



HOUSING ELEMENT

Element Goal

Promote the continuation of quality housing and encourage the development of a diverse housing stock, types and styles that meet different needs of the population.

8.1: OVERVIEW

The Housing Element considers location, types, age and condition of housing, owner and renter occupancy, and affordability of housing. Data contained in the Housing Element has been extracted from the U.S. Bureau of Census 2010 and 2020, and the American Community Survey 2022 Five-Year Estimates. For 2023 and 2028 projections, an additional data source used is the Town of Seabrook Island Community Profile, as further described in Chapter 3 – Population Element. Also as noted in Chapter 3, data provided by the U.S. Census Bureau and the American Community Survey only apply to the resident population and occupied housing units, referred to as households. The Construction Quarterly, a quarterly report of construction activity provided by jurisdictions and compiled by the Berkeley-Charleston-Dorchester Council of Governments (BCDCOG), is a source for recent construction activity. Lastly, Seabrook Island Property Owners Association (SIPOA), Seabrook Island Club (SIC), Council of Villas and Regimes (COVAR), recorded documents, and other sources have provided additional data where cited.

This Element includes brief chronologic background information leading to land development on Seabrook Island, a description of how housing is governed and regulated, and an assessment of the current housing inventory and capacity for future housing. This assessment is then used to identify the goal, needs and strategies included in this Housing Element.

8.2: BACKGROUND AND INVENTORY OF EXISTING CONDITIONS

Background

During the late 1800s and early 1900s, the Jenkins, Seabrook or Andell families owned most of the land that is now the Town of Seabrook Island. The cleared areas on the island were used for farming sea-island cotton, while the rest of the island remained as a natural, forested, ocean-front environment. Adjacent Johns Island was bustling with activity including churches and schools, land being farmed and timbered, and access to the main land and markets by train, ferry and automobile. Many Johns Islanders used Seabrook Island for recreation, including camping, fishing, youth outings, yachting and even driving their automobiles on the hard-packed beach.

In 1937, the New York philanthropists Victor and Marjorie Morawetz purchased several large tracts of land on Seabrook Island, including 560 acres of the southern portion of the Andell family holdings, the 247 acre Jenkins Point Tract, and the tract containing the Kiawato Club House, originally built for the Kiawato Hunting Club organized in 1916. The Morawetzes leased their land to the Episcopal Diocese of South Carolina for a penny a year to serve as a summer retreat for disadvantaged boys. Upon Marjorie's death in 1957, the church was deeded the land, totaling approximately 1,300 acres. In 1969, the diocese sold 1,070 acres of their land to Seabrook Island Limited Partnerships (later to become the Seabrook Development Corporation). Today, the 230 acres of land retained by the church makes up the bulk of the 314 acre St. Christopher Camp and Conference Center operated by the Diocese of South Carolina, as further described in the Cultural Resources Element.

The Seabrook Development Corporation added to its initial Seabrook Island holdings through subsequent land purchases from heirs of the original Andell Family. Then in 1971, working with land planning consultants out of Atlanta, Georgia, Seabrook



Development Corporation prepared a master development plan that ultimately became Charleston County's first planned development, known as Seabrook Island Development (SID) Planned Unit Development. This original SID Master Plan was amended in 1978 and again in 1982. A final revision to the SID Master Plan was approved by Charleston County in September of 1983, and this version was subsequently approved by the newly incorporated Town in November of 1987. Since that time, the SID Master Plan has been updated only once, in April of 1998.

Ordinance 2022-04, which established a new Development Standards Ordinance (DSO) and zoning map for the Town of Seabrook Island, received final reading approval on June 28, 2022, from the Seabrook Island Town Council. The Town's zoning, land use, and development rules were reviewed and updated over the course of three years, resulting in this legislation. Despite the fact that the previous DSO had been revised and updated over time, the most recent revision occurring in 2011, this was the first thorough overhaul of the ordinance since the Town's incorporation more than 35 years previous. Below are descriptions of the new residential zoning districts.

R-SF1, Large Lot Single-Family: In addition to providing a district that would enable the building of future estate-sized home sites, this district was developed to preserve the charm of established large lot single-family neighborhoods. Additional uses that complement and preserve the district's residential character are also allowed.

R-SF2, Moderate Lot Single-Family: This district's goal is to include the early subdivisions that were built before the Town was incorporated and to set development guidelines based on the current moderate density conditions that will, to the greatest extent feasible, minimize nonconformities. Other uses are also permitted that are compatible with and supportive of the character of homes in the district.

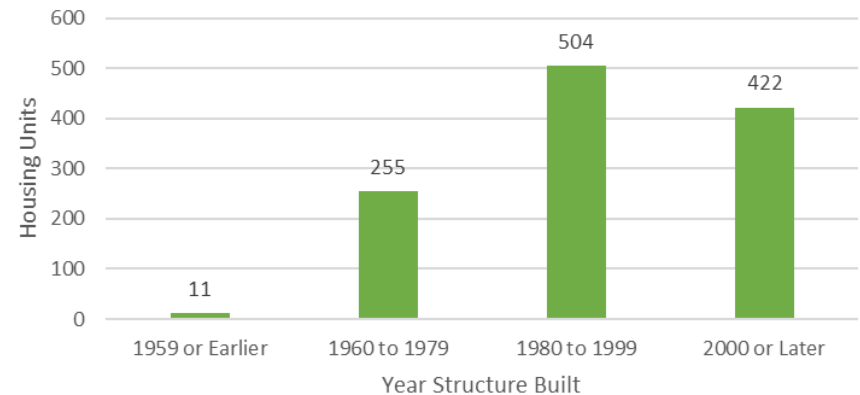
R-SF3, Small Lot Single-Family: This district aims to minimize current nonconformities as much as is practicable and to promote

**Figure 8.1
Town of Seabrook Island
Residential Units Overview***

Zoning District	Built	Under Construction	Vacant	Total
R-SF1: Single-Family (Large Lot)	73	6	8	87
R-SF2: Single-Family (Medium Lot)	1,001	32	180	1,213
Single-Family Lots	1,074	38	188	1,300
R-SF3: Single-Family (Small Lot)	183	4	28	215
R-CL: Cluster Home	222	0	0	222
R-TH: Townhome	395	0	0	395
R-MF: Multi-Family	540	0	0	540
Villas and Regimes	1,340	4	28	1,372
Total	2,414	42	216	2,672

*Based on Town of Seabrook Island data as of December 31, 2023.

**Figure 8.2
Housing Units by Year Built**



Source: American Community Survey Five-Year Estimate Data Profile, 2022

established growth patterns of those current subdivisions with single-family houses on small lots.

R-CL, Single-Family Cluster: This district is meant to support single-family detached homes that are located in planned communities in a "cluster" layout as opposed to on typical single-family lots, and it



is meant to give them more flexibility for expansion and development.

R-TH, Townhome: The purpose of this district is to allow for the development of townhomes at an acceptable density so that the neighborhood may afford an alternative type of housing.

R-MF, Multi-Family: The goal of this district is to provide another choice for housing inside the community: moderately dense multi-family housing, such as apartments and condominiums.

The table in Figure 8.1 lists the total number of residential units built, under construction, or vacant across all residential zoning districts as 2,672. The Town currently recognizes that there are only about 217 remaining vacant residential lots available for home construction.

According to the 2022 American Community Survey, most of the occupied Housing Units (referred to as Households) were built prior to the year 2000 (Figure 8.2). While this data references occupied housing units only, a review of development activity indicates that the majority of the overall housing stock was built between 1980 and 1999 as well.

Housing Governance

The structure of the overall governance of the Town is described in Chapter 2, Profile of Town Government. The profile describes in detail the three entities that have governance and regulatory control within the Town. For the purposes of this Housing Element, provided here is a brief description of the roles and responsibilities of those entities that have specific governance in some capacity with regard to housing. These entities include the Town, SIPOA, and SIC.

Town Government. Since its incorporation in 1987, the Town has been governed by an elected group of residents who serve as town officials. The Mayor serves as the chief administrative officer, with duties that include presiding over council meetings, directing the administration of all departments, and enforcing the Town's laws and ordinances.

Except as otherwise provided by statute or ordinance, all powers of the Town, and the determination of all matters of policy, are vested in the Town Council.

The Town has created a Planning Commission and assigned this commission with the power and duty to develop and carry out a continuing planning program for the physical, social, and economic growth, development and redevelopment of the town. Specifically, the Planning Commission prepares and periodically revises development and/or redevelopment plans and programs, and prepares and recommends to the council measures for implementing such plans and programs, including a comprehensive land use plan, zoning ordinance, regulations for land subdivision or development, an official zoning map, and a landscape ordinance.

In the 1990s, the Town purchased the utility company controlling the Town's water supply. Soon afterward, Seabrook Island Utility Commission (SIUC) was created, and it both reports to and serves as an agency of the Town. By Ordinance, the Town Council is prohibited from interfering with SIUC's functions unless there is a financial default by SIUC. This commission is responsible for providing safe and reliable potable water and efficient and dependable sanitary sewer services to the Town.

Seabrook Island Property Owners Association. SIPOA was first created with the recording of the *Protective Covenants for Seabrook Island Development* on November 13, 1972. All property owners within the SID are, or become, a member of the SIPOA with voting rights as set forth in the bylaws of SIPOA and obligations as set forth in the protective covenants. This includes SID property owners of unimproved lots, single-family residences, villas, condominium units, apartments, and other residential units. No property within the SID shall be subdivided, or its boundary lines changed, except with the written consent of SIPOA. The stated purpose and business of SIPOA is to preserve the property values and the quality of life in the SID, and, as referenced in the protective covenants and summarized here, accomplishes this through:



1. Development and implementation of programs to protect the environment and facilitate acquisition and maintenance of green space;
2. Protection, operation, maintenance and improvement of roads, bridges, parks, playgrounds, beaches, open spaces, easements, and other SIPOA properties;
3. Retention of security forces and enforcement of security measures to limit access to the SID;
4. Acquisition, construction, management, maintenance, and care of SIPOA properties for the general benefit of property owners and others;
5. Adoption, distribution and enforcement of rules and regulations for the common good of property owners; and
6. Establishment of assessments and fees and their collection from the property owners and, as applicable, others who use or have the right or permission to use any or all of the facilities and properties owned and/or operated by SIPOA.

In addition, an Architectural Review Committee (ARC) has been established by and operates under the auspices of the SIPOA. The mission of the ARC is to serve as the duly appointed representative of the SIPOA Board of Directors with responsibility to review all plans for construction, landscaping and external improvements to residential properties within the SID. The SIPOA *Policies and Procedures for Residential Development* sets forth SIPOA's requirements, design guidelines and processes for development of single and multi-family residences on the island and standards for the modification and maintenance of established properties, and defines the design and development guidelines required for ARC approval.

The ARC derives its authority from *The Protective Covenants for Seabrook Island Development* (Protective Covenants) and the *Bylaws of the Seabrook Island Property Owners Association*

(Bylaws). The comprehensive approval authority of the ARC is clearly stated in SIPOA Covenant §19:

“No building of any kind or description, fence, swimming pool, deck, walkway or other structure shall be erected, placed or the exterior altered on any Property in the SID until the proposed building plans, specifications, exterior color or finish, plot plan (showing the proposed location of such building or structure, drive and parking areas, and accessory buildings), landscaping plan and the construction schedule for such building shall have been approved in writing by the ARC.”

The SIPOA also maintains a current set of bylaws that define how the organization will be governed, and identifies the association's needs, goals and implementation strategies in a periodically updated SIPOA Comprehensive Plan. The Comprehensive Plan includes a short-term (0-2 years) Operational Plan, medium-term (2-5 years) Strategic plan, and a Long-Term Plan (2-25 years).

Seabrook Island Club (SIC). The SIC is fully contained within the SID, and is a private club providing amenities for its members and guests. The SIC maintains and operates several facilities including the Island House, Beach Club, Equestrian Center, Racquet Club and golf courses. Effective January 1, 2005, every person, group, corporation, or entity who becomes a property owner in the SID shall thereupon be required to become a member of the SIC. For improved lots the minimum membership commitment is seven years, and for unimproved lots the membership commitment is until the lot is sold or a certificate of occupancy is issued. This membership requirement does not apply to any individual or entity that has owned property in the SID prior to January 1, 2005. Guests and visitors can purchase SIC Amenity Cards, and the fees associated with these cards serve as an important revenue source for the Club and SIPOA.



A more detailed description of SIC amenities is provided in the Cultural Resources Element.

Council of Villas and Regimes (COVAR). Of the approximately 2,672 residential properties on Seabrook Island, about 1,340 are additionally governed by associations or regimes. Each of these forty-one regimes have their own protective covenants and bylaws that regulate items specific to their homeowners, and notably, about 25 percent of the COVAR properties are owner occupied. In an effort to simplify and coordinate communication between the many regimes, SIPOA and the Town, the COVAR was established in 2001. While this council does not hold any legal authority, it does effectively serve as an umbrella organization that (1) provides a regular forum for villa property owners to share and discuss common concerns, (2) collaborates with SIPOA in matters of mutual responsibility and interest and, (3) provides a single official voice for villa property owners.

Housing Inventory

The Town of Seabrook Island housing stock can be grouped under different categories based on building style and the zoning districts they can be found in.

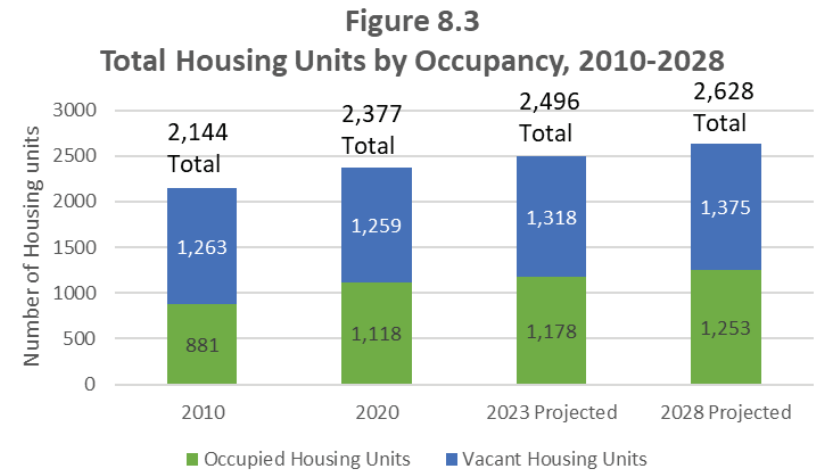
Homes. This category covers the single-family residences that are located on parceled out individual lots. There are approximately 1,500 homes on Seabrook Island.

R-SF1, Large Lot Single-Family: 87 total lots (73 built, 6 under construction, 8 vacant).

R-SF2, Moderate Lot Single-Family: 1,213 total lots (1,001 built, 32 under construction, 180 vacant).

R-SF3, Small Lot Single-Family: 215 total lots (183 built, 4 under construction, 180 vacant).

Cottage Home Communities. These are “stand-alone” structures not sharing any common walls, and therefore provide the privacy of a detached home with the convenience of managed care.



Source: U.S. Census Bureau, 2010, 2020, ESRI Population Projections 2023 and 2028 extracted from the Town of Seabrook Island Community Profile (February 15, 2024).

R-CL, Single-Family Cluster: 222 units (222 units built, 0 vacant R-CL lots).

Townhome Communities. In the “Townhome Communities”, these multi-floor units share a common wall on one or both sides.

R-TH, Townhome: 395 units (395 townhome units built, 2 vacant R-TH lots).

Villa Communities. The building style for these villas is similar to a condominium, in that these residential units are located on more than one floor.

R-MF, Multi-Family: 540 units (540 multi-family units built, 0 vacant R-MF lots).



As discussed in Chapter 3 - Population Element, many of the property owners in the Town do not live there full-time, and a portion of the housing is either vacant or used as rental property throughout the year. Figure 8.3 provides a comparison of total Housing Units over time, further delineated by whether the Housing Units are occupied or vacant. Occupied units represent housing permanently occupied by the property owner or a full-time renter, and vacant units represent housing that serves as the property owner's second home/vacation home and/or property available for short-term rental. Total housing increased from 2,144 units in 2010 to 2,377 units in 2020, or about 11 percent. This included a 27 percent increase in occupied homes, and a 0.3 percent decrease in vacant homes.

Figure 8.3 also includes Housing Unit projections extracted from the Town of Seabrook Island Community Profile. These projections indicate a slowdown in Housing Unit growth, as is foreshadowed in the data provided in the Construction Quarterly, which shows building permits issued for 69 detached and attached single-family residential units, and no multifamily buildings in the last two years.

Vacant Properties. As noted in Chapter 3 – Population Element, the number of Housing Units that are occupied by a property owner or long-term renter represents only about 47 percent of the total housing stock. This means about 53 percent of the housing stock is considered vacant homes, as defined by the U.S. Census Bureau. The American Community Survey estimates 1,259 vacant homes on Seabrook Island in 2020, with the vast majority of these homes being used for “seasonal, recreational, or occasional use” (Figure 8.4).

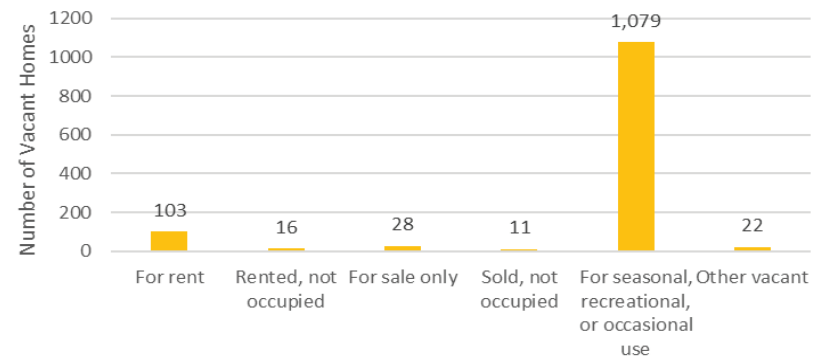
While some of the population using the island for seasonal recreation are non-resident property owners, many are visiting vacationers who stay for a short period, enjoying the natural beauty and the first class amenities. In many cases, these visitors come year after year to enjoy the island, and in some cases, they grow so fond of the island that they purchase property to serve as a vacation home or new permanent residence. These second homes provide

a rental income for the property owner, and arguably for SIC and SIPOA as well.

Visitors to Seabrook Island are not only welcomed, there is an active segment of the local economy dedicated to marketing the island, and there is a symbiotic relationship between the Town, SIPOA, and SIC, with respect to ensuring that Seabrook Island is a great place to visit.

The Town is an active partner in marketing rental and vacation properties, including dedicating a significant portion of the Town's website to providing information and links to rental resources. Several areas on the Town's website provide links that take you to

Figure 8.4
Vacant Property Use, 2020



Source: U.S. Census Bureau, Decennial Census 2020.

Discover Seabrook, a collaborative effort of SIPOA, SIC and Seabrook Island Real Estate, where in-depth information specific to guests, buyers and owners is available. Several other real estate companies also market Seabrook Island properties and vacation rentals, and several publications and brochures dedicate space specifically to providing information for those visiting the island.



Housing Affordability

As reported by Zillow, the January 2024 median home value in Charleston County is \$552,441. Charleston County home values have gone up 9.1 percent over the past year and are predicted to continue to rise in the coming year. The median list price per square foot in Charleston County is \$411, and the median list price of homes is \$799,000.

In comparison, the same source shows Seabrook Island’s median home value as \$921,798, including villas. At 8.8 percent, the increase in home values over the last year was somewhat less than the county as a whole, the values are predicted to continue increasing over the next year. The median list price per square foot on Seabrook Island is \$570, and the median price of homes currently listed is \$950,000.

The salaries paid for employment to provide services on or near the Town make it difficult for those workers to live in close proximity to their jobs. For many workers, from landscapers and housekeepers to those employed in nearby retail stores and restaurants, transportation costs have a large impact on their take home pay. The obvious solution would be more affordable housing near where they work.

This dilemma is not new, and it is not exclusive to beach communities. However, with the majority of Seabrook Island being within a private, gated community, there would be difficulty in implementing affordable housing strategies such as new regulatory and funding mechanisms at the local level. Housing affordability has been successfully addressed in similar areas and these housing initiatives, including housing lotteries, community land trusts, employer assisted housing, inclusionary housing, and others, should be explored by the Town. In addition, the Town should begin a dialogue with the County to discuss options available to encourage affordable housing in the unincorporated areas of the County within close proximity to the Town,

Housing Element Summation

A primary challenge for each of the governing entities on Seabrook Island is to support and collaborate with the other entities in order to maintain a welcoming, yet private, ocean front community focused on preserving its natural beauty while providing a high quality of life. At the core of this challenge is the effort to maintain quality housing stock over time. There is a limited amount of vacant land available for new homes, and this magnifies the importance of renovations and tear-down/rebuilds with regard to the quality of the future housing stock. It is important for all three primary entities sharing the governance of housing within the Town to work collectively toward ensuring a continuation of quality housing for future generations.

8.3: HOUSING ELEMENT GOAL

Element Goal

Promote the continuation of quality housing and encourage the development of a diverse housing stock, types and styles that meet different needs of the population.

Housing Element Needs

- Controlling and containing growth and development consistent with the Town’s vision and the Comprehensive Plan.
- Renovation and maintenance or replacement of the older properties on the Island.

8.4 HOUSING ELEMENT STRATEGIES AND TIMEFRAMES

The Town should undertake the following strategic actions in support of the Vision and Goals of this Plan. These implementation



strategies will be reviewed a minimum of every five years and updated every ten years from the date of adoption of this Plan.

1. Continue to encourage development of a diversity of housing stock, types and styles that meet different needs of the population.
2. Continue to work cooperatively with SIPOA to ensure future construction on the island is consistent with the existing quality and character of the island.
3. Continue to ensure policies are in place that support the structural integrity and resilience of new construction.
4. Continue to identify and amend any regulatory barriers that prevent the quality rehabilitation, renovation, or replacement of existing housing.