

Affordable Housing Committee Meeting

Theodore D. Washington Municipal Building, Henry “Emmett” McCracken Jr. Council Chambers, 20
Bridge Street, Bluffton, SC

February 05, 2026

This meeting can be viewed live on [BCTV](#), on Sparklight Channel 9 and 417 or on Spectrum Channel
1304.

I. CALL TO ORDER

The Thursday, February 5, 2026, Affordable Housing Meeting was called to order at 10:03am by
Chairman Hamilton.

II. ROLL CALL

PRESENT

Chair Fred Hamilton

Council Member Emily Burden

Committee Member Gwen Chambers

Committee Member Meg James

Committee Member Denolis Polite

Committee Member Doug Magill

Committee Member Veronica Navarro

III. ADOPTION OF MINUTES

December 4, 2025

Motion made by Committee Member Magill, Seconded by Committee Member Chambers.

Voting Yea: Chair Hamilton, Council Member Burden, Committee Member Navarro

IV. PUBLIC COMMENT

Meredith Watson, South State Bank

Sarah Broman, South State Bank

Betsy Hamburger, League of Women Voters

V. OLD BUSINESS

VI. NEW BUSINESS

1. FY26 Neighborhood Assistance Budget Update

The budget for the Neighborhood Assistance Program for FY 2026 has been approved at \$450,000
by Town Council.

A total of 30 homes have received repairs at a total of \$226,702. These repairs consist of roofing,
flooring, decks, plumbing, tree service and property cleanup.

Applications are being processed weekly, and staff continue to work diligently to ensure residents
are living in their homes safe and dry.

Staff is proud to announce that the Neighborhood Assistance Program has been awarded our
second grant from Beaufort Jasper Housing Trust Fund in the amount of \$50,000.

To date, three homes are being repaired, two are waiting for estimates to be submitted, and one application is waiting for income verification.

2. Neighborhood Assistance Program Policy Update

Staff presented a proposed update to the Neighborhood Assistance Program to include an ADA Accessible Components category. The proposed addition would provide structural modifications to enhance safety and independence for residents with disabilities, in accordance with Americans with Disabilities Act (ADA) standards and Town Building Safety Code requirements.

Modifications may include installation of ramps or step-free entries, widening of doorways, installation of bathroom grab bars and accessible fixtures, lever-style door hardware and sensory-based emergency alarm systems (such as bed-shaker alarms for hearing-impaired residents)

Eligibility Requirements: household income must not exceed 60% of Area Median Income (AMI), verification of disability (award letter or physician statement required), all installed modifications become the property of the homeowner, The Town assumes no long-term liability, maintenance, or removal responsibility.

Discussion Highlights

Staff confirmed there have been multiple prior requests for ADA-related improvements, particularly ramps and doorway widening. The program will allow multiple improvements within one home, subject to an annual funding cap. If costs exceed program thresholds, applicants may be referred to partner organizations such as BJEC or other housing assistance programs. Contractors are not required to hold a special ADA certification; however, all work must comply with ADA standards and building code requirements. Warranty and contractor liability periods will be reviewed and clarified prior to implementation. A formal agreement will be developed for homeowners.

The Committee moved into discussion regarding a motion to advance the proposed ADA Accessible Components update to Town Council.

Staff requested a motion to: Accept the policy as presented, accept with revisions, or Provide directions before advancing to Town Council for formal policy amendment.

Committee members expressed concern regarding potential liability exposure, particularly in situations involving wheelchair access and possible future accidents.

It was noted that the proposed language policy has not yet been reviewed by the Town's legal department. Legal review was strongly recommended to clarify liability limitations, review warranty language, strengthen homeowner agreement terms and ensure all protections are properly documented. The ADA policy update was tabled until the March meeting. Staff will return with revised language and additional information for further consideration.

Proposed Increase to Per-Home Maximum Expenditure

Current Policy Structure

- \$20,000 base annual cap per home
 1. \$10,000 roof repairs
 2. \$5,000 safe and dry repairs
- With Committee approval, an additional \$5,000 may be authorized

Proposed Adjustment

Due to increased construction and material costs (especially roofing), staff proposed:

- \$30,000 base annual cap per home
 1. \$15,000 roof repairs
 2. \$10,000 safe and dry repairs
- With Committee approval, an additional \$5,000 may be authorized

Staff noted, a single-wide mobile home roof is currently averaging approximately \$18,000. Roof damage often results in additional interior repairs (ceilings, framing, flooring, window and door framing). In recent cases, outside assistance from Save the Shutters was required due to funding limitations.

Increasing the cap would allow the Town to complete projects more efficiently without delays from coordinating multiple funding partners.

Financial Considerations

- Current available funds through June: \$238,825
- Five homes currently in the queue
- Recent homes are averaging approximately \$18,000–\$19,000 in repairs
- Historical expenditure data from the past three years was requested for trend analysis

The Committee emphasized the importance of a review of three-year expenditure trends, ensuring financial sustainability, maintaining the ability to serve as many households as possible, avoiding budget deficits and remaining good stewards of public funds.

It was also noted that any cap increase would require coordination with Town Council and potentially additional funding allocation.

A question was raised regarding whether homeowner negligence is considered during eligibility review.

Staff clarified:

- Building Safety conducts inspections objectively.
- Repairs are approved based on structural need and safety, not cosmetic issues.
- Most assisted homes are older structures or aging mobile homes experiencing normal wear, water intrusion, framing deterioration, and safety concerns.
- The program addresses legitimate structural and safety issues, not deferred maintenance due to neglect.

The program was also recognized as:

- Helping income-qualified residents maintain safe housing
- Reducing neighborhood blight
- Supporting community pride and stewardship

The proposed funding cap increase was tabled pending:

- Three-year historical expenditure review
- Average per-home repair data
- Revised, clearer policy language
- Financial impact analysis

Staff will return with supporting documentation and refined policy language for further consideration.

VII. DISCUSSION

1. Meredith Watson, Mortgage Banker - South State Bank

Regional footprint across Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, and Texas. Although a large regional institution, South State emphasizes its local decision-making structure, including access to market leadership and the ability to review borrower situations individually rather than relying solely on automated underwriting systems. South State presented its Buyer's Advantage Portfolio Loan; a Community Reinvestment Act (CRA) product designed specifically for first-time homebuyers.

Representatives highlighted their community ties in Bluffton, including involvement in local theater and youth sports, reinforcing their commitment to serving residents beyond financial transactions.

Committee members expressed appreciation for: the individualized counseling approach, ongoing borrower education, continued support even when clients are not immediately loan-ready and the positive reflection on South State Bank within the community.

VIII. ADJOURNMENT

The Thursday, February 5, meeting was adjourned at 11:00am

XI. NEXT MEETING DATE: Thursday, March 5, 2026