

EXHIBIT 1

Town of Bluffton Department of Growth Management Neighborhood Assistance Program

Policy Statement

The Town of Bluffton has established the Neighborhood Assistance Program to assist low-to-moderate income residents of Bluffton with property repairs and improvements that will help to increase the quality of life for all residents while creating a safer, more vibrant community that retains its character and provides for quality affordable housing.

Program Elements

The Neighborhood Assistance Program (NAP) is designed to assist low-to-moderate income families that live in the municipal boundaries of the Town of Bluffton while ensuring that they have safe, decent and suitable living environments.

Limits on Applications / Qualifications

Qualified applicants may receive assistance for one of the following home and/or community improvements once per calendar year unless an emergency situation exists as determined by the Town Manager.

Some requested services may require additional Town reviews and/or approvals. Town Staff will assist the applicant in obtaining the necessary reviews. Fees for building permits and any other Town of Bluffton applications will be waived.

1. **Home Repair** – Assist residents with repairs to the inside and outside of their homes that result in a drier and safer home. In order to qualify, applicants must have an annual household income that does not exceed sixty percent (60%) of the Area Median Income for Beaufort County.

Expenditures on an individual property may not exceed \$15,000 per fiscal year with \$10,000 roof repairs and \$5,000 safe and dry repairs with the following exceptions:

1. The expenditure limit shall not apply to the cost of abatement or demolition of structures declared to be unsafe by the Building Official.
2. An additional \$5,000 for safe and dry repairs can be spent on an individual property after being presented to the Affordable Housing Committee to verify that the request meets the guidelines of the program.

2. **Septic System Repair/Sewer Connection** – Provide maintenance, repair or replacement of failing septic systems. Septic System Maintenance/Repair **does not** require income qualification.
3. **Property Clean-Up** – Facilitate the removal of debris and other objects, such as abandoned cars and boats, white goods (air conditioners, dishwashers, clothes dryers, freezers, refrigerators, kitchen stoves, water heaters, washing machines, trash compactors, and microwave ovens) from the property.
 1. Contractors will not remove yard debris.
 2. No debris can be removed from property considered heirs' property.
 3. Applicants must have an annual household income that does not exceed sixty percent (60%) of the Area Median Income for Beaufort County.
4. **Private Road Repair** – Program for private roads that are unsuitable for emergency vehicle access as determined by the Town of Bluffton Police Department, Bluffton Township Fire District, and Beaufort County EMS. Fifty-one percent (51%) of all residential units on improved properties on a private road that need repairs for emergency access must have an annual household income that does not exceed eighty (80%) of the Area Median Income for Beaufort County.
5. **Abatement/Demolition of Unsafe Structures** – Assist with the abatement or demolition of unsafe structures on residential property in accordance with the procedures outlined in Chapter 5, Article 9 of the Municipal Code of the Town of Bluffton. The Town may assume the cost of abatement or demolition for qualified residents who do not exceed 80% of the AMI for Beaufort County if funds are available.
6. **Heirs Property Title Assistance** – Work with the Center for Heirs Property Preservation to provide services for property owners wanting to clear title to their land.
7. **E-911 Address Posting** – Confirm correct addressing and provide address markers and posting to ensure that properties are correctly marked for 911 Emergency Services (Police, Fire, and EMS). E-911 address posting **does not** require income qualification.
8. **Bluffton Home Series** – The Town of Bluffton offers assistance to income-qualified residents interested in purchasing a home through this program. The Workforce Homeownership Program seeks to increase homeownership opportunities to low and moderate income families. More information about this program can be found at www.blufftonhomeseries.com

9. **Wharf Street Redevelopment Project Homes** – Assist with the resale, maintenance, and monitoring of these six homes. The Town of Bluffton will perform annual monitoring on all homes that are part of this program.
10. **Tree Mitigation** – Assist with the removal of any tree that is dead, clearly diseased or in any condition that would constitute an imminent danger to public health, safety, welfare or property as determined by the Town or any person or firm contracted by the Town. Tree mitigation may include tree trimming and tree stump removal at the discretion of the Town.

In order to qualify, applicants must have an annual household income that does not exceed eighty percent (80%) of the Area Median Income for Beaufort County.

11. **Americans with Disabilities Act (ADA) Accommodations** – This program provides structural modifications to enhance safety and independence for residents with disabilities, as determined by the Town Building Safety Code.

Eligible Improvements: Modifications must be directly related to the applicant's disability and may include but are not limited to installing ramps or step-free entries, widening doorways (min. 32–36”), installing bathroom grab bars/accessible fixtures, and installing lever-style hardware or sensory-based emergency alarms.

Qualification: Applicants must have an annual household income not exceeding 60% of the Area Median Income (AMI) for Beaufort County and provide verification of disability (e.g., SSDI award letter or physician’s statement).

Maintenance: All modifications become the property of the homeowner; the Town assumes no liability for future maintenance or removal of installed items.

Lowcountry Council of Governments (LCOG) Income Verification

Eligibility for the program is based on the total income of all adults (18 years and older) living in the household and the number of household members. Income Verification and Qualification is determined through an agreement with the Low Country Council of Governments. In order to verify income, any (*not all*) of the following types of documentation must be submitted by the applicant and each adult living in the household.

- Three (3) consecutive payroll stubs *or*,
- A completed verification of employment form *or*,
- Social Security annual statement, Retirement statement or stub *or*,
- Bank statements-Deposit Snapshot from bank for social security income or income from other sources *or*,
- Current year income tax return.

Required Applicant Forms and Documentation

The applicant is required to submit the following forms and documentation when requesting any of the services offered under this Program:

1. A Complete Application;
2. Adequate proof of an ownership interest in the property, whether by recorded title, court order, affidavit or otherwise;
3. A Total Monthly Income Information form(s) that includes the gross income of each adult member of the household;
4. Income documentation for each adult member of the household; and
5. A Temporary Access Easement Agreement which allows Town Staff and Town contractors' access to the property for the purpose of evaluating and performing work as described on the work specifications sheet. Other waiver(s) may be required depending on the request type.

Program Administration

The Program is administered through the Department of Growth Management Planning and Community Development. Due to the Program scope, several Town Departments are involved and oversee specific responsibilities associated with the Program, as further defined in the Standard Operating Procedures.

The Program is promoted through community outreach to individual property owners, neighborhood groups, service organizations, community stakeholders, public meetings, Town of Bluffton website, Town of Bluffton Customer Service Center, and the media.

Contact Information

Growth Management Planning and Community Development
Town of Bluffton
20 Bridge Street
Bluffton, SC 29910

Victoria Smalls, Workforce & Affordable Housing Manager
Email: vsmalls@townofbluffton.com
Phone: (843)706-7826

Town of Bluffton
 Growth Management Department
 Planning & Community Development Division
 Affordable Housing Committee Budget Status

Task	Proposed Budget	Invoices Paid	Encumbrances	Requisitions	Available Budget	# of Homes Assisted
Home Repair/Rehabilitation						
	\$400,000					
Property Maintenance						
a. Abatement/Demolition of Unsafe Structures	\$10,000					
b. ADA Compliance	\$5,000					
c. Property Clean Up	\$10,000					
d. Septic Pumpout	\$5,000					
e. Private Road Repair for Emergency Access	\$3,000					
f. E-911 Addressing	\$2,000					
g. Tree Mitigation	\$15,000					
Total	\$450,000.00					

EXAMPLE OF PROPOSED LINE ITEM ADDITION

Proposed Motion

Consideration of an Amendment to the Town of Bluffton Neighborhood Assistance Program Policy, Language Changes to Include Americans with Disabilities Accommodations – Victoria Smalls, Workforce & Affordable Housing Manager

"I move to approve the repair addition to the Town of Bluffton Neighborhood Assistance Program Policy, Language Changes to Include Americans with Disabilities Accommodations."