



Co-Presidents

Rev. Jeremy Rutledge

Judge Arthur C. McFarland

CHARLESTON AREA JUSTICE MINISTRY

October 19, 2018

Covenanted Congregations

Bethel Presbyterian

Blessed Sacrament Catholic

Calvary Baptist

Calvary Episcopal

Central Mosque of Charleston

Charity Missionary Baptist

Church of the Holy
Communion

Circular Congregational

First Scots Presbyterian

Graham AME

Hope Assembly

Kahal Kadosh Beth Elohim

Morris Brown AME

Morris St. Baptist

New Tabernacle 4th Baptist

North Charleston UMC

Solid Rock Christian
Fellowship

St. Francis Episcopal

St. James Presbyterian

St. John Catholic

St. Mark's Episcopal

St. Matthew Baptist

St. Patrick Catholic

St. Peter's AME

Unitarian Church in
Charleston

Wallingford Presbyterian

YWCA of Charleston

South Carolina Housing Finance & Development Authority
300-C Outlet Pointe Blvd.
Columbia, SC 29210

Dear South Carolina Housing Finance & Development Authority,

The past two years, our organization of 27 congregations has conducted over 150 house meetings across Charleston County to engage over 1,500 people in conversations about community problems. During those house meetings, hundreds of alarming stories were shared about rising rent costs and the lack of quality housing that is affordable. Families are doubling and tripling up to make ends meet, seniors are regularly making difficult decisions between paying rent or paying for medication, business owners are struggling to fill positions as workers are pushed further out from job centers and children are struggling academically from being forced to attend multiple schools in a year because of high rates of evictions.

Daily, our congregations do what they can by providing food and money for shelter but the need for more affordability in our housing stock is growing and impacting more people than ever before.

Not only are we working to meet individual needs but we are also working to address the problem more systemically by working with local leaders to establish a regional housing trust fund but we know that the problem is vast and much more needs to be done. While our region has experienced positive economic growth over the past decade, including healthy 12% wage growth, housing costs have risen dramatically faster. Median home sale prices have risen 27% over the same period, and average rent is up 49%.

We are urgently seeking solutions to make financing possible for more affordable housing developments in the Charleston region. Low Income Housing Tax Credits (LIHTC) present an excellent opportunity, if several changes are made to South Carolina's Qualified Allocation Plan (QAP) to make applications from our region more practical and competitive.



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1. Given high land costs in rapidly growing and space constrained areas of our state, we request a significant increase, or removal of, current QAP caps on number of units and per unit cost within a development. The current caps are economically impractical for our region, resulting in developers choosing not to apply, and ultimately limiting affordable housing development.

2. Mixed use and mixed income developments produce the healthiest communities with the highest quality of life and are the most economically viable ways to create affordable housing. As such, we request the next QAP include an incentive mechanism for developing this type of community using LIHTC dollars to finance the affordable units within a larger development.

3. Several items in the site characteristics scoring system work against space constrained, geographically dense areas. Proximity requirements from railroad tracks, substations, and bars are particularly challenging for our area while multiple positive attributes – specifically medical facilities and schools with different specializations – should be able to count more than once.

4. We are grateful for the creation of the large-urban set-aside and support its further expansion and enhancement. More dollars in the set-aside would incentivize more applications, as would allowing more municipalities to participate. A mechanism to rotate the municipalities receiving these dollars would ensure a more equitable distribution of LIHTC funds throughout the state.

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Thank you for your time and consideration of our requests. We look forward to further collaboration between SC Housing and the broad coalition of Charleston Metro Area stakeholders who are committed to addressing the housing affordability crisis in our region.

Sincerely,

Judge Arthur C. McFarland
Co-President
St. Patrick Catholic

Rev. Jeremy Rutledge
Co-President
Circular Congregational