve & Develop Affordable Housing	HOME: \$387,340.97	Homeowner Housing Added: 2 Household Housing Unit
3	5A Effective Program Management	2026	2030	Non-Housing Community Development	Countywide Low/Mod Eligible	Effective Program Management	CDBG: \$253,819.00 HOME: \$43,037.00	Other: 1

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	1A Improve Public Facilities & Infrastructure
	Goal Description	Improve and expand access to public facilities and infrastructure that will benefit LMI persons and the special needs population. Funded activities may include improvements to neighborhood facilities, homeless shelters, senior centers, youth centers, streets and sidewalks.
2	Goal Name	4A Preserve & Develop Affordable Housing
	Goal Description	Preserve and develop affordable housing through activities for homeowners and renters. These activities may include housing rehabilitation, new rental housing development, and new homeowner construction.
3	Goal Name	5A Effective Program Management
	Goal Description	Provide effective program management of the CDBG and HOME grant programs that will ensure compliance with grant regulations and that the program activities meet their established objectives. Planning will involve the development of annual action plans, reports, fair housing outreach and citizen participation requirements.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following are proposed CDBG projects for PY 2026 including related objectives, and anticipated outcomes and accomplishments of those activities. In the program year, the County will address public facilities improvements with CDBG funds. The County is not using CDBG funds for public services in the 2026 Annual Action Plan. The County will address affordable housing opportunities with HOME funds. Per HUD regulations, a maximum of 10% will be used for admin of the HOME program and 15% will be set-aside for CHDO affordable housing development.

CDBG Program Administration: \$253,819.00
CDBG Public Facilities: \$1,015,276.00
Total CDBG: \$1,269,095.00
HOME Program Administration: \$43,037.00
HOME CHDO Set-Aside: \$64,556.97
HOME Non-CHDO Housing Activities: \$322,784.00
Total HOME: \$430,377.97

Projects

#	Project Name
1	CDBG: Program Administration (2026)
2	CDBG: Public Facilities (2026)
3	HOME: Administration (2026)
4	HOME: CHDO Set-Aside 15% (2026)
5	HOME: Non-CHDO Housing Activities (2026)

Table 56 – Project Information

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

In addressing the needs of low- and moderate-income households and the special needs population, the County’s CDBG program will administer projects such as public facility improvements for residents living in low/mod areas and for special need groups. HOME funds will address affordable housing development and housing rehab activities. The projects will work towards addressing the priority needs in the County. These priorities are:

- Improve Public Facilities & Infrastructure
- Removal of Slum & Blight

- Public Services & Quality of Life Improvements
- Preserve & Develop Affordable Housing
- Effective Program Management

In PY 2026, the first year of the ConPlan, the County will focus on improvements to public facilities and infrastructure with CDBG funds, and affordable housing development and preservation with HOME funds.

While federal funds received by the County are substantial towards addressing underserved groups and their needs, the County has to prioritize funding and not every need or goal identified in the five-year plan can be addressed annually.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG: Program Administration (2026)
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	5A Effective Program Management
	Needs Addressed	Effective Program Management
	Funding	CDBG: \$253,819.00
	Description	Program administration of the CDBG program.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Countywide
	Planned Activities	The activities of the administration include program planning and fair housing promotion (21A).
2	Project Name	CDBG: Public Facilities (2026)
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	1A Improve Public Facilities & Infrastructure
	Needs Addressed	Improve Public Facilities & Infrastructure
	Funding	CDBG: \$1,015,276.00
	Description	The County will provide funding for improvements to public facilities throughout the County.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Persons assisted with public facilities improvements: 10,000
	Location Description	Countywide eligible
	Planned Activities	Planned activities for improvements to public facilities: LIST
3	Project Name	HOME: Administration (2026)
	Target Area	Countywide Low/Mod Eligible

	Goals Supported	4A Preserve & Develop Affordable Housing
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$43,037.00
	Description	Program administration of the HOME program at 10% grant cap.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	Countywide eligible
	Planned Activities	Administration of the HOME program in PY 2026.
4	Project Name	HOME: CHDO Set-Aside 15% (2026)
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	4A Preserve & Develop Affordable Housing
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$64,556.97
	Description	The County will set-aside 15% of HOME program funds for CHDO affordable housing development activities.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Added: 1 Household Housing Unit
	Location Description	Countywide eligible
	Planned Activities	CHDO affordable housing activities, new affordable housing development.
5	Project Name	HOME: Non-CHDO Housing Activities (2026)
	Target Area	Countywide Low/Mod Eligible
	Goals Supported	4A Preserve & Develop Affordable Housing
	Needs Addressed	Preserve & Develop Affordable Housing
	Funding	HOME: \$322,784.00
	Description	The County will fund affordable homebuyer opportunities for LMI households.
	Target Date	6/30/2027

Estimate the number and type of families that will benefit from the proposed activities	Homeowner Housing Added: 1 Household Housing Unit
Location Description	Countywide eligible
Planned Activities	Affordable housing activities, new affordable housing development.

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

Berkley County will implement its projects countywide based on its priority needs:

1. Improve Public Facilities & Infrastructure
2. Removal of Slum & Blight
3. Public Services & Quality of Life Improvements
4. Preserve & Develop Affordable Housing
5. Effective Program Management

Attention will be focused on low- and moderate-income (LMI) households, as well as individuals with special needs, throughout the County. The County does not distribute funding based solely on geographic criteria. To qualify for direct assistance from activities and services within the CDBG or HOME program, individuals or households must meet specific income requirements. For eligible public facilities and infrastructure improvement activities, the County will concentrate its efforts on service areas identified in census block group tracts that have low- to moderate-income levels. Below is an explanation of how the County will determine these areas.

Geographic Distribution

Target Area	Percentage of Funds
Countywide Low/Mod Eligible	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Berkley County will implement its projects countywide based on its priority needs and the income of beneficiaries. The County however does not allocate funding based solely on geographic requirements. When a planned activity is intended to serve individuals or households directly, they must meet income qualifications, as well as residency requirements, in order to receive assistance from County CDBG and HOME programs. In these instances, County staff and/or one of its subrecipient partner agencies will complete an intake and eligibility review of the applicant before the activity is initiated.

The County also has a need for public facilities improvements to community centers. These public improvement activities will serve a community, neighborhood or “area”. These activities are said to have an “area-wide” benefit. Per HUD requirements, the service areas of these community centers must be within an eligible Census Block Group Tract, as defined by HUD-CDBG regulations, whereby the majority of the residents are at least 51% low- to moderate-income. Public facility improvement activities may also

be targeted to those serving special need groups such as the elderly, persons with a disability and the homeless, in which case these accomplishments will be reported by persons served (LMC).

To determine these tracts, the County will be utilizing HUD CDBG Low Mod Income Summary Data (LMISD) from the HUD Exchange website, which has redefined the eligible tracts within the County. The identified Census Block Group Tracts within the jurisdiction that are considered low-moderate income can be found on the HUD Exchange website at: <https://www.hudexchange.info/programs/acs-low-mod-summary-data/>

Discussion

While the County does not target specific areas, it is important to note that many Census Block Group Tracts are also where a concentration of minority race/ethnicities reside. The following census tracts have been identified as those that have a concentration of a racial/ethnic minority group, as well as those with a concentration of low/mod households.

Concentration of Low Income Households:

A “low-income concentration” is any census tract where the median household income (MHI) is 80% or less than the MHI for Berkeley County. According to the 2020-2024 ACS 5-Year Estimates, the MHI in the County is \$84,358. A tract is considered to have a low-income concentration if the MHI is \$67,486 or less. Based on these criteria, the majority of the tracts with a concentration of low-income households are rural tracts in the northeast part of the County: 201.01, 202.01, 202.02, 203.01, 203.03, 203.04, 204.01, 204.05 and 205.06. There are also several tracts with a concentration of low-income households scattered along the southwest part of the County: 207.17, 207.18, 208.04, 208.11, 209.01 and 210.00.

Concentration of Racial and Ethnic Minorities:

For the purposes of this analysis, a concentration is any census tract where the racial or ethnic minority group makes up 10% more than the countywide percentage. Minority groups with less than 1% of the population were not factored in this analysis. Data was taken from the most recent 2020-2024 ACS.

Black and African-American, non-Hispanics comprise of 22.7% of the population in the County, and a tract with a concentration would be 32.7% or more. There are three tracts in the northeast part of the County with a concentration: 201.01, 202.01, 202.02, 203.03, 204.01, 204.05, 205.04, 205.05 and 205.06. Several tracts in the more populous southwest part of the County also have a concentration: 207.17, 208.04, 208.07 and 208.11.

Asian, non-Hispanics make up 2.5% of the countywide population and a tract with a concentration would be 12.5% or more. There are no tracts with a concentration of the minority group.

Likewise, the Hispanic population, which makes up 9.2% of the total population of Berkeley County would

make a tract with a concentration at 19.2% or more. There are seven tracts with a concentration in the southwest part of the County: 207.18, 208.24, 207.21, 208.08, 208.10, 208.11 and 209.01.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Berkeley County will provide funding for affordable housing initiatives within the County, including the development of new affordable housing and the rehabilitation of existing homes for homeowners. The goal is for Community Housing Development Organizations (CHDOs) to create one new housing unit for an eligible low- to moderate-income (LMI) homebuyer. The County will also assist one (1) additional LMI household with a new affordable housing unit. These activities will be financed through the HOME program funds.

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

Table 58 - 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	2
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	2

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

Homeowner Housing Added: 2 Household Housing Unit

AP-60 Public Housing – 91.220(h)

Introduction

Public housing was created to offer safe and decent rental options for qualified low- and moderate-income families, the elderly, and individuals with disabilities. It consists of federally subsidized, affordable housing that is owned and operated by public housing authorities. In Berkeley County, the local housing authority is the South Carolina Regional Housing Authority No. 3 (SCRHA3). SCRHA3 manages two public housing complexes in the county: St. Francis Villa Apartments in Moncks Corner, which has 78 units, and Belangia Apartments in St. Stephen, which has 50 units. Additionally, SCRHA3 administers over 1,300 Housing Choice Vouchers (HCV) across the seven counties it serves, including Berkeley County. Currently, there is no need to increase the number of accessible units; however, the housing authority is willing to make reasonable accommodations upon request for individuals or households with special needs.

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

SCRHA3 is dedicated to creating stable housing for low- to moderate-income (LMI) families in the region. The mission of the South Carolina Regional Housing Authority No. 3 is to provide families with the necessary tools to obtain and maintain affordable housing and homeownership in a safe, sanitary, and decent environment. To fulfill this mission, SCRHA3 partners with various community resources to comprehensively address the needs of families, helping them become self-sufficient.

To promote housing stability, SCRHA3 offers a range of resources designed to support individuals in maintaining that stability. Two key strategies include assisting residents in finding suitable employment and developing essential life skills. Below, we discuss programs that support these strategies, such as Youth Enrichment Scholarships, Benefit Access, and the Resident Training Program.

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

The SCRHA3 offers supportive services aimed at increasing residents' participation in community activities. These services provide opportunities for personal growth, leadership development, and community engagement. They also include job training and employment placement, case management, supportive group environments, and health and wellness initiatives. The programs offered include:

Family Self-Sufficiency (FSS): This HUD program allows residents of the Housing Choice Voucher (HCV) and public housing to build financial assets as they increase their earned income through employment. Participation typically lasts five years, during which participants identify their educational, professional, and personal goals. As part of the FSS program, participants collaborate with HCV department staff to create a plan outlining specific activities needed to achieve their economic self-sufficiency goals. Throughout the program, staff monitors participants' progress and provides assistance to help them move toward self-sufficiency.

The Lease Purchase Program: Through this program, a potential homebuyer can move into a select number of houses while they are working to become mortgage ready. During the rental period, the

homebuyer must actively participate in housing counseling and will pay rent based upon their income. Once the potential homeowner becomes mortgage ready, they will begin the process to purchase the home. An amount of \$50 from each month's rent is set aside for the potential homebuyer to use for down payment and closing cost assistance for the purchase of that home. SCRHA3 partners with Southeastern Housing and Community Development's Financial Resource Center to provide this program.

Youth Enrichment Scholarships (YES): This program provides assistance with registration fees to connect residents with community and school-based activities and resources.

Benefit Access: This program provides access to resources needed by families to achieve and maintain self-sufficiency. Case management is provided to help eligible families with these services.

Resident Training Program: This program provides job training and employment opportunities through hands-on experience and job coaching. Applicants can apply on the SCRHA3 website.

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

N/A. SCRHA3 is not designated as troubled.

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

Introduction

Berkeley County is located in the southeastern region of South Carolina. The service providers in the county are part of the Lowcountry Continuum of Care (CoC), which encompasses seven counties. This CoC includes individuals and organizations committed to assisting those who are experiencing homelessness. Its responsibilities include planning, developing, and implementing strategies to address homelessness in the area.

Key activities of the CoC involve coordinating planning efforts, establishing strategic priorities, operating the Coordinated Entry System (CES), conducting the HUD-required Point-in-Time Count, and developing written standards for providing assistance with HUD funding.

The County will allocate funding to organizations that offer supportive services for special needs populations within its jurisdiction, including the homeless population. This funding will be directed toward improving the facilities of programs designed to help individuals avoid homelessness and attain self-sustainability.

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

Berkeley County is part of the Lowcountry Continuum of Care (CoC), the local network addressing homelessness. Although Charleston, the largest nearby city, has a high homeless population, Berkeley County reports few homeless individuals in the annual Point-in-Time Count. This underreporting stems from challenges in tracking homelessness in rural and unincorporated areas. Actual homelessness rates in the county are likely much higher. The county depends on service providers and nonprofits to identify and connect individuals experiencing homelessness with appropriate services.

The Lowcountry Continuum of Care utilizes the Homeless Management Information System (HMIS) to track intakes into the Coordinated Entry System. HMIS is the local information technology system used to collect client-level data and information on the provision of housing and services to homeless individuals, families, and those at risk of homelessness. The Coordinated Entry System is a process designed to ensure that all people experiencing a housing crisis have fair and equal access, and are quickly identified, assessed, referred, and connected to housing and assistance based on their strengths and needs. Data from the centralized HMIS provide essential details about individuals and families experiencing homelessness—such as household composition, ages, disability status, length of time homeless, and overall vulnerability—to inform programs and agencies about the needs and recommended housing interventions for this population in Berkeley County and across the other six counties in the CoC.

Jean’s Angels has a community outreach program serving persons experiencing homelessness in Berkeley County. The agency has Mobile Shower/Laundry Trailers which are equipped with a generator and fuel

for onsite power sufficient to power all onboard equipment. The trailers are traveled by truck and placed weekly in communities/locations where the persons can shower and get a haircut. Laundry services are also performed using the organization's volunteer staff. Additionally, a meal or a snack, personal care, and hygiene products are also offered.

Addressing the emergency shelter and transitional housing needs of homeless persons

According to the Lowcountry Continuum of Care's 2024 CoC Homeless Assistance Programs Housing Inventory Count Report, the Continuum of Care (CoC) offers nearly 250 emergency shelter and transitional housing beds for homeless individuals in the region. However, none of these facilities are located in Berkeley County. Fortunately, One80 Place, My Sister's House, and the Formation Project provide shelter services for Berkeley County residents who are experiencing homelessness or fleeing domestic violence.

The County will work to identify partners that can help address the emergency and transitional housing needs of the homeless population in the area. Currently, through the CoC, the County can utilize its homeless prevention programs, which include rental assistance, financial help for rental application fees, utility payments, last month's rent, moving costs, and a variety of other housing services.

Additionally, the County allocates CDBG funds to Changed Lives Ministry for facility improvements. Changed Lives Ministry is a faith-based rehabilitation center dedicated to providing a supportive environment for men and women struggling with alcohol or drug addiction and helping them reintegrate into the community.

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

Berkeley County and the Lowcountry Continuum of Care are dedicated to assisting homeless individuals, particularly those who are chronically homeless and families with children, in successfully transitioning from homelessness to permanent housing and independent living. The challenges faced by chronically homeless individuals can be numerous and often interconnected. Therefore, the County and the Continuum of Care will collaborate with a network of service providers to ensure that they receive the necessary referrals and resources to maintain shelter and achieve independent living.

It is especially important to support families with children as they transition to permanent housing and independence. Prolonged exposure to poverty can make it increasingly difficult for children to escape poverty in the future. With the assistance of County partners and Continuum of Care members, priority will be given to programs that aid children in low- and moderate-income households through educational enrichment, youth development initiatives, and wellness programs.

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

Berkeley County and the Lowcountry Continuum of Care recognize that low-income individuals and families who have recently been discharged, or are about to be discharged, from public institutions or care systems are at high risk of becoming homeless. To ensure these individuals receive the necessary resources and services to prevent homelessness, the County and the Continuum of Care will collaborate with a network of experienced and capable service providers. Many of these providers have established connections with these institutions and care systems. Some of these providers include Florence Crittenton, Family Promise, One80Place, Origin SC, Community Action Partnership, and Changed Lives Ministries.

Landmarks for Families, formerly known as the Carolina Youth Development Center, offers support services aimed at personal growth, leadership advancement, case management, and promoting overall health and wellness. Their programs include:

- The Strengthening Families parenting program, a 14-week evidence-based training program designed to enhance family skills.
- The Keep Connected workshop, which focuses on building relationships and helping parents and their teens to express care, encourage growth, provide support, share power, and expand possibilities.
- Scholar Centric, a science-based curriculum that is aligned with educational standards and proven to build the resiliency skills students need to persevere and succeed in school.

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

Introduction:

Public policies that protect health, safety, and orderly growth can also increase per-unit development costs, limit feasible densities, and extend project timelines. In Berkeley County, these effects can translate into higher rents or sales prices, fewer “missing middle” unit types (such as duplexes, townhomes, and small multifamily), and reduced private investment in lower-rent projects where margins are thin.

Local land use and development regulations can affect affordability when minimum dimensional standards (such as minimum lot size, frontage, setbacks, and coverage requirements) reduce the number of buildable units on a site or require larger lots than the market can absorb at lower price points. These requirements can also limit options for smaller homes, compact subdivisions, and certain infill patterns that typically reduce land cost per unit. Berkeley County’s zoning and development standards are codified through its local ordinance framework (Municode), and related ordinance updates have addressed lot-size expectations in serviced areas.

Impact fees and other development charges can support needed infrastructure, but they also add upfront costs that are commonly financed into the total development budget, pushing projects toward higher price points. Berkeley County’s ordinance framework references transportation impact fees being assessed pursuant to the County’s transportation impact fee ordinance for unincorporated areas, and fee schedules and procedural requirements appear throughout the County’s code and development regulations.

State building code requirements improve resilience and life-safety, but they can raise construction costs and complicate rehabilitation of older structures, particularly when combined with material, labor, and insurance pricing pressures. South Carolina requires local enforcement of statewide building code modifications adopted through the state process (Title 6, Chapter 9 framework), which can affect both new construction and substantial rehabilitation scopes.

Limits on local rent stabilization tools can also shape affordability outcomes. South Carolina law restricts counties and municipalities from regulating rent for certain dwellings, which reduces local options to respond to rapid rent escalation during tight-market periods. While this policy can be viewed as supporting investment certainty, it can also limit a jurisdiction’s ability to deploy rent-based affordability protections as a short-term stabilization tool.

Federal and federally administered requirements that attach to assisted rehabilitation and certain renovation activity, while essential for health and safety, can increase cost and complexity, especially for older housing. Lead-safe compliance requirements in federally assisted rehab (HUD) and certified work practices for many paid renovations in older housing (EPA RRP) can raise per-unit rehab costs, which can reduce the number of units a given budget can address (particularly in lower-value neighborhoods where appraised value limits financing).

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning

ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The County participates in Attainable Housing Week in April with the Regional Housing Coalition. It is weeklong event that draws focus on the housing needs in the Berkeley, Dorchester, and Charleston regions through panel discussions, site visits, and a housing resource networking fair.

To County also identified barriers to affordable housing in its Analysis of Impediments of Fair Housing Choice (AI). Civitas LLC completed the AI on March 30, 2021. The AI identified the following public policies that have and can continue to make positive impacts on the affordable housing market:

- Incentives for Housing Preservation and Renovation: The County has enacted a Special Property Tax Assessment Ordinance for rehabilitating historic properties (Ordinance 19-04-08). This supports the county's policy to protect existing communities and neighborhoods from physical deterioration.
- Sustainable Infrastructure Funding: The Transportation Sales Tax program was enacted to help support street infrastructure to accommodate new housing. This program can reduce the cost of constructing new housing.
- Progressive Planning Approach: The One Berkeley Comprehensive Plan incorporates scenario planning. This approach considers community desires and the impacts and trade-offs to provide more informed decision-making. County planning policies also support a range of residential lot sizes and diverse housing types that can result in a wider range of home values.
- Presence of Intergovernmental Cooperation – Many jurisdictions lack intergovernmental cooperation that can result in a disconnect between services and facilities. The county practices coordination planning with the Berkeley County School District to anticipate the need for additional school facilities.
- Encourage Housing Density: The 2018 Comprehensive Plan Update encourages clustering of residential lots through a density bonus approach, and low-density development supports diverse housing choices. New residential development planning policies also emphasizes linkages to public transportation that will enable better access to employment opportunities.
- Availability of an Affordable Housing Financing Mechanism: The Lowcountry Housing Trust (LHT) finances the production of affordable housing. Today, financing offered by LHT includes development loans for affordable housing, including land acquisition, predevelopment, infrastructure, construction, and mini-perm loans. The county also promotes other housing partnerships and home buyer education programs.
- Commitment to Reducing Regulatory Barriers: The County Council and Planning Commission are working to identify and reduce regulatory barriers to affordable housing.

AP-85 Other Actions – 91.220(k)

Introduction:

Berkeley County prioritizes improving the lives of its residents, especially low-to-moderate-income (LMI) individuals and those with special needs. The objective is to ensure all residents have access to a decent quality of life. The County's CDBG program advances this objective through community development initiatives that expand and enhance public infrastructure and facilities while addressing slum conditions and blight in LMI neighborhoods. The following outlines additional planned actions to meet community needs.

Actions planned to address obstacles to meeting underserved needs

A major challenge in serving underserved communities is insufficient funding for essential services. The County's CDBG programs support subrecipients focused on three priorities: expanding and improving public facilities, reducing slum and blight in residential areas, and enhancing public services and quality of life. The County remains committed to these initiatives to address barriers faced by underserved populations. Additionally, residents struggle with affordable housing, which the County's HOME program addresses by increasing affordable housing availability.

Actions planned to foster and maintain affordable housing

In program year 2022, Berkeley County received HOME funds for the first time. These funds aim to support the development and preservation of affordable housing. The County intends to allocate these resources to activities including housing rehabilitation and new home construction. Support will also be provided to Community Housing Development Organizations (CHDOs) and nonprofits that offer affordable housing through rental programs, homeownership assistance, and rehabilitation of existing homes within the County. Furthermore, funding will be allocated to construct or rehabilitate homes and apartments to help low-income families secure and maintain affordable housing.

Actions planned to reduce lead-based paint hazards

The County will follow all regulations as required by HUD and the Residential Lead-Based Paint Hazard Reduction Act of 1992. A certified inspection of a facility built prior to 1978 will determine the presence of lead-based paint. If lead-based paint is found to exist, a risk assessment is conducted to determine the type, severity and location of the hazards. The findings of the risk assessment may direct abatement as the solution to best protect children from lead exposure.

Lead poisoning is one of the most common and preventable health hazards to children today. Research indicates that even a low level of lead in a child's blood can have harmful effects on their physical and developmental health. The most common source of lead poisoning is exposure to lead-based paint, usually in a child's home. Lead exposure occurs when children ingest chips of lead-based paint, paint-contaminated dust, paint contaminated soil, or inhalation of lead-based paint dust particles (usually occurring from home renovation, or maintenance). Lead-based paint hazards are defined as any condition

that causes exposure to lead which would result in adverse human health effects. Typical exposure comes from:

- Lead-based paint dust.
- Lead-based paint contaminated soil.
- Lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces.

Additionally, the South Carolina Department of Health and Environmental Control (DHEC) investigates' childhood lead poisoning throughout the state, although this is limited to childhood lead poisoning prevention and detection activities.

Actions planned to reduce the number of poverty-level families

The County will target low-to-moderate income (LMI) areas by investing in public facilities, infrastructure, and affordable housing. It will fund facility improvements to support nonprofits serving LMI households, including a youth homeless shelter, warming center, and food pantry. The County will also develop new affordable housing to promote homeownership, a key method for families to build wealth, aiming to reduce poverty among LMI households.

The County will support nonprofit organizations that assist LMI households and tackle issues related to poverty. This support will include funding for programs such as a youth homeless shelter, a warming center for the homeless, and a food pantry. Additionally, the County will invest in the development of new affordable housing for potential homeowners. Homeownership has historically been the primary means for families to build wealth, and by creating homebuying opportunities for LMI households, the County aims to reduce the number of families living below the poverty line. Finally, efforts to eliminate slum and blight in residential areas will contribute to reducing poverty by removing old and dilapidated buildings, making neighborhoods safer and more attractive for further investment.

The County's anti-poverty strategy includes the Section 3 Policy to create economic opportunities for residents. Supporting small businesses in target areas addresses community needs and boosts the local economy. Berkeley County will continue promoting small business development through commercial rehabilitation, job incentive programs, technical assistance, and business planning focused on job creation.

Actions planned to develop institutional structure

Berkeley County collaborates with organizations addressing the diverse needs of its residents. The County will continue funding improvements to public facilities for nonprofits operating locally. Each funded organization will receive an overview of the CDBG program. The County will monitor these organizations to ensure compliance and achievement of program goals. Furthermore, the County will coordinate with the South Carolina Regional Housing Authority No. 3 (PHA) and the Lowcountry Continuum of Care to address citizen needs effectively. These regional organizations focus on low- to moderate-income (LMI)

households and special needs groups. Collaboration aims to reduce duplication of efforts and streamline services for greater efficiency.

In PY 2026, the County plans to enhance institutional structure by participating in HUD webinars to improve understanding of the CDBG program and its cross-cutting requirements. It will also collaborate with sub-recipient organizations to provide staff training on CDBG administrative requirements as needed and foster relationships with neighboring jurisdictions and nonprofit organizations implementing community development programs.

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

Berkeley County will continue partnering with the South Carolina Regional Housing Authority No. 3 (PHA) to support residents in publicly assisted housing. The PHA focuses on stable housing for LMI families by providing resources to help them secure and maintain homes. Key strategies include assisting families with employment and offering life skills development programs.

The County will also collaborate with the Lowcountry Continuum of Care to support the homeless population by referring individuals to the CoC and its members.

Program Specific Requirements

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

Introduction:

This section describes the program specific requirements of the County’s CDBG and HOME programs. The County does not anticipate generating any program income in PY 2026 for CDBG or HOME.

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%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Berkeley County will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209, and it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

To ensure that HOME affordability period requirements are met, the County applies recapture provisions when HOME funds are used for direct homebuyer subsidy activities. Subrecipient agreements include requirements ensuring the recapture provisions are followed.

Principal Residency: A homebuyer receiving HOME purchase assistance must reside in the home as his/her principal residence for the duration of the period of affordability.

Period of Affordability: The recapture provisions are in effect for a period of affordability. This period is based on the amount of direct HOME subsidy to the buyer (recapture), as follows:

Triggering Recapture: If, during the period of affordability, an owner voluntarily or involuntarily transfers his/her property (e.g., through a sale or foreclosure), the applicable recapture provisions go into effect.

HOME Direct Homebuyer Subsidy / Recapture Provisions

The amount subject to recapture is the entire HOME subsidy. The direct HOME subsidy includes the funds that enable the homebuyer to purchase the unit: down payment and closing cost assistance and assistance to fill the gap between the fair market value of the property and the sales price affordable to the buyer. If the unit is sold during the affordability period, the full mortgage amount becomes due and payable. In instances where net proceeds are not sufficient to recapture the entire direct HOME subsidy, recapture of all available proceeds shall be deemed to satisfy the recapture requirements. The net proceeds of a sale are the sales price minus non-HOME loan repayments and any closing costs. This amount represents the maximum amount the County may recapture under its Recapture Policy.

In order to enforce the recapture of HOME funds, the HOME recipient will be required to execute a mortgage for the amount of the HOME subsidy that will be recorded as a lien against the property. The term of the mortgage will meet or exceed the minimum affordability period. In addition, the

County will execute a Homebuyer Agreement with each assisted buyer, to address residency requirement, terms of the recapture provision, and remedies for non-compliance.

Noncompliance

During the affordability period, the County will monitor the homeowner's compliance with the principal residency requirement. An owner is noncompliant with the HOME requirements if (1) he/she does not reside in the unit as principal residence because of vacating or renting out the unit to another household, or (2) if the recapture provisions are not satisfied. In the event of noncompliance, the owner is subject to repay any outstanding HOME funds. This is based on the total amount of direct subsidy to the buyer minus any principal HOME loan repayments. At the end of affordability period, if recapture has not been triggered and there is no event of noncompliance, the full amount of the principal is forgiven, and no further obligations exist for repayment of the principle sum.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The County records land use restrictions on all units acquired with HOME funds. During the process of property ownership transfers, the County's restriction is identified in title commitments. If an owner voluntarily or involuntarily transfers his/her property (e.g., through a sale or foreclosure) during the period of affordability, the applicable recapture provisions go into effect. Additionally, properties acquired with HOME funds are required to include the County as an additional insured on homeowner insurance policies. The County` proactively monitors the receipt of insurance policies to insure the property ownership has not changed.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

HOME funds will not be used as a refinance mechanism to secure debt for multifamily rental housing projects.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable. The County does not plan to fund TBRA activities with FY 2026 HOME program funds.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services

received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable. The County does not plan to fund TBRA activities with FY 2026 HOME program funds.

7. **If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).**

In accordance with 24 CFR 92.253(d)(3), an owner of a rental housing project assisted with HOME funds must comply with the affirmative marketing requirements established by Berkeley County pursuant to 24 CFR 92.351(a). The owner of the rental housing project must adopt and follow written tenant selection policies and criteria, which include that it may give a preference to a particular segment of the population if permitted in its written agreement with the County, such as persons with a disability or other special needs. However; at this time there is no limit to eligibility or preference given to any particular segment of the population with rental housing projects funded by the County's HOME program funds such as persons with a disability or those with other special needs. HOME funds must however target low- to moderate-income households.

The County will solicit applications for HOME funded projects through a competitive process. The County will accept applications for funding from nonprofit organizations and affordable housing developers. Notices and documentation regarding the application will be made available on the County's website. The County will not limit the beneficiaries or give preferences to a segment of the low-income population.