



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 2000 and 2010, and the American Community Survey 2012-2016 Five-Year Estimates. For 2018 and 2023 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, and representing only about 41 percent of the overall housing stock. 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, the 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 Morawetzs 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 all but 230 acres of the land to Seabrook Island Limited Partnerships (Seabrook Development Corporation). The 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 today, 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, and continues to serve as the governing Seabrook Island Development Master Plan.

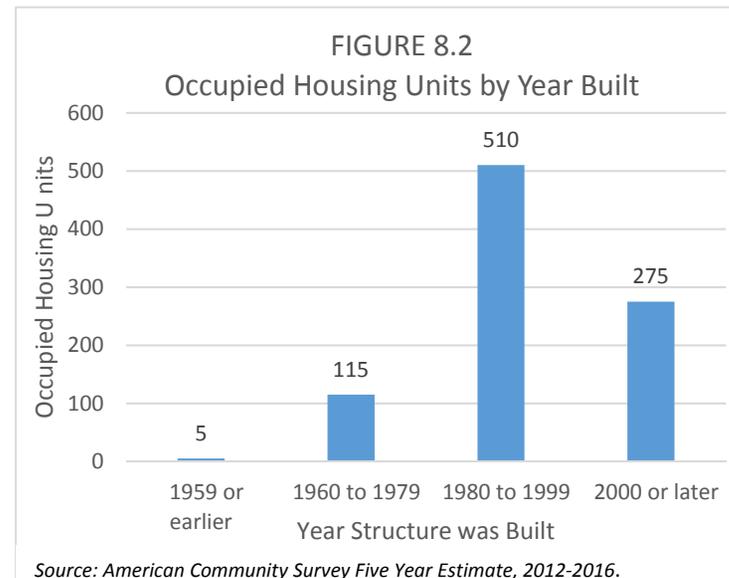
The current SID Master Plan includes six planning areas and is approved for 1,328 single-family residential lots and 1,690 patio/villa/cluster multi-family units, for a maximum of 3,018 total units. This maximum buildout will not be realized for several reasons, including that many buildable lots are left vacant, multi-family designated areas transition to a lower density single family detached use, or areas within the master plan are not built to maximum density. The Town and SIPOA currently recognize that there are approximately 400 remaining vacant residential lots available for home construction.

In addition to the SID, there are other residential developments within the town limits. This includes five additional planned development districts located inside the gates of Seabrook Island, and one planned development district and two condominium developments located outside the gates, but within the town limits (Figure 8.1). According to the 2012-2016 American Community Survey, the majority 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.

**FIGURE 8.1
TOWN OF SEABROOK ISLAND
APPROVED RESIDENTIAL UNITS OVERVIEW***

Name of Development	Single Family Detached	Single Family Attached and Multi-family	Total
"Inside the Gates"			
Seabrook Island Development PDD	1,328	1,690	3,018
Jenkins Point Plantation PDD	58	0	58
Ocean Pointe PDD	23	0	23
Bohicket Creek Place PDD	6	0	6
St. Christopher Oaks PDD	21	0	21
The Village at Seabrook PDD	101	0	101
Total (inside gates)	1,537	1,690	3,227
"Outside the Gates"			
Bohicket Marina Village PDD	0	90	90
Bay Pointe Villas	0	40	40
Salt Marsh	0	46	46
Total (outside gates)	0	176	176
Town Total	1,537	1,866	3,403

*Based on approved Planned Development Districts and recorded plats as of September 1, 2018. Actual housing units built varies.





Housing Governance

The structure of the overall governance of the Town of Seabrook Island 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 of Seabrook Island. 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 of Seabrook Island, the Seabrook Island Property Owners Association (SIPOA), and the Seabrook Island Club (SIC).

Town Government. Since its incorporation in 1987, the Town of Seabrook Island 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, Seabrook Island purchased the utility company controlling the town's water supply. Soon afterward, the Seabrook Island Utility Commission (SIUC) was created, and reports to and

serves as an agency of the Town. 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). The SIPOA was first created with the recording of the *Protective Covenants for Seabrook Island Development* on November 13, 1972. All property owners within the Seabrook Island Development 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 Seabrook Island Development property owners of unimproved lots, single-family residences, villas, condominium units, apartments or 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 Seabrook Island Development, 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 such 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 Seabrook Island Club 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 the Seabrook Island Club amenities is provided in the Cultural Resources Element.

Council of Villas and Regimes (COVAR). A fourth entity that provides additional structure to the governing of residences on Seabrook Island is the Council of Villas and Regimes (COVAR). Of the approximately 2,600 residential properties on Seabrook Island, about 1,380 are additionally governed under 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 85 percent of the owners are part-time residents of Seabrook Island. 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 the Seabrook Island Property Owners Association (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 four different categories based on building style. Three of these styles are distinctive of regime-managed “communities within a community” and are defined as villas, cottages or townhomes (although Seabrook Islanders commonly use “villas” as a reference to residential units in any of the forty-one regimes).

Villa Communities. There are thirteen “villa communities” containing 550 residential units. The building style for these villas is similar to a condominium, in that these residential units are located on more than one floor.

Cottage Home Communities. There are fifteen “Cottage Home Communities” containing 602 residential units. 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.

Townhome Communities. There are eleven “Townhome Communities” containing 231 residential units. These multi-floor units share a common wall on one or both sides.

Homes. The fourth category is the remaining single-family residences that are not within a separate regime-managed community. There are approximately 1,300 homes on Seabrook Island.

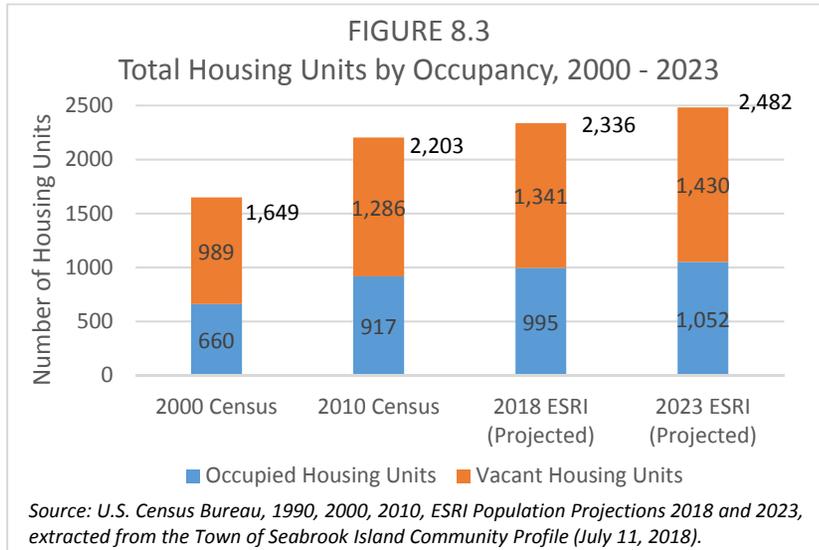
As discussed in Chapter 3 - Population Element, the majority of the property owners in the Town do not live there full-time, and a large portion of the housing is either vacant or used as rental property throughout the year. Figure 8.3 provides a comparison of total housing units over time, further delineated 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 1,649 units in 2000 to 2,203 units in 2010, or about 34 percent. This included a 39 percent increase in occupied homes, and a 30 percent increase in vacant homes. Of the 660 occupied homes in 2000, 608 were owner-occupied (92 percent), and similarly, of the 917 occupied homes in 2010, 826 were owner-occupied (90 percent).

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 only 27 detached and attached residential units, and 2 multifamily buildings in the last six quarters (1-1/2 years).

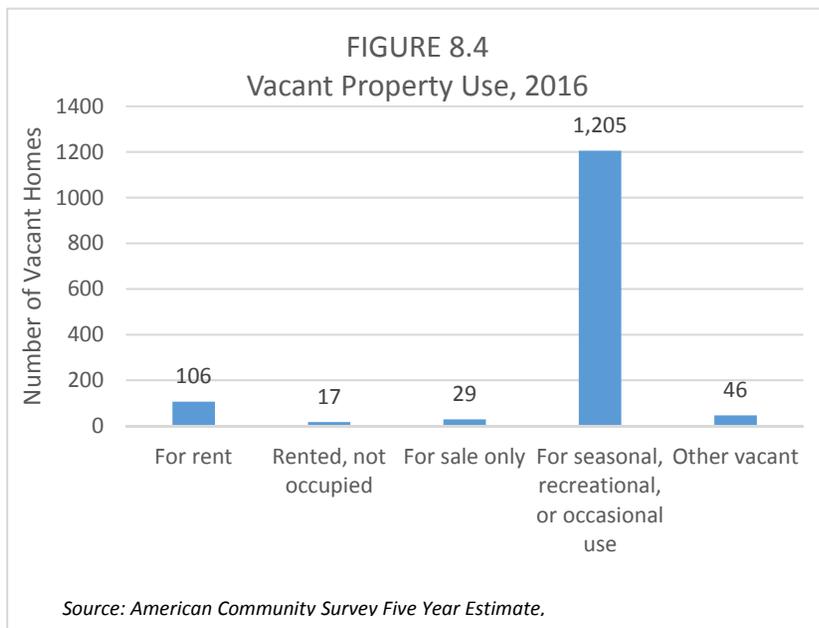
Vacant Properties. As noted in Chapter 3 – Population Element, the number of housing units that are occupied by a property owner or long-term renter represents only about forty percent of the total housing stock. This means about 60 percent of the housing stock is considered vacant homes. The American Community Survey estimates 1,403 vacant homes on Seabrook Island in 2016, with the vast majority of these homes being used for “seasonal recreation 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, and homes purchased specifically as investment properties, not only



provide a rental income for the property owner, but for SIC and SIPOA as well, through the visitor’s use of the many amenities.

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. It is recognized that all of Seabrook Island benefits when revenue generated from being recognized as a vacation destination is reinvested into the community, including, but not limited to, maintaining and upgrading the island’s infrastructure and amenities (regardless of whether this is considered public or private reinvestment).



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 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 September 2018 median home value in Charleston County is \$325,600. Charleston County home values have gone up 7.3 percent over the past year, and are predicted to rise an additional 3.4 percent in the coming year. The median list price per square foot in Charleston County is \$215, and the median list price of home3s is \$429,000.

In comparison, the same source shows Seabrook Island’s median home value as \$489,000, including villas. At 4.0 percent, the increase in home values over the last year was somewhat less than



the county as a whole, the values are predicted to increase 5.9 percent over the next year. The median list price per square foot on Seabrook Island is \$375, and the median price of homes currently listed is \$549,000.

While it is not suitable to make a direct comparison between the county and Seabrook Island with regard to housing affordability, this does not mean that housing affordability is not an issue for the Town. Unlike typical property owners in the county as a whole, many (or most) Seabrook Island property owners are older, often retired, and wealthier. Since the source of income that built their nest egg was likely not earned in Charleston County, using local average salaries as a basis for housing affordability is inappropriate.

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 in close proximity to where they work

This dilemma is not new, and it is not exclusive to resort 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 resort 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 of Seabrook Island 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,
- Redevelopment of the existing housing on the Island, and
- Affordability of housing.

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. Encourage development of a diversity of housing stock, types and styles that meet different needs of the population.
2. Work cooperatively with SIPOA to ensure the future quality of housing stock with an emphasis on future renovations and redevelopments.
3. Ensure policies are in place that support the structural integrity of new construction.
4. Identify and amend any regulatory barriers that prevent the quality rehabilitation and renovation of existing housing.