

## CHAPTER FIVE: HOUSING

### INTRODUCTION

The City of Beaufort has a rich heritage of residential quality that includes ante-bellum mansions, suburban style neighborhoods, and multi-family housing structures. Over time, housing in some areas has changed while other areas have remained very much the same. There are many instances of preserved and revitalized housing as well as locations where deterioration of the housing stock is demanding the attention of outside assistance. An understanding of the recent history of housing in Beaufort along with a careful analysis of current housing trends will be useful for the task of planning for the future housing needs of the City.

### HOUSING UNITS

The 1990 US Census of Population and Housing reported a total count of 4,149 housing units within the City of Beaufort. This number of housing units represents an increase of 18 percent from the same report in 1980 (3,525 units) and nearly 24 percent from 1970 (3,349 units). By comparison, the 1980's were much more active as the housing stock was increased by 18 percent compared with a 5 percent increase in the 1970's. This difference from one decade to the next is consistent with the levels of population change in each decade and also with the general economic climate and prosperity of the times.

To obtain a reliable estimate of the current number of housing units in the City of Beaufort, Robert and Company prepared estimates of current housing units in February of 1998. The process for producing these estimates involved several steps. First, the numbers of permits for new construction of single family and multi-family housing units were collected for each year available after January, 1990. These numbers are currently available for all but the years 1990 and 1991. An average number of permits per month was calculated to be 5.43. This average was extrapolated over the total number of months from the 1990 Census tabulation to the current date in order to ascertain an estimated number of total permits issued. When added to the 1990 Census figure for housing units, the result was an estimated number of 4,670 total housing units. This estimate suggests that there has been an increase from 1990 to 1998 of 11.2 percent in the number of housing units in Beaufort.

### HOUSING TYPES

The predominant type of housing in Beaufort, as in most similar American cities, is the single family detached house. These houses in Beaufort range from the large, ante-bellum residences in Historic Beaufort, to the more modest bungalows and ranch houses in the City's various neighborhoods. In 1990, approximately 69 percent of the total housing stock in Beaufort was single family detached houses (see Table 25). Second in prominence among housing types in

1990 were multi-family housing units, comprising 1,009 housing units, or 24 percent of Beaufort's housing stock. Multi-family housing in the City includes mostly one and two story garden style apartment buildings with some publicly subsidized housing units. There are smaller percentages of single family attached and mobile home housing in the City.

When compared with Beaufort County and the state of South Carolina, the City of Beaufort shows to have a greater percentage of single family housing and a smaller percentage of mobile homes. Beaufort County's housing type percentages are skewed somewhat as a result of the resort development that has occurred on Hilton Head Island and similar communities, thus showing a higher percentage of multi-family housing and a lower percentage of single family detached. Both Beaufort County and South Carolina have a much higher percentage of mobile homes, a housing type more commonly found in rural areas.

From 1970 to 1990, Beaufort has increased its stock of multi-family housing considerably while the numbers of single family detached dwellings have remained relatively stable (see Table 2). This fact is likely a result of the development of garden style apartment complexes for multi-family alongside a loss of some older houses in the Historic District to non-residential uses.

## **CURRENT AND FUTURE HOUSING TRENDS**

Beaufort, along with much of the rest of Beaufort County, is experiencing a significant upsurge in housing development. In the 1990's, several new subdivisions have been platted out of much of the remaining developable land in the City and are being developed into high-quality single family neighborhoods. Many of these developments have taken advantage of waterfront and marshland views in the City as amenities to attract new homeowners. Another housing trend is an increase in demand for housing and preservation and restoration activity in the Historic District. This has taken two forms, both that of restoring historic houses for residential use and the continued conversion of downtown houses to other uses. Currently, the demand for housing in the downtown area is leading to more residential renovation, even in areas that have become accepted as commercial or mixed-use.

The high quality of life in Beaufort and its growing popularity promise to increase the demand for housing in the future. With a severe limitation of land available for new single family housing development, there should be a primary focus on the redevelopment of existing neighborhoods which are not up to current housing standards. These areas of older housing are near the center of Beaufort and offer a great location for families to live and work. Rehabilitation in these areas must be done so as to maintain the affordability of the housing while improving its quality. In addition to single family housing redevelopment, there will likely be an increase in demand for multi-family housing. Retirees, young families stationed at the military bases, and families in need of affordable housing alike will benefit from high quality multi-family housing. Finally, there will likely be a continued demand for the very high-end real estate of historic houses on "the Point" and in downtown Beaufort. As the supply of housing on

the Point is diminished, homeowners seeking a similar type of housing may increasingly move into other parts of the Historic District for luxury renovations. Beaufort has the potential and the opportunity to attract such homeowners to the Historic District and to benefit from their capacity to improve the housing stock.

**Table 25: City of Beaufort Housing Types, 1990**

Type of Unit	City of Beaufort		Beaufort County		South Carolina
	Units	% of Total	% of Total	% of Total	% of Total
Single Family Detached	2,860	69%	49%		63%
Single Family Attached	117	3%	7%		3%
Multi-family	1,009	24%	28%		17%
Mobile Home	163	4%	16%		17%
Total Housing Units	4,149		45,981		1,424,155

Source: 1990 US Census.

**Table 26: City of Beaufort Housing Units by Type: 1970, 1980, 1990**

Housing Types	1970		1980		1990	
	Number	Percent	Number	Percent	Number	Percent
Single Family Detached	2,810	84%	3,100	88%	2,860	69%
Single Family Attached	*	*	*	*	117	3%
Multi-family	480	14%	339	10%	1,009	24%
Mobile Home	59	2%	86	2%	163	4%
Total Housing Units	3,349		3,525		4,149	

Source: 1970, 1980 and 1990 US Census.

## **AGE AND CONDITION OF THE HOUSING STOCK**

It is well recognized that, as an historic city, Beaufort has an older than average stock of housing. According to 1990 Census data on housing, 11 percent of the City's housing was comprised of structures 50 years old or older. This percentage compares with 3 percent in Beaufort County and 9 percent in South Carolina as a whole. In terms of the number of houses in Beaufort that were built before 1939, there was a decrease of 50 percent from the 878 houses in 1970 to 437 in 1990. From these statistics, it is a safe assumption that the older housing in Beaufort has been selectively preserved in areas such as the Historic District and the Point while older housing in other neighborhoods has been replaced when those neighborhoods have been upgraded. The majority of housing in the City which is older than 50 years is located in three areas: the Point, the Northwest Quadrant neighborhood, and the neighborhood area west of Hamar Street and north of Depot Road.

Another major factor to the evaluation of housing conditions in Beaufort is the number of housing units that do not have complete plumbing services. In 1970, 6 percent of the houses in Beaufort did not have complete plumbing facilities. Additionally, a 1970 Neighborhood Analysis for Beaufort shows that only the Point, the Downtown area (Bay Street to Boundary Street; Carteret Street to Bladen Street) and a small area north of North Street (Oaklawn Street) were served by public sewerage. The remaining City areas, absent small isolated areas, which still lack City sewer service are the Boundary area and the SC 170 corridor. Recent provision of sewerage service to the Pigeon Point and Spanish Point areas have brought sewer service to near completion for areas served by the Beaufort Utilities Department.

The new, relatively high-end housing that has been constructed in the 1990's has served to improve the quality of housing in some areas. While there have been some new neighborhoods added to the City, the important factor concerning housing in Beaufort remains the improvement of housing conditions in the older neighborhoods of the City's center. Achieving such improvements will require the cooperation of City and private/non-profit organizations to make basic home repairs and renovation possible as well as to ensure that adequate public and community services are available to residents.

**Table 27: Age of Housing in the City of Beaufort, 1990**

Year Structure Built	Number of Structures	Percentage of Total: City of Beaufort	Percentage of Total: Beaufort County	Percentage of Total: South Carolina
1980-1990	910	22%	46%	29%
1970-1979	632	15%	*	26%
1960-1969	745	18%	*	16%
1950-1959	994	24%	*	13%
1940-1949	431	10%	*	7%
1939 or earlier	437	11%	3%	9%

Source: 1990 US Census.

**Table 28: Age of Housing and Housing Conditions in Beaufort: 1970, 1980, 1990**

	1970		1980		1990		Percent Change: 1970-1990
	Total	Percent	Total	Percent	Total	Percent	
Houses built before 1939	878	26%	NA	NA	437	11%	-50%
Houses lacking complete plumbing	204	6%	100	3%	21	0.5%	-90%
Total Housing Units	3,349		3,525		4,149		

Source: 1970, 1980 and 1990 US Census.

**HOUSING OCCUPANCY RATES**

The total number of housing units in Beaufort in 1990 was 4,149. With a calculated total vacancy rate of 8.2 percent, there remain 3,807 occupied housing units. Of these, there were 2,032 owner-occupied housing units and 1,775 rental housing units in Beaufort. This number of owner-occupied units represents a decrease of about 3 percent in the total number of owner-occupied units since 1980. Rental units, on the other hand, increased in number by a significant 55 percent. Included as a part of this increase are the multi-family developments built in the 1980's as well as a number of houses previously occupied by owners and now used for rental property. Assuming that the City's 1,009 multi-family units in 1990 were all rental units, it is apparent that there were 766 houses used as rental properties.

The statistical increase in the percentage of housing units that are not owner-occupied can have a significant impact on housing conditions in the City. In general, there is an increased possibility of improper housing maintenance and housing code violations in renter-occupied housing. By encouraging owner-occupation of single family houses and assisting homeowners with renovation needs, Beaufort may increase its likelihood of improving housing conditions in central city neighborhoods.

**Table 29: City of Beaufort Housing Occupancy Characteristics: 1970, 1980, 1990**

<b>Occupancy Status</b>	<b>1970</b>	<b>1980</b>	<b>1990</b>
Vacant Units	291	280	342
Owner Occupied Units	1,778	2,102	2,032
Owner Vacancy Rate	NA	NA	3.1%
Renter Occupied Units	1,296	1,143	1,775
Renter Vacancy Rate	NA	NA	6.4%

Source: 1970, 1980 and 1990 US Census.

**Table 30: Housing Occupancy Characteristics: City of Beaufort, Beaufort County and South Carolina, 1990.**

<b>Occupancy Status</b>	<b>City of Beaufort</b>	<b>Beaufort County</b>	<b>South Carolina</b>
Vacant Units	342	15,269	166,111
Owner Occupied Units	2,032	19,941	878,704
Owner Vacancy Rate	3.1%	3.6%	1.7%
Renter Occupied Units	1,775	10,771	379,340
Renter Vacancy Rate	6.4%	36.5%	11.5%

Source: 1990 US Census.

**Table 31: City of Beaufort Householder Longevity by Year that Householder moved into Unit, 1990**

<b>Years in Housing Unit</b>	<b>Number of Units</b>	<b>Percent of Total</b>	<b>Percent of Total: SC</b>
Less than 2 years	1,162	30%	20%
2 to 5 years	1,055	28%	27%
6 to 10 years	300	8%	14%
11 to 20 years	558	15%	19%
21 to 30 years	338	9%	10%
More than 31 years	394	10%	10%

Source: 1970, 1980 and 1990 US Census.

**HOUSING VALUES AND RENTAL RATES**

Median house values have risen at a slightly higher rate than those of the State according to census figures from 1970, 1980 and 1990. In comparison with Beaufort County, however, housing values in Beaufort have remained low. The fact that housing values in the County have grown at more than twice the rate of those in the City is largely due to the explosion of vacation or resort housing in certain areas of the County, such as Hilton Head Island, where there was previously little housing of any type.

It is evident from available data that a significant portion of Beaufort’s housing can be considered to be “affordable housing” for households earning middle-class wages. Approximately 78% of the City’s housing is valued at less than \$100,000. Owner-occupied housing that is affordable to families earning lower incomes is less available in Beaufort than in the state of South Carolina, however. Only 22 percent of owner-occupied houses in Beaufort were valued at under \$50,000 in 1990 when compared to 37 percent in the State. Consideration should be given to means for facilitating home ownership among families not able to meet requirements for available housing such as a substantial down payment. The activities of groups such as Habitat for Humanity and other non-profit organizations should be encouraged in the City of Beaufort in order to help meet these needs.

Similar to housing values, rental rates in Beaufort are higher than those in South Carolina as a whole but lower than Beaufort County rates. The largest percentage of units, 44 percent, fall into the \$300 to \$499 rental rate category that was a generally affordable rate in 1990. That a full 27 percent of rental units rent for less than \$300 per month suggests a reasonable amount of affordable rental housing, though less than the 37 percent of rental units available in this category statewide.

**Table 32: City of Beaufort Owner-occupied Housing Value, 1990**

<b>Value in 1990</b>	<b>Number of Units</b>	<b>Percentage of Total</b>	<b>Percentage of Total: SC</b>
Less than \$50,000	404	22%	37%
\$50,000 to \$99,999	1,023	56%	46%
\$100,000 to \$149,999	186	10%	10%
\$150,000 to \$199,999	85	5%	4%
\$200,000 to \$299,999	74	4%	2%
\$300,000 or more	51	3%	1%

Source: 1990 US Census.

**Table 33: City of Beaufort Monthly Gross Rent, 1990**

Monthly Rent in 1990	Renter-occupied housing units	Percentage of Total	Percentage of Total: SC
No cash rent	88	5%	9%
Less than \$200	226	13%	12%
\$200 - \$299	164	9%	16%
\$300 - \$499	769	44%	44%
\$500 - \$749	442	25%	16%
\$750 - \$999	48	3%	2%
\$1000 or more	10	1%	1%

Source: 1990 US Census.

**Table 34: Owner Occupied Median House Value for Beaufort, Beaufort County and South Carolina: 1970, 1980, 1990**

Owner Median Value	1970	1980	1990
City of Beaufort	\$16,600	\$40,500	\$68,100
Beaufort County	\$14,400	\$50,400	\$112,100
South Carolina	\$13,000	\$38,700	\$61,100

Source: 1990 US Census.

**Table 35: Renter Occupied Median Rent for Beaufort, Beaufort County and South Carolina: 1970, 1980, 1990**

Median Rent	1970	1980	1990
City of Beaufort	\$74	\$157	\$328
Beaufort County	\$94	\$206	\$423
South Carolina	\$50	\$159	\$276

Source: 1970, 1980 and 1990 US Census.

**CONCLUSION: SUMMARY OF FINDINGS**

**Established neighborhoods are of key importance:**

Beaufort's residential neighborhoods, comprising the majority of the City's land use, are of primary importance to the City's future. There should be a continuing focus on improvement and upgrading of these neighborhoods, including rehabilitation of the downtown redevelopment area and the Northwest Quadrant, while preserving the historic integrity of these areas.

**Affordable housing is needed:**

Affordable housing is needed by both lower and middle income families in Beaufort. Most of the newly built housing is out of range for these families and there is likely to be an increased demand that will exhaust the current supply of affordable housing. The need for affordable housing in Beaufort should be met by a combination of efforts from private, public and non-profit entities. The City's support placed behind a housing-oriented Community Development Corporation could have a major impact on areas targeted for rehabilitation with affordable housing infill and rehab, as well as some affordable housing development in existing stable and developing neighborhoods.

**Encourage multi-family housing that is an asset to the City and its neighborhoods:**

Additional multi-family housing development should be encouraged such that it improves housing options for lower and moderate income families. Multi-family developments should also be considered in terms of meeting current and future housing demands from the area's military bases, specifically Marine Corps Air Station Beaufort.

## **GOALS, POLICIES AND STRATEGIES FOR HOUSING**

This section presents a listing of statements of goals, policies and strategies which have been developed in relation to the Housing element of the Comprehensive Plan. Goals are designed to be general in scope, allowing for multiple targeted policy statements to follow each goal. Policies serve to articulate the means by which goals will be achieved. Strategies are evolved from policies and are the mechanisms through which policies can be implemented.

### **CITY OF BEAUFORT HOUSING**

#### **GOAL 1: Safe and Pleasant Neighborhoods with a Strong Sense of Community**

##### **POLICIES AND STRATEGIES:**

###### 1.A. Encourage a Sense of Community.

Encourage the development of, and support the activities of, strong neighborhood associations.

Encourage the development and redevelopment of neighborhoods as population centers where a point of common focus can be shared and a sense of community established and maintained.

Prevent land use land use changes which damage community such as the encroachment of inappropriate commercial land uses into residential neighborhoods.

###### 1.B: Create Walkable Neighborhoods.

Provide the necessary infrastructure to create an environment that is pedestrian friendly and that encourages walking rather than driving to neighborhood destinations.

###### 1.C: Use City Parks as a Means to Improve Neighborhood Communities.

Expenditures for Parks and Recreation Facilities should be directed towards improving a sense of community in developing and redeveloping neighborhoods.

#### **GOAL 2: A Historic District that Remains Vibrant with Housing**

##### **POLICIES AND STRATEGIES:**

###### 2.A: Encourage Housing as the Primary Land Use in a Mixed-Use Historic District.

Conduct an Historic District Housing Study to determine the potential for housing growth in the Historic District and to propose modifications and revisions to zoning for the purpose of facilitating housing redevelopment.

Use Land Use Planning and Zoning to preserve existing single family housing in the Historic District and to limit the amount of residential structures and properties that may be converted to commercial uses.

Modify zoning to allow for and encourage housing in a mixed-use fashion in the Historic downtown, allowing specifically for second and third story living units above first floor commercial uses.

Modify zoning and building codes to allow restricted residential redevelopment on non-conforming land parcels in the Historic District.

2.B: Provide Incentives and Facilitation for Housing Rehabilitation and Affordable Housing in the Historic District.

Offer financial incentives to individuals wishing to renovate properties in the Historic District for residential use.

Enact policies to prevent the Historic District from becoming overly gentrified. Present the Historic District of Beaufort as a community of businesses, institutions, and residents of all income levels.

Work specifically with the Board of Architectural Review (BOAR) to facilitate renovation of properties in the Historic District belonging to lower income residents. Ensure that new Design Guidelines being developed for the Northwest Quadrant are sensitive to the economic constraints of renovation that exist for residents in this and similar neighborhood areas.

**GOAL 3: Quality Rental Housing or Home Ownership that is Accessible to Beaufort Residents of All Income Levels.**

**POLICIES AND STRATEGIES:**

3.A: Ensure that All Housing in Beaufort is of a Quality that Provides a Healthy Living Environment.

Hold landlords of rental properties accountable for the proper maintenance of those properties.

Institute an appropriate design review process for new multi-family development in the City.

Maintain a sufficient code enforcement force that is able to monitor neighborhoods for code violations and enforce mandates to correct violations when cited. Establish a code enforcement task force of concerned citizens to assist code enforcement officers in identifying code violations at the neighborhood level.

Demolish structures that are not viable for renovation and facilitate means to redevelop land that has

been cleared of such structures. Extensive research and evaluation should be conducted before demolition of any structures in the Historic District takes place.

Reexamine the Beaufort Small Business Assistance Corporation loan program to increase its utilization for low to moderate income housing financing assistance.

3.B: Encourage Mechanisms for Development of Affordable Housing in Beaufort.

The City should support the development of a Community Development Corporation focused on the development of affordable housing and redevelopment of depressed neighborhoods. Such a Community Development Corporation should be a non-profit entity that cooperates with local government, other non-profits, and the private sector to raise support for and manage the development of affordable housing.

The City should pursue a solution to the problem of heirs rights and title clearance which would allow for redevelopment in circumstances where there is no clear title holder. This may be accomplished through a lobbying effort at the State level, an ombudsman program for property owners information, and a non-profit legal service for title clearance.

3.C: Redevelop currently unproductive City commercial areas into mixed-use commercial/residential communities which include affordable housing.

Encourage redevelopers of commercial properties in the City to consider a residential component to their redevelopment plans.

Seek to endorse a model redevelopment project in the City which includes affordable housing and/or mixed use.

Make developers aware of potential benefits available through the Beaufort 2001 program for affordable housing renovation projects in certain parts of the City.