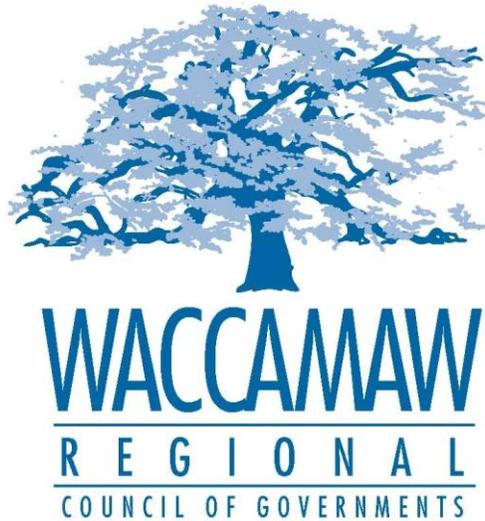


Housing and Community Development Consolidated Plan 2011-2015



Waccamaw Regional Council of Governments

1230 Highmarket Street

Georgetown, South Carolina 29440

P (843) 546-8502

F (843) 527-2302

www.wrcog.org

Executive Summary

This Consolidated Plan is designed and intended to satisfy the statutory requirements for the Waccamaw HOME Consortium to receive funding allocations from HUD (Department of Housing and Urban Development) through the HOME Investment Partnerships (HOME) Program. The Plan covers a five-year time span, from FY 2011 to FY 2015. It is prepared in accordance with Section 91-200 through Section 91-230 of the U.S. Department of Housing and Urban Development's Consolidated Plan regulations in 24 CFR Part 91.

In addition to meeting HUD requirements for participation in the above programs, the Consolidated Plan is intended to:

- Assist all grantees in preparing their grant applications by providing information on local housing and community development needs,
- Describe strategies to meet housing and community development needs, and
- Raise awareness about housing and community development issues in the area, and to the extent practical, coordinate available resources to meet identified needs.

The Consolidated Plan is designed to be a collaborative process whereby the community establishes a unified vision for community development actions. It is intended to accomplish the statutory program goals, which are:

DECENT HOUSING, which includes:

- assisting homeless persons to obtain affordable housing;
- assisting persons at risk of becoming homeless;
- retention of affordable housing stock;
- increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability;
- increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/ AIDS) to live in dignity and independence; and
- providing affordable housing that is accessible to job opportunities.

A SUITABLE LIVING ENVIRONMENT, which includes:

- improving the safety and livability of neighborhoods;
- increasing access to quality public and private facilities and services;

- reducing the isolation of income groups within areas through spatial de-concentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods;
- restoring and preserving properties of special historic, architectural, or aesthetic value; and
- conserving energy resources.

EXPANDED ECONOMIC OPPORTUNITIES, which includes:

- job creation and retention;
- establishment, stabilization and expansion of small businesses (including micro-businesses);
- the provision of public services concerned with employment;
- the provision of jobs to low-income persons living in areas affected by those programs and activities, or jobs resulting from carrying out activities under programs covered by the plan;
- availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices;
- access to capital and credit for development activities that promote the long-term economic and social viability of the community; and
- empowerment and self-sufficiency for low-income persons to reduce generational poverty in federally assisted housing and public housing.

One goal of the consolidated plan is to paint a picture of the current demographic, economic, and housing makeup of the community in order to aid decision makers in making informed housing policy choices and prioritizing scarce financial resources. Multiple sources were consulted in conducting the study and the most current source was used for each indicator. Key findings will be briefly summarized below, followed by the full plan.

Demographic Trends

- There were an estimated 366,047 people living in the Waccamaw Region in 2010. That's a 26.4% increase since 2000. The region is projected to grow an additional 10% over by 2015.

- Horry County lead the region with 37% population growth over the last decade, adding almost 73,000 persons. Georgetown grew by 10% over the same period, adding an estimated 5,600 persons. Conversely, Williamsburg's population decreased 6% from 2000-2010, losing approximately 2,300 people.
- Waccamaw's population is getting older. Seniors accounted for 14.7% of the regional population in the year 2000 and represented an estimated 17.7% of the population in 2010. Seniors are expected to account for 19.5% of the regional by 2015.
- Household sizes have been decreasing across the nation for decades. Average household sizes in the Waccamaw Region, keeping with national trends, decreased from 2.54 in 2000 to 2.4 in 2010.
- The Waccamaw Region is largely in line with the state of South Carolina in terms of racial makeup. Whites are slightly overrepresented in the region as a whole at 73.4%, compared to a statewide 66.95%. Similarly, African Americans are slightly underrepresented in the region at 22.2%, compared to 28.15% statewide. The percentage of Hispanics in the region (4.1%) is very close to the statewide rate of 4.29%.

Economic Trends

- The estimated 2010 median income for Georgetown County was \$47,149, which was 4.3% higher than South Carolina's median income \$45, 176. Horry County's median income was 2% lower than the state median at \$44,242. Williamsburg County was at a significantly lower level of income than the rest of the state with a median of \$27, 869 – another indicator of its persistently struggling economic state. Williamsburg's income lags behind South Carolina by 38%.
- Waccamaw residents are employed in a diverse range of economic activities across the region. Tourism serves as major fuel for the local economy, bringing in \$4.5 billion annually in Georgetown and Horry Counties combined.
- The largest industry in Georgetown is health care and social services, which employs 12.87% of the workforce. Accommodation and food services is next largest sector at 11.1%.
- The accommodation and food services industry employs 15.7% of Horry County's workforce, a testament to the county's tourism base. Retail trade employs an almost equal portion of Horry's workforce at 15.6%.
- Williamsburg County has the highest percentage of its workforce employed in the manufacturing sector, which accounts for 14.8% of employment. The health care and social services industry employs an estimated 12.39% of the Williamsburg County workforce.

- Georgetown and Horry residents have shorter commutes than the national average of 25.2 minutes. Horry, with a 20.7-minute mean travel to work time, has a significantly lower average. Williamsburg residents travel on average 1.2 minutes longer than the national average. Horry is the only county in the region with a shorter average commute time than South Carolina's average of 23.2 minutes.
- Georgetown and Williamsburg have consistently experienced higher unemployment rates than South Carolina as a whole. Horry has traditionally fared slightly better than the state. The September 2010 (third quarter) unemployment rates for Georgetown, Horry, and Williamsburg Counties were 10.9%, 10.4%, and 13.5% respectively. South Carolina's unemployment rate in September 2010 was 11%.

Housing Trends

- Single-family detached homes are by far the most predominant housing type in all three counties. Single-family detached homes make up 59.6% of Georgetown County's housing supply (20,099 units), 46.3% of Horry County's (83,497 units), and 60.4% of Williamsburg County's (9,204 units) housing.
- The most common housing size in the region is the three-bedroom. Three-bedroom homes account for 42.4% of Georgetown's housing supply (15,152 units), 45.6% of Horry's (73,297 units), and 49.9% of Williamsburg's housing (8,878 units).
- Home ownership rates across the region are largely in line with that of South Carolina as a whole, with the exception of Williamsburg County, which has a larger portion of renters. In 2010 an estimated 70.43% of households within the state of South Carolina owned their home. Georgetown's home ownership hits less than a percent below the state at 69.58%, and home ownership in Horry is slightly above the state at 70.73%. The outlier once again is Williamsburg County in which 57.06% of households own their home.
- In 2010 the median year built for houses in South Carolina is 1984. Georgetown County's median housing age of 1988 is four years younger than the state. Horry County's housing stock is yet younger than Georgetown's, with a median year built of 1993. Williamsburg County's median housing age of 1976 is eight years older than the state median.
- Estimated 2009 vacancy rates for Georgetown County were 3.5% for homeowners and 19.7% for renters. Estimated 2009 vacancy rates for Horry County were 3.9% for homeowners and 29.7% for renters. Estimated 2009 vacancy rates for Williamsburg County were 0.8% for homeowners and 3.4% for renters. High rental vacancy in Georgetown and Horry is due to the large roll of tourism in these areas.

- Reflective of the national collapse of the housing market that spawned the current economic recession, housing prices as well as the number of sales have been on a downward slope in the region since 2006. In 2009 399 homes sold in Georgetown County at a median price of \$190,000. That's a 70.8% drop in the number of houses sold and a 13.4% decrease in price since 2006. 2009 home sales in Horry County were a mere 11% of 2006 totals. Housing prices in Horry dropped 18% over the same period. Comparable Williamsburg sales data were not available but proxies are given the full report.
- The 2009 AC estimates show that 40% of homeowners with mortgages in Georgetown County pay more than 30% of their monthly income on housing. Horry County has a slightly less percentage of cost burdened homeowners at 38.5%. Keeping with regional trends, Williamsburg County is estimated to have 39.8% of cost burdened homeowners.
- A large portion of renters throughout the Waccamaw Region pay more than 30% of household income on rent alone – not counting utilities. 60.6% of renters in Georgetown County are cost burdened. 49.8% of renters in Horry are cost burdened. 52.3% in Williamsburg are cost burdened.

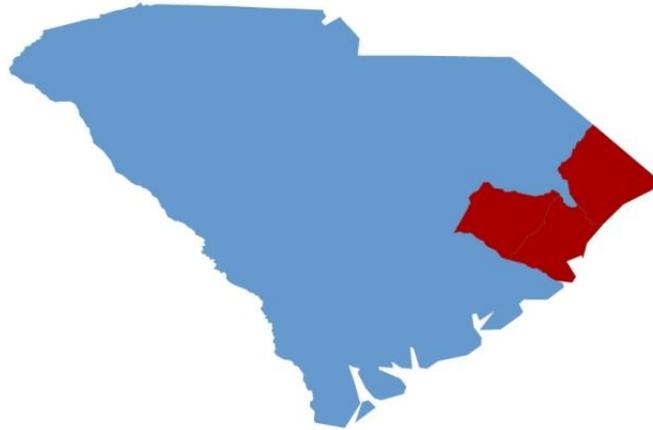
Priority Needs:

Five Year Strategic Plan:

Community Profile

I. Overview

The Waccamaw Regional Council of Governments (WRCOG) is an economic and community development agency servicing Georgetown, Horry, and Williamsburg counties along the northeastern coast of South Carolina. Waccamaw's tri-county area makes up a unique sub-region within the larger Pee Dee region that reaches further north and inland into the state. 2,883 square acres are contained within the three counties' borders. From the sparsely populated agricultural lands of Williamsburg to the bustling tourist city of Myrtle Beach to the relaxing charm of colonial Georgetown, the region has a lot to offer both residents and tourists alike.



The Pee Dee and Waccamaw regions have a history of human inhabitation that dates as far back as 10,000 years according to some estimates.¹ Native Americans settled the dense swamps and forests along the Pee Dee and Waccamaw rivers thousands of years before European settlement - with written records dating back to the 1500's from Spanish explorers who encountered and captured Indians in the area. Today there are two state-recognized Native American tribes, the Pee Dee and the Waccamaw, who date their lineage back to these early inhabitants.

English settlement in the 1700's was greatly influenced by trade with the Native Americans. Agricultural settlements, plantations, and fishing villages were scattered throughout the region by the late 1700's. Georgetown, the third oldest city in South Carolina, was first an Indian trading post before being established in 1729. Rice and indigo were dominant sectors of Georgetown's early economy.² Kingstree, the seat of Williamsburg County, was founded in 1730 as an agricultural community that thrived on harvesting indigo.³ Horry County, named for Revolutionary War hero Peter Horry, officially became a county in 1801. Horry's early economy was comprised mainly of lumber and naval stores. The region was home to major battles in both the Revolutionary and Civil wars, and holds an influential place in the nation's history.

The Civil War disrupted the region's plantation-based economy that flourished in the 18th and 19th centuries. With their economies in shambles due to the loss of slave labor, lumber mills and other such factories began playing a larger role in the region's economic life as the region industrialized.

¹ A Historical Look at Horry County <http://www.horrycounty.org/history/index.asp>

² Georgetown County History <http://www.sccounties-scac.org/profiles/georgetown-profile.htm>

³ Williamsburg County History <http://www.williamsburgcountydevelopment.com/regional.asp?show=history>

Waccamaw Region Today

The distinct cities, towns, and communities scattered throughout the Waccamaw region largely share an early history of antebellum rice and indigo economies. As the forces of industrialization changed the agricultural and economic landscape in the late 19th and early 20th centuries, some areas of the region evolved advanced manufacturing and tourism based economies while others kept to their rural, agricultural roots. Today the region overall boasts a growing population and an expanding economy, with pockets of decline persisting in some areas.

Williamsburg, whose population is declining, has transitioned from a largely agricultural based economy to a primarily manufacturing economy over the past century and a half. In fact, manufacturing is the dominant industry in both Williamsburg and Georgetown counties, accounting for a little over 25% of employment in Williamsburg and 17% of employment in Georgetown. While Williamsburg may be declining in population, Georgetown and Horry are growing. Georgetown remains a quaint testament to the area's colonial past, bringing in tourists year round to experience it's architectural and natural beauty. Horry County has seen a phenomenal 37% growth over the past decade - a phenomenon that can be much attributed to the area's bustling tourism. In the 2009-2010 fiscal year, approximately 30% of the state accommodations tax was collected from Horry County - making Horry the tourism leader of South Carolina by a long shot.⁴ The accommodation and food services industry accounts for 15.3% of employment and retail accounts for 15.7% of employment in Horry. Tourism is a critical sector throughout much of the Waccamaw region, bringing in an estimated \$4.5 billion in sales annually in Horry and Georgetown Counties combined.⁵

Waccamaw Regional 2010 Population	
Area	2010
Georgetown County	61,396
Horry County	269,754
Williamsburg County	34,897
Waccamaw Region	366,047
Source: Claritas Inc. via PolicyMap	

Consortium Structure

The Waccamaw Regional Council of Governments (WRCOG) provides technical assistance to local governments and community groups in Georgetown, Horry, and Williamsburg Counties. It delivers planning, development, and administration assistance across a number of fields, including Land Use Planning, Transportation Planning, Environmental Planning, and Community Development & Housing. The WRCOG is one of ten regional agencies that make up the SC Association of Regional Councils.⁶

⁴ South Carolina 2% Accommodations Tax Revenue, FY 2009-2010 <http://tinyurl.com/6ypnflp>

⁵ The Economic Impact of Tourism on the Grand Strand, 2010

⁶ WRCOG website <http://www.wrcog.org/>

The WRCOG administers HOME funds on behalf of the Waccamaw HOME Consortium, an entity consisting of local governments created for the purpose of receiving HOME funds throughout the region. The City of Georgetown is the lead agency. The Waccamaw HOME Consortium is housed in the Community Development Department of the WRCOG.⁷

In addition to HOME funds, the WRCOG assists non-entitlement units of local governments within its tri-county service area with applying for and administering Community Development Block Grant (CDBG) funds from the State of South Carolina Department of Commerce. The WRCOG has administered over \$67 million in CDBG funds since 1982.⁸

Regional Demographics

1. Population

The estimated 2010 population of the three counties that make up the Waccamaw Region (Georgetown, Horry, and Williamsburg) is 366,047. This represents an approximate 26% growth for the region from 2000 to 2010.

Waccamaw Region Population Growth					
Year	Georgetown County	Horry County	Williamsburg County	Waccamaw Region	% Change (Regional)
2000	55,797	196,629	37,217	289,643	----
2010	61,396	269,754	34,897	366,047	26.37%
2015	63,661	305,272	33,795	402,728	10.02%

Source: PolicyMap via Claritas Inc.

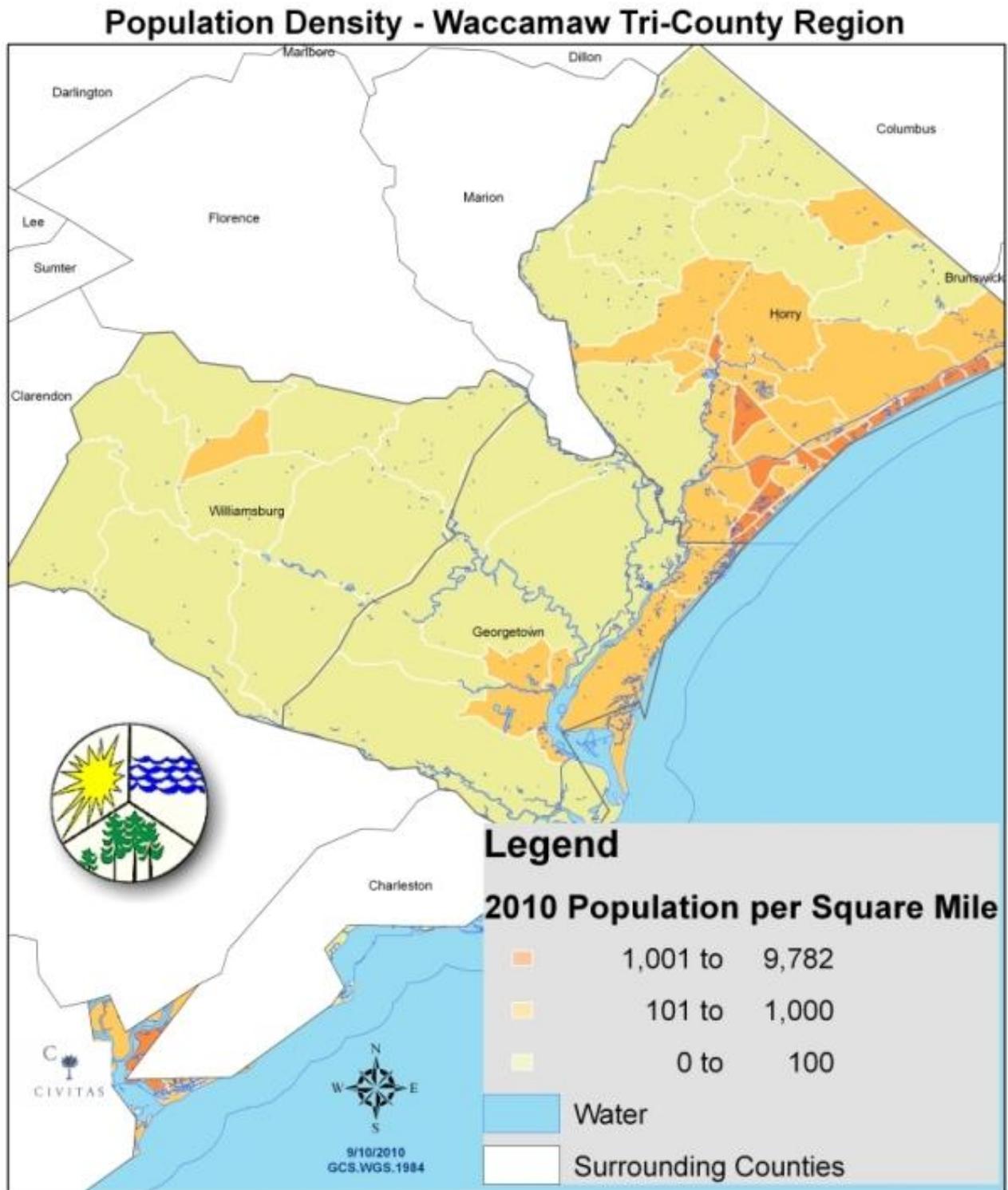
The majority of this growth has been in Horry County, which gained almost 73,000 people during the last decade. Conversely, Williamsburg County experienced negative population growth, losing roughly 2,000 people, as the decades old trend of out-migration has continued across this rural community. Georgetown County has experienced a 10% increase in population over the same ten-year span, going from 55,797 in 2000 to an estimated 61,396 in 2010.

The full-page maps on the following three pages provide visual insights into the population trends throughout the region. Map 1 on page 5 displays population density in the Waccamaw Region. The next two maps deal with changes in population over time. Map 2 on page 6 shows where the population increased and decreased in the region from 2000 to 2010. Finally, Map 3 on page 12 projects future population changes from 2009 to 2014 based on demographic trends.

⁷ ibid

⁸ ibid

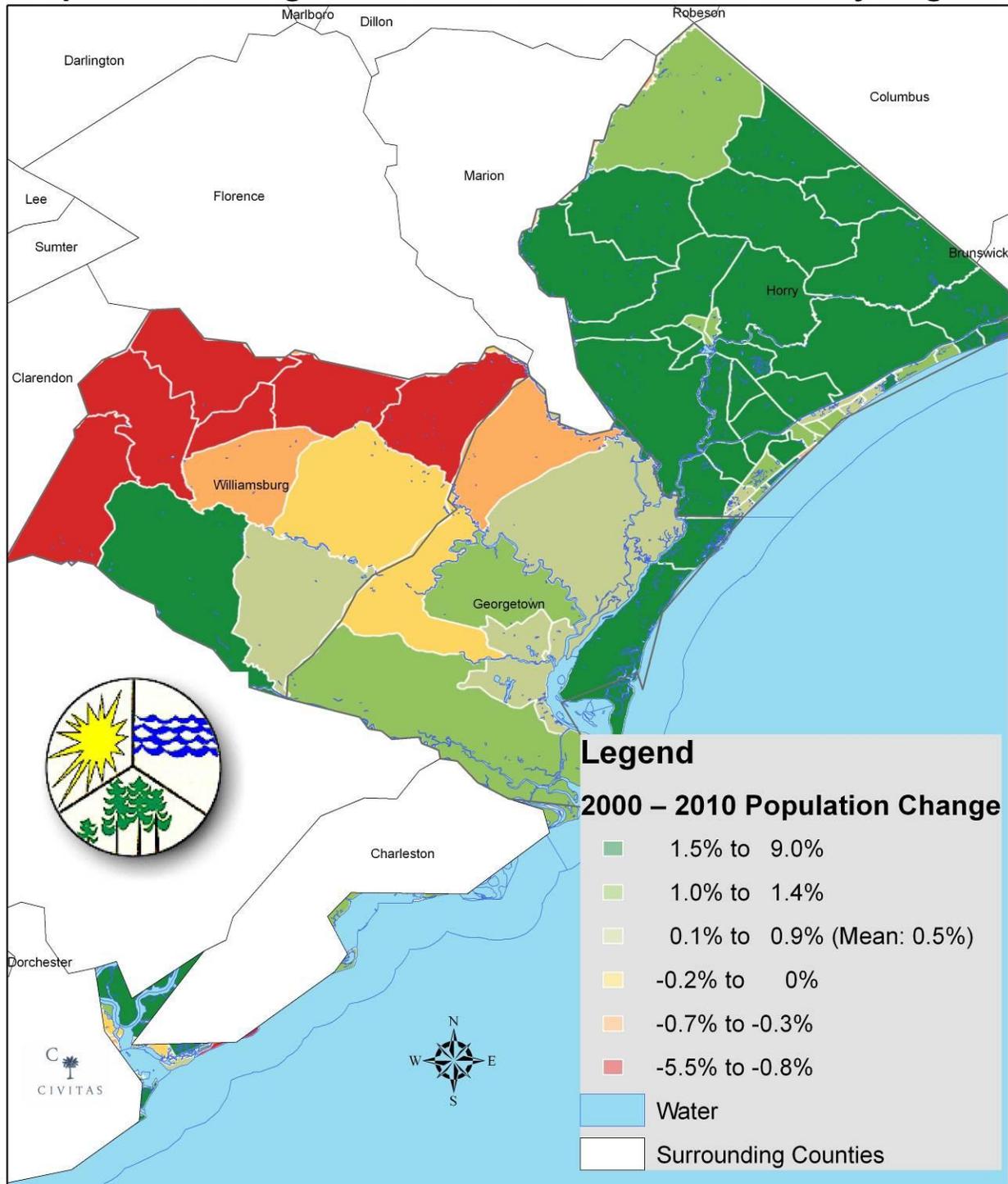
Map 1: Population Density



This map presents the population density in Williamsburg, Georgetown and Horry counties in 2010. Population density is the number of people per square mile. It is calculated by dividing the total population count of geographic feature by the area of the feature, in square miles. Source: ESRI 2010 estimates.

Map 2: Population Change 2000-2010

Population Change 2000-2010 - Waccamaw Tri-County Region



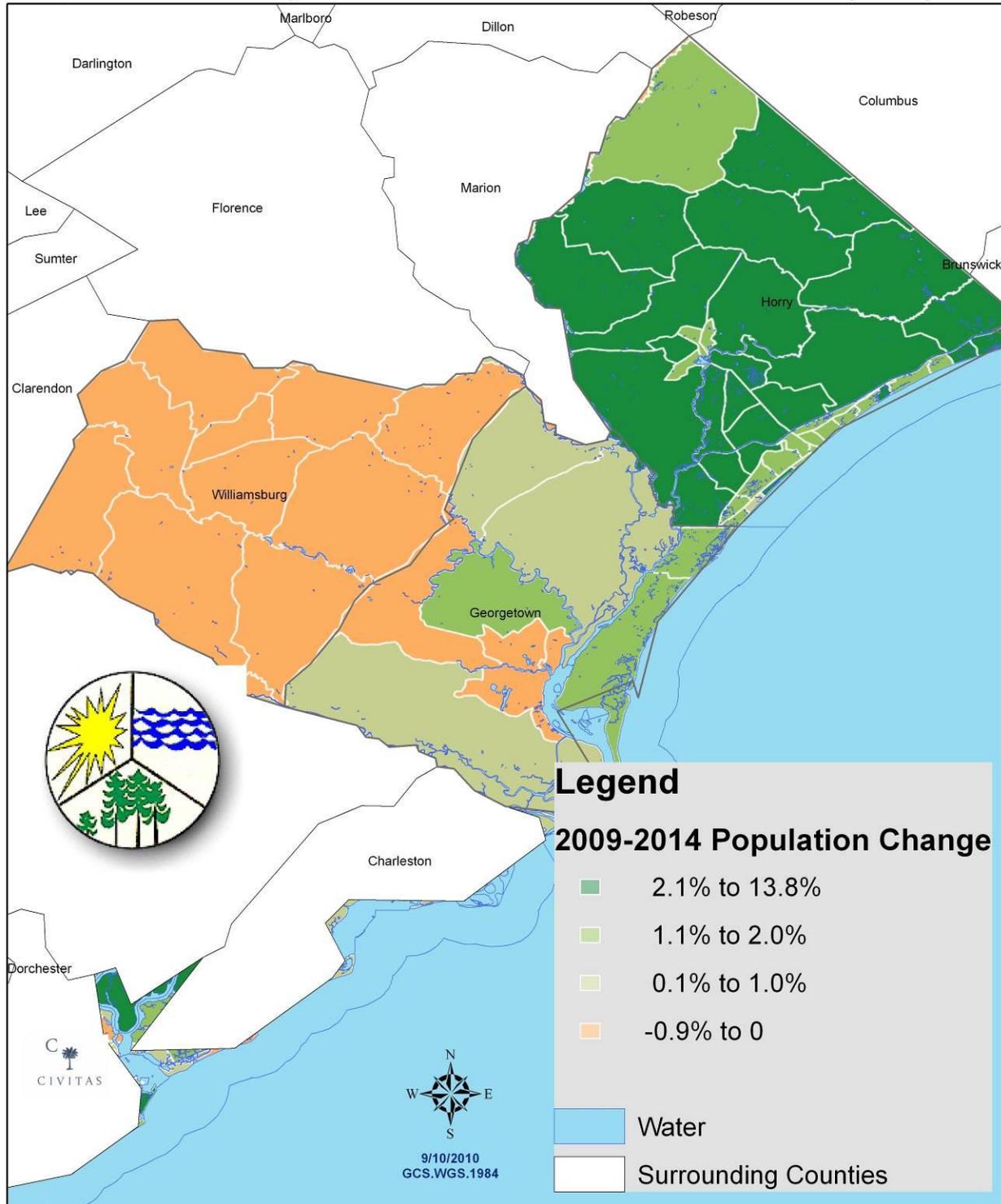
This map indicates the annual compound rate of total population change in Williamsburg, Georgetown and Horry counties from 2000 to 2010. Source: ESRI 2010 estimates.

9/10/2010
GCS.WGS.1984

Map

Map 3: Projected Population Change 2009- 2014

Population Change 2009-2014 - Waccamaw Tri-County Region



This map displays the the projected annual compound rate of total population change in Williamsburg, Georgetown and Horry counties from 2009 to 2014. Source: ESRI 2009 estimates.

2. Gender

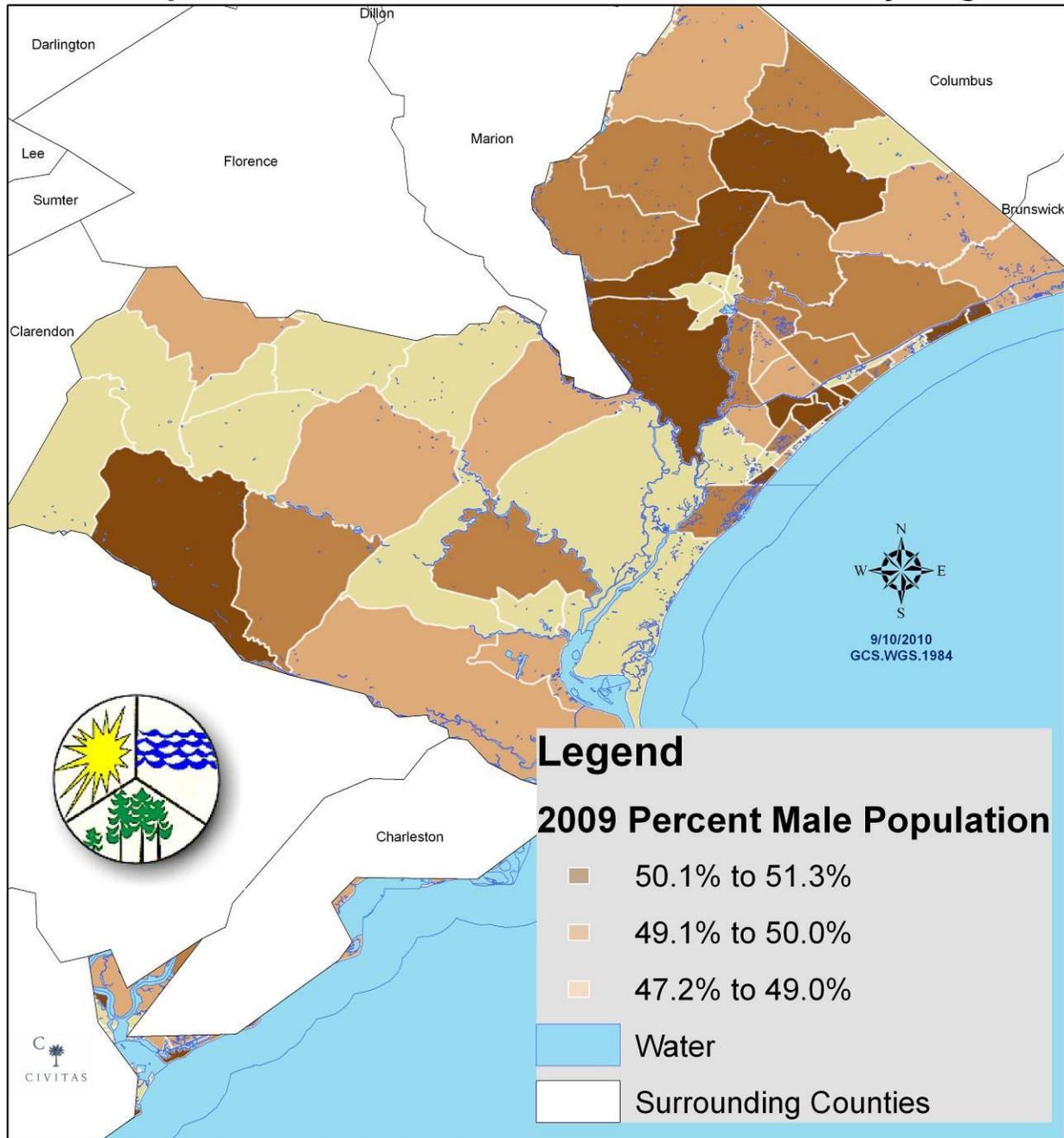
Females account for 51% of the Waccamaw Region's total population, where males represent 49%, according to American Community Survey 2009 estimates. In comparison, 50.7% of the US population is female and 49.3% is male – a 1.4% difference. At the state level, 51.3% of South Carolina's population is female and 48.7% is male – a 2.6% difference. The Waccamaw Region, with a 2% difference of females over males, is directly in between the national and the state ratios.

Waccamaw Regional Population and Gender		
Area	Male Population	Female Population
Georgetown Co.	49.0%	51.0%
Horry Co.	49.1%	50.9%
Williamsburg Co.	49.3%	50.7%
Waccamaw Region	49.1%	50.9%
Source: American Community Survey 2005-2009 Five Year Estimates		

As can be seen from the above table, the gender ratios for each of the three counties in the Waccamaw Region are close to each other, and relatively similar to that of the state ratios.

The full-page map on the following page (pg. 14) displays the male population distribution throughout the Waccamaw Region. Darker shaded areas are those with higher percentages of males.

Map 4: Male Population Distribution
Male Population Distribution- Waccamaw Tri-County Region



This map summarizes the percentage of males in Williamsburg, Georgetown and Horry counties in 2009. Percent male is defined as the number of male residents in an area, as a percent of the total number of residents. Residence refers to the “usual place” where a person lives. The proportion of males in a population changes by age, beginning from 50 or more percent at birth through the mid-twenties, when the proportion of males commonly decreases to less than 50 percent progressively. Areas with above-average male populations tend to be younger/or the site of a military base or select group quarters facility. Source: ESRI 2009 estimates.

3. Age

Approximately 61% of the Waccamaw Region's population is classified as working age, 18-64. Persons under the age of 18 represent 21.6% of the region's population. Seniors, classified as 65 and over, make up 17.7% of the population. The table below breaks out age demographics for each county and the region for the years 2000 and 2010. [Note: -- represents areas where data was not available for that range for year 2000.]

Waccamaw Region 2010 Population and Age									
Year	Georgetown County		Horry County		Williamsburg County		Waccamaw Region		% total population (Regional)
	2000	2010	2000	2010	2000	2010	2000	2010	2010
Under 5	3,477	3,748	11,298	17,361	2,574	2,051	17,349	23,160	6.3%
Under 18	--	13,739	--	57,864	--	7,593	--	79,196	21.6%
Working Age 18-64	--	36,684	--	164,280	--	21,213	--	222,177	60.7%
Aging 65+	8,354	10,973	29,470	47,610	4,856	6,091	42,680	64,674	17.7%
Source: 2010 figures: Claritas via PolicyMap; 2000 figures: 2000 Census									

Seniors accounted for 14.7% of the regional population in the year 2000. While seniors represent 17.7% of region's population in 2010, that number is expected to grow to 19.5% by 2015.⁹ By comparison, seniors represent 13.1% of the state of South Carolina in 2010, with that number expected to grow to 18.6% by 2015. At the national level seniors account for an estimated 12.6% of the population.¹⁰ In a state with an older population than the nation as a whole, the Waccamaw Region has a higher percentage of seniors than the state. South Carolina is projected to have a 133% increase in the 65+ population by 2030.¹¹

The table below displays the median age for each county in the Waccamaw Region for the years 2000 and 2010, as well as projections for 2015. Georgetown has a median age of 41, where Horry and Williamsburg both have median ages of 40. The 2010 median age in South Carolina is 38.

Waccamaw Region Median Age			
Year	2000	2010	2015
Georgetown	35.5	41	42
Horry	38.3	40	41
Williamsburg	35.5	40	41
Source: 2010/2015 figures: Claritas via PolicyMap; 2000 figures: 2000 Census			

⁹ Claritas 2010 Demographics via PolicyMap

¹⁰ American Community Survey 2009 (5 year estimates)

¹¹ SC State Plan on Aging 2009-2012 <http://tinyurl.com/4ql2vjd>

Each county has seen a significant shift in its median age since 2000. Georgetown has seen the most significant shift, going from a median age of 35.5 in 2000 to a median age of 41 in 2010. As can be seen from the above data, all three counties in the region are getting older – both in terms of percentages of seniors as well as in median age.

The elderly are amongst the fastest growing segments of the population nationwide. South Carolina, with its mild climate and low cost of living, continues to be a popular state for retirement migration. As the baby-boomer generation retires and gets older, the senior population will continue to grow. While the state as a whole faces a significant problem in meeting the increasing needs of its growing senior populations, coastal regions such as Waccamaw have unique challenges. The Waccamaw region, along with the Lowcountry region encompassing the area surrounding Charleston, are the fastest growing regions of the state – especially in regards to seniors.¹² Higher land and home prices in coastal regions deflect some relatively lower income seniors migrating into the state to less costly areas such as Greenville and Spartanburg where their retirement dollars will stretch further. But this deflection does little to mitigate the effects of higher prices for lower income seniors who already live in the coastal regions and either cannot move or have no intentions of moving. Affordable senior housing for low to moderate income levels continues to be a need in the Waccamaw region.

These demographic trends draw attention to the fact that the needs of seniors should be at the forefront of regional decision making in terms of housing, healthcare, and social services.

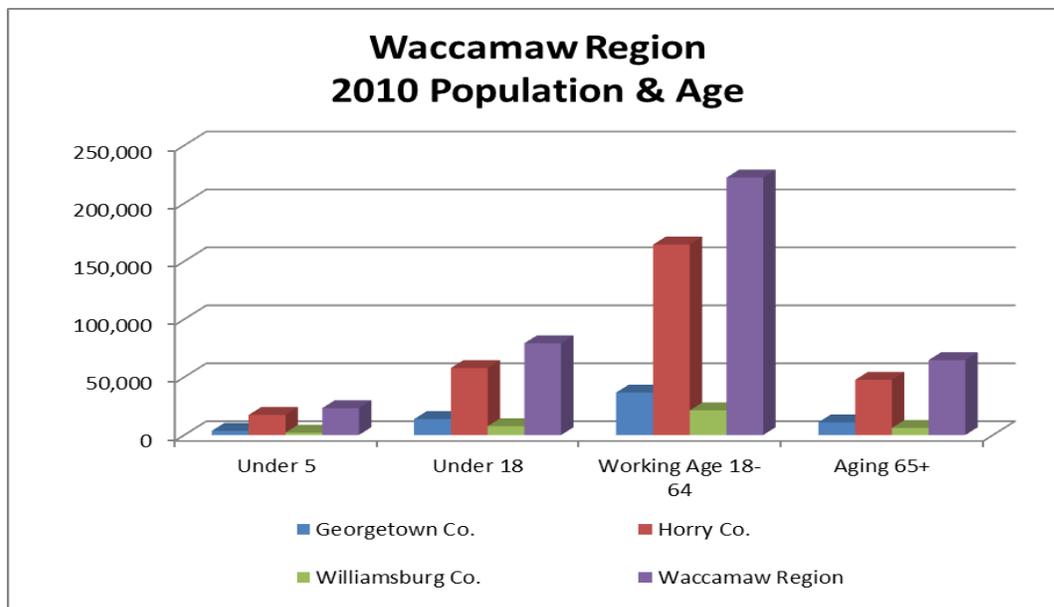
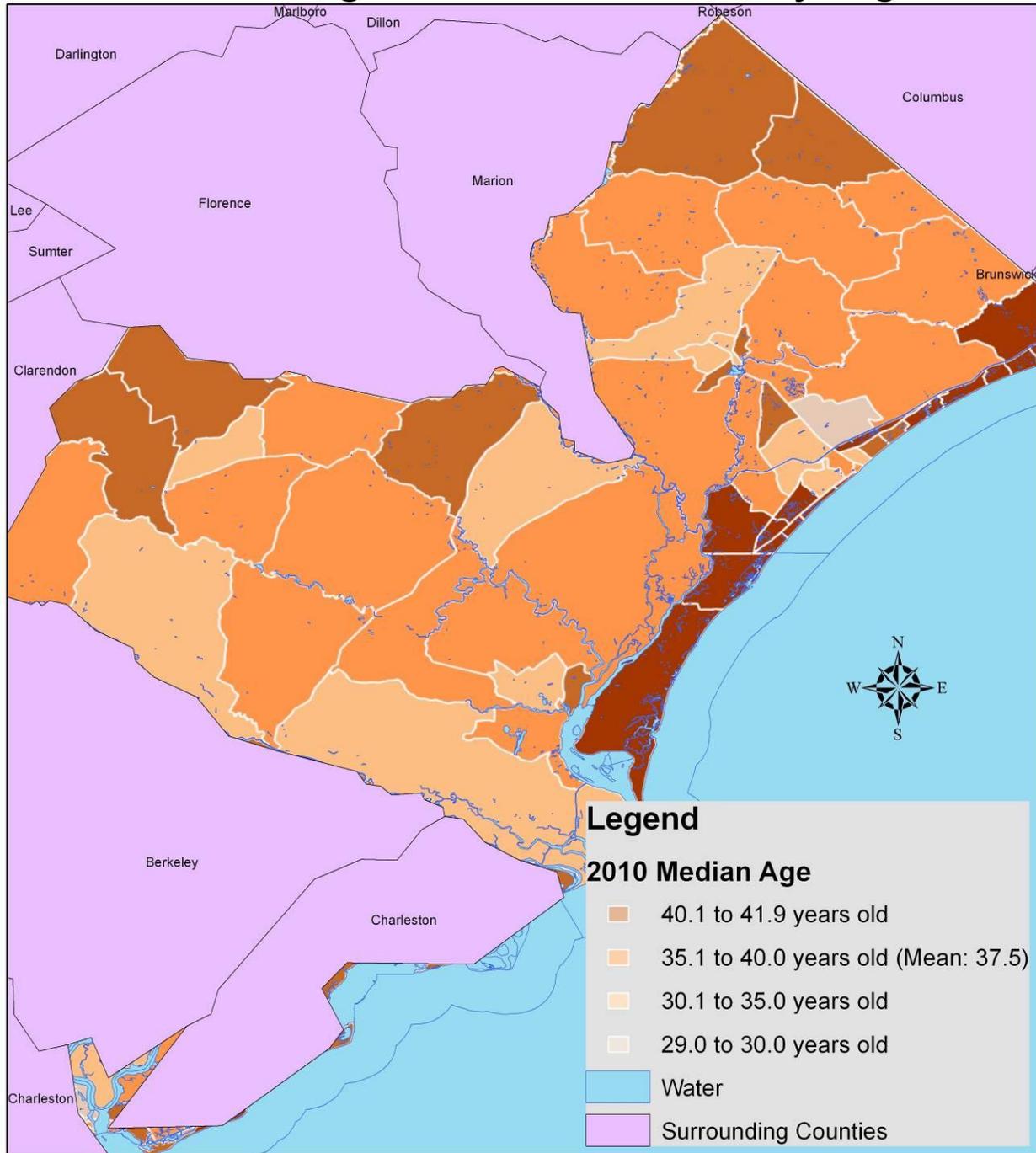


Figure 1: Waccamaw Region 2010 Populations and Age
 Source: PolicyMap via Claritas Inc.

¹² SC State Plan on Aging 2009-2012 <http://tinyurl.com/4ql2vjd>

The following two full-page maps visually display indicators that provide insight into age demographics in the Waccamaw Region. Map 5 (pg.18) displays the median age throughout the region. Next, Map 6 on page 19 shows the distribution of the senior population.

Map 5: Waccamaw Region Median Age 2010 Median Age - Waccamaw Tri-County Region



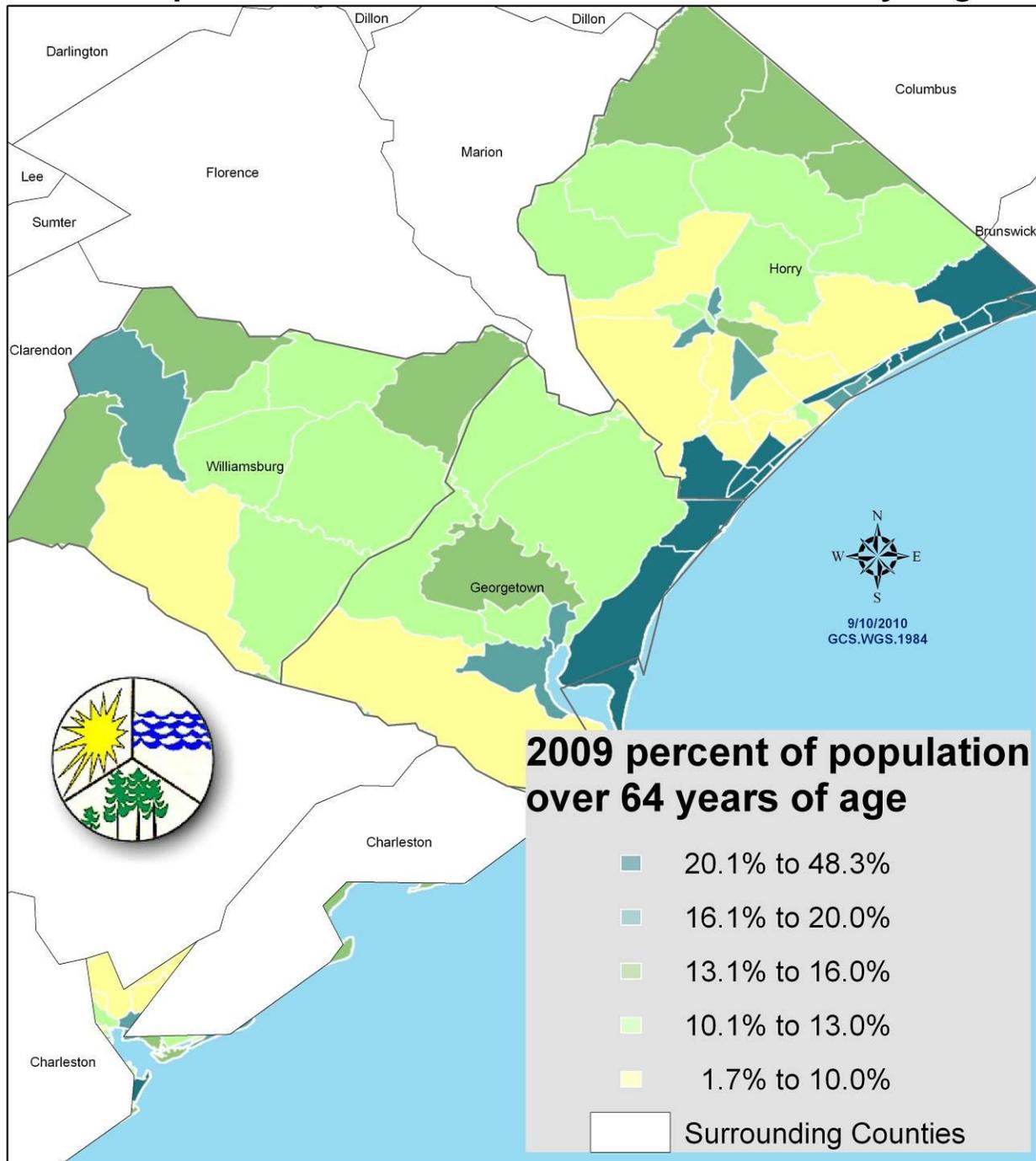
This map displays the median age distribution in Williamsburg, Georgetown, and Horry counties in 2010. The 2010 Median Age is based on the age of each person in complete years. Median age is calculated from the distribution of age by five-year groups. Source: ESRI 2010 estimates.



CIVITAS
9/10/2010
GCS.WGS.1984

Map 6: Senior Population

Senior Population Distribution - Waccamaw Tri-County Region



This map summarizes the population aged 65 years or older in Williamsburg, Georgetown and Horry counties in 2009. The age classification is based on the age of the person in complete years. Population 65 years of age and over identifies areas where there is a concentration of people of retirement age. Source: ESRI 2009 estimates.



4. Households

The estimated population for the Waccamaw Region in 2010 is 366,047 and the total number of households is estimated at 155,582. The average household size (non-weighted) in the region is 2.4 persons per household. That is slightly lower than the state average of 2.56 persons per household. Horry County has the lowest persons per household at 2.28. The table below breaks out the regional household population data by county.

Waccamaw Region Households 2010			
Year	Population	Households	Average Persons per Household
Georgetown Co.	61,396	25,431	2.39
Horry Co.	269,754	117,214	2.28
Williamsburg Co.	34,897	12,937	2.52
Waccamaw Region	366,047	155,582	2.4*
<i>Source: Claritas via PolicyMap</i>			
*non-weighted average			

Comparing current household data to historical data can aid in detecting trends over time. The table below mirrors the population and household data in the table above, except it is for year 2000.

Waccamaw Region Households 2000			
Year	Population	Households	Average Persons per Household
Georgetown Co.	55,797	21,659	2.55
Horry Co.	196,629	81,800	2.37
Williamsburg Co.	37,217	13,714	2.69
Waccamaw Region	289,643	117,173	2.54*
<i>Source: Claritas via PolicyMap</i>			
*non-weighted average			

The total population in the region grew by 26% from the year 2000 to the year 2010. During the same period the number of households increased 33%. While the number of people and the number of houses increased in the region over the past decade, the number of people living in each house declined by 5%.

Household size trends in the region match that of nation, and much of the developed world. Household sizes have been consistently dropping for decades. The break up of the extended family, changes in the number of people getting married, people getting married later in life, divorce rates, people living longer, fertility rates, etc. all contribute to household size.¹³

¹³ America's Families and Living Arrangements, US Census, 2007: <http://tinyurl.com/28vz94k>

Holding all else equal the trend of decreasing household size, as is present in the Waccamaw Region, contributes to a higher demand for housing, and without adequate supply responses can put upward pressure on prices. Given the recent and dramatic declines in national and local housing markets, lack of supply is not a pressing issue in the present. Nevertheless the trend of household size should be monitored.

There is some evidence that household sizes have begun slightly increasing again on the national level. American Community Survey data for 2009 show the national average household size increased to 2.59- up from 2.56. This is to be expected given the current economic recession, as children are moving out of their parents homes at a slower pace, people are moving back in with their parents, delaying marriage, sharing households, and other such cost efficient arrangements. If the economic situation in the region continues to decline, or stagnates, larger household sizes would be an expected outcome - though this trend could take some time to manifest itself in the data. Whether increasing or decreasing, shifts in household size affect the housing stock.

The table below provides deeper insight into household composition within the region, displaying data on the breakdown of family status and household type.

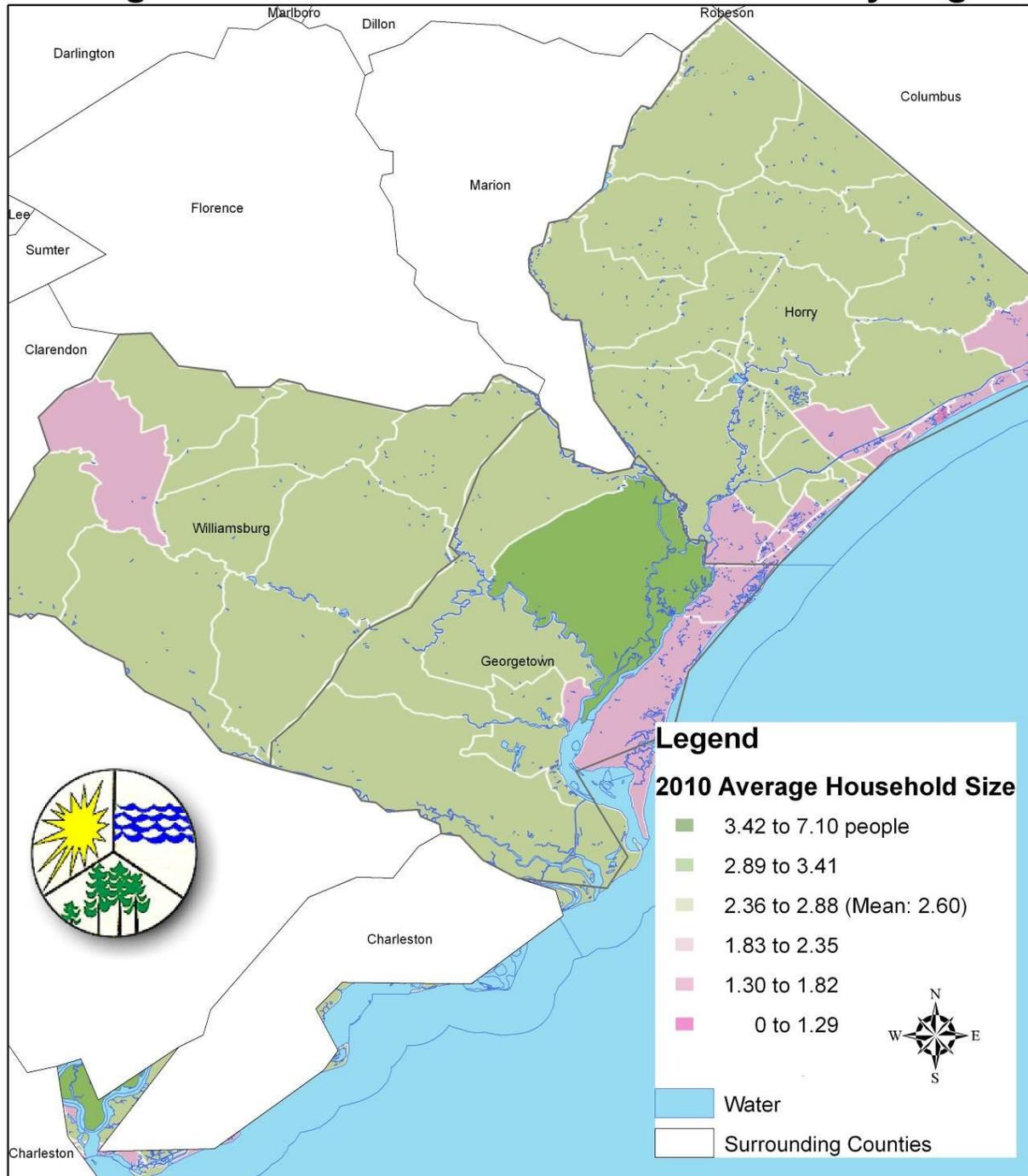
Waccamaw Region Household Composition					
	Georgetown Co.	Horry Co.	Williamsburg Co.	Waccamaw Region	% of Regional Households
Households	25,431	117,214	12,937	155,582	100%
Married w/ Children	4,674	20,233	1,778	26,685	17.1%
Single w/ Children	2,892	14,001	2,238	19,131	12.3%
Single Female w/ Children	2,357	10,937	2,190	15,484	10.0%
Other Households	15,508	72,043	6,731	94,282	60.6%
Source: Claritas via PolicyMap					

There are 26,685 households in the region (17.1%) comprised of married adults living with children. Further, there are 19,131 households comprised of single heads of households with children. Of those single adults caring for children, the vast majority (81.5%) are women. The most prominent feature in the above data is that Other Households compose the largest portion of households by far, accounting for almost 61% of total households. Included in the Other Households category are those with unrelated people living together and those living alone. This is an explaining factor in the decreasing household size.

Map 7 on the following page displays average household size throughout the region. Average size is consistently even throughout the region, with the darker area in Georgetown representing larger households and the pink areas in each county representing smaller than usual household sizes.

Map 7: Average Household Size

Average Household Size - Waccamaw Tri-County Region



This map presents the average household size in Williamsburg, Horry, and Georgetown counties in 2010. The 2010 Average Household Size is the household population divided by total households. Source: ESRI 2010 estimates.

9/10/2010
GCS.WGS.1984



5. Racial Composition

The table below displays data on the racial makeup of the regional population. Totals and percentages are given for each major racial group by county.

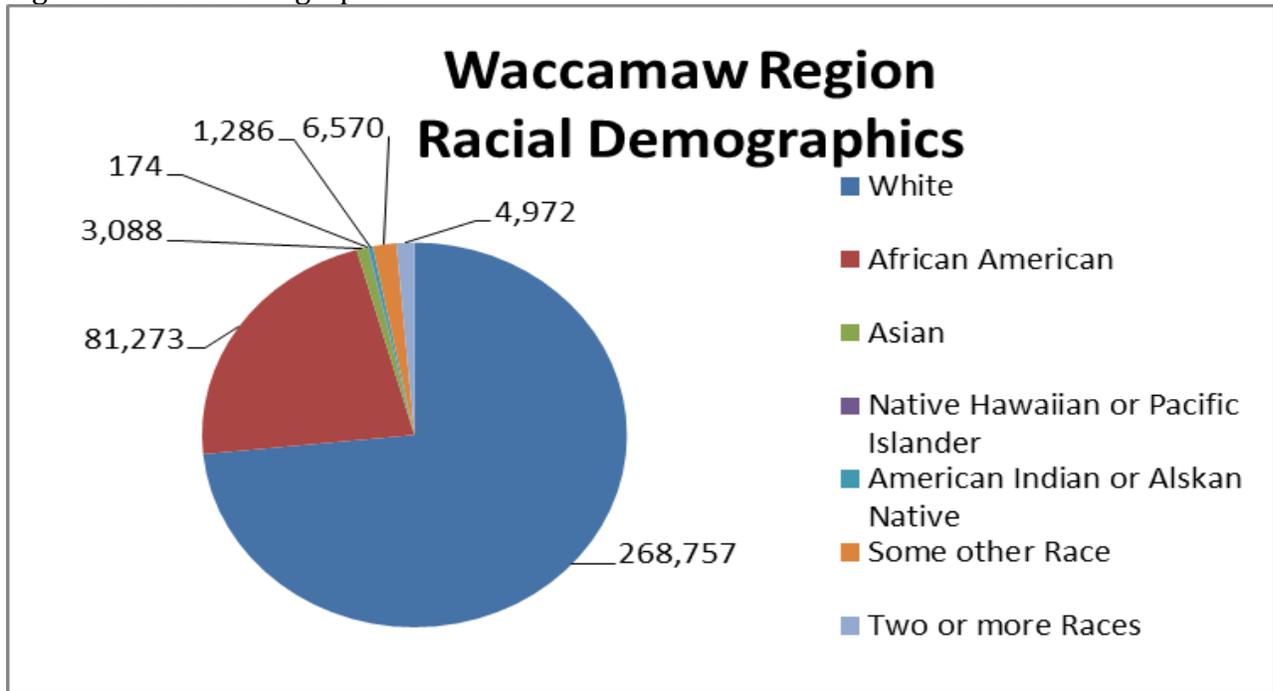
Waccamaw Region 2010 Racial Demographics				
Race	Georgetown Co.	Horry Co.	Williamsburg Co.	Waccamaw Region
Total Population	61,396	269,754	34,897	366,047
White	39,444 (64.25%)	218,326 (80.94%)	10,987 (31.48%)	268,757 (73.4%)
African American	20,208 (32.91%)	37,605 (13.94%)	23,387 (67.02%)	81,273 (22.2%)
Asian	307 (0.5%)	2,700 (1.0%)	81 (0.23%)	3,088 (1.0%)
Native Hawaiian or Pacific Islander	12 (0.02%)	162 (0.06%)	0 (0.0%)	174 (0.00%)
American Indian or Alaskan Native	85 (0.14%)	1,107 (0.41%)	94 (0.27%)	1,286 (0.3%)
Hispanic	1,923 (3.13%)	12,769 4.73%	383 (1.1%)	15,075 (4.1%)
Some other Race	929 (1.51%)	5,561 (2.06%)	80 (0.23%)	6,570 (1.8%)
Two or More Races	411 (0.67%)	4,293 (1.59%)	268 (0.77%)	4,972 (1.4%)
<i>Source: Claritas Inc. via PolicyMap</i>				

Of the approximately 366,000 people in the Waccamaw Region, 268,757 (73.4%) are White. There are an estimated 81,273 African Americans in the region, which make-up 22.2% of the population. The 15,075 Hispanics living in the region comprise the next largest racial group, representing 4.1% of the population. Asians are 1% of the population, and Native Americans represent 0.3%.

The Waccamaw Region is largely in line with the state of South Carolina in terms of racial makeup. Whites are slightly overrepresented in the region as a whole at 73.4%, compared to a statewide 66.95%. Similarly, African Americans are slightly underrepresented in the region at 22.2%, compared to 28.15% statewide. The percentage of Hispanics in the region (4.1%) is very close to the statewide rate of 4.29%.

The pie chart below provides another way of viewing regional racial demographics.

Figure 2 Racial Demographics



Source: PolicyMap

While the region as a whole is largely in line with the racial demographics of South Carolina, significant disparities exist at the county level. The most notable racial outliers are the White and African American populations of Horry and Williamsburg. Williamsburg County, which consistently has higher unemployment, lower housing values, and higher rates of poverty, is 67% African American – more than double the 28% for South Carolina. The other side of that coin is that Whites are only 31.48% of the Williamsburg population – less than half of statewide rate of 66.95%. Similar differences exist in Horry County; but inversely so, with almost 81% of the population White and 14% of the population African American.

6. Economic Development & Employment

Waccamaw residents are employed in a diverse range of economic activities across the region. Manufacturing and construction employ significant percentages of the area's population. With the booming tourism industry bringing in \$4.5 billion in Georgetown and Horry Counties combined¹⁴, it is no surprise that food service, entertainment, and retail dominate significant portions of the economy. Education, health care, and social services also play a significant role employing large percentages of the region's workforce.

Georgetown County Employment by Industry (civilian workers)		
Industry	Est. People Employed	% Employed in this Industry
Accommodation & Food Services	2,961	11.06%
Administrative, Support & Waste Management Services	1,249	4.67%
Agricultural, Forestry, Fishing & Hunting	496	1.85%
Arts, Entertainment and Recreation	677	2.53%
Educational Services	1,643	6.14%
Finance, Insurance, Real Estate & Rental Services	1,956	7.31%
Health Care and Social Services	3,444	12.87%
Information Industry	208	0.78%
Manufacturing	2,865	10.7%
Management of Companies & Enterprises	0	0%
Other Services Industry Employment	1,751	6.54%
Professional, Scientific, & Technical Services	1,037	3.87%
Public Administration	1,540	5.75%
Retail Trade	2,688	10.04%
Construction	2,761	10.31%
Transportation & Warehousing & Utilities	1,071	4.0%
Wholesale Trade	420	1.57%
Source: Neilson via PolicyMap		

According to Neilson estimates provided by PolicyMap, the largest industry in Georgetown is health care & social services, which employs 12.87% of the workforce. The second largest industry in terms of the number of people employed is accommodation & food services. Retail, manufacturing, and construction are the next largest in terms of employment, with all three employing somewhere between 10-11% of the workforce.

An estimated 20,880 people (or 15.65% of the workforce) are employed in accommodation & food services in Horry County. Retail employs the second largest piece of the workforce,

¹⁴ The Economic Impact of Tourism on the Grand Strand, 2010

at 15.64%. The construction industry with an estimated 15,639 employees is the third largest industry in Horry.

Horry County 2010 Employment by Industry (civilian workers)		
Industry	Est. People Employed	% Employed in this Industry
Accommodation & Food Services	20,880	15.65%
Administrative, Support & Waste Management Services	7,106	5.32%
Agricultural, Forestry, Fishing & Hunting	569	0.43%
Arts, Entertainment and Recreation	5,822	4.36%
Educational Services	9,010	6.75%
Finance, Insurance, Real Estate & Rental Services	10,979	8.23%
Health Care and Social Services	11,735	8.79%
Information Industry	2,263	1.7%
Manufacturing	6,018	4.51%
Management of Companies & Enterprises	7	0.01%
Other Services Industry Employment	5,811	4.35%
Professional, Scientific, & Technical Services	5,437	4.07%
Public Administration	4,217	3.16%
Retail Trade	20,879	15.64%
Construction	15,639	11.72%
Transportation & Warehousing & Utilities	3,930	2.94%
Wholesale Trade	3,158	2.37%
Source: Neilson via PolicyMap		

Williamsburg County has the highest number of people employed (2,025) in the manufacturing sector. Health care and social services employs an estimated 12.39% of the Williamsburg County workforce. Approximately 9.35% of Williamsburg employment is in the accommodation & food services industry.

Williamsburg County 2010 Employment by Industry (civilian workers)		
Industry	Est. People Employed	% Employed in this Industry
Accommodation & Food Services	1,281	9.35%
Administrative, Support & Waste Management Services	230	1.68%
Agricultural, Forestry, Fishing & Hunting	367	2.68%
Arts, Entertainment and Recreation	161	1.18%
Educational Services	1,620	11.83%
Finance, Insurance, Real Estate & Rental Services	595	4.34%
Health Care and Social Services	1,771	12.39%
Information Industry	148	1.08%
Manufacturing	2,025	14.78%
Management of Companies & Enterprises	0	0%
Other Services Industry Employment	975	7.12%
Professional, Scientific, & Technical Services	338	2.47%
Public Administration	936	6.83%
Retail Trade	1,281	9.35%
Construction	895	6.53%
Transportation & Warehousing & Utilities	914	6.67%
Wholesale Trade	160	1.17%
Source: Neilson via PolicyMap		

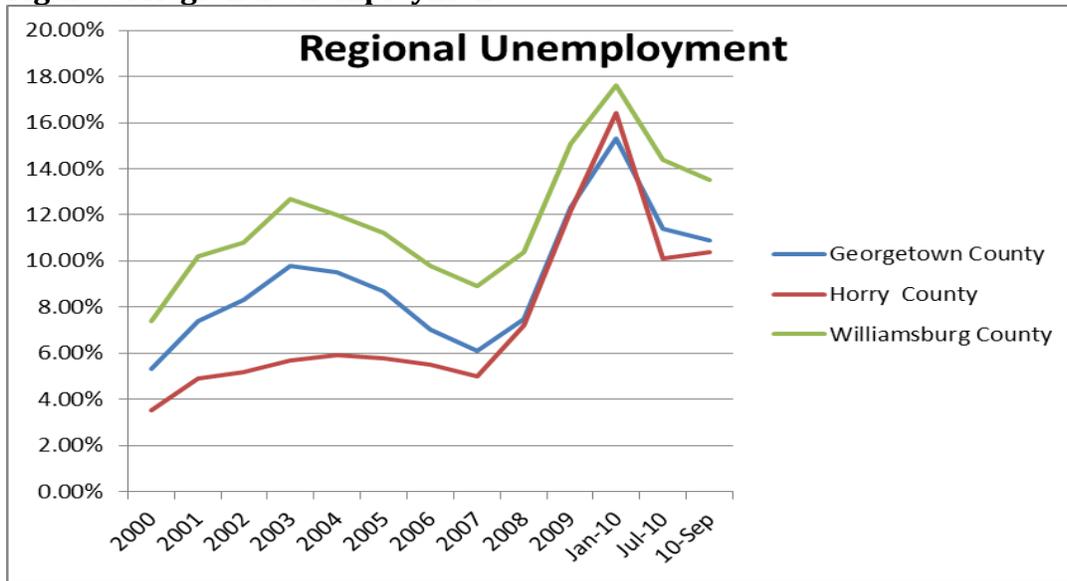
7. Unemployment

The table below displays unemployment rates for the region and the state from the year 2000 to 2009, as well for the months of January, July, and September 2010. Georgetown and Williamsburg have consistently experienced higher unemployment rates than South Carolina as a whole. The September 2010 unemployment rates for Georgetown, Horry, and Williamsburg Counties are 10.9%, 10.4%, and 13.5%.

Waccamaw Region Unemployment Rates				
Year	Georgetown County	Horry County	Williamsburg County	South Carolina
2000	5.3%	3.5%	7.4%	---
2001	7.4%	4.9%	10.2%	4.8%
2002	8.3%	5.2%	10.8%	5.6%
2003	9.8%	5.7%	12.7%	6.7%
2004	9.5%	5.9%	12.0%	6.8%
2005	8.7%	5.8%	11.2%	6.8%
2006	7.0%	5.5%	9.8%	6.4%
2007	6.1%	5.0%	8.9%	5.6%
2008	7.5%	7.2%	10.4%	6.9%
2009	12.3%	12.2%	15.1%	11.7%
Jan 2010	15.3%	16.4%	17.6%	12.6%
Jul 2010	11.4%	10.1%	14.4%	10.7%
Sept 2010	10.9%	10.4%	13.5%	11.0%
<i>Source: Bureau of Labor Statistics</i>				

Williamsburg County has long struggled economically. Unemployment has remained above 10% every year since 2001, except for the years 2006 and 2007 of which it was 9.8% and 8.9%, respectively. Although it is too early to make predictions, unemployment does seem to be declining in all three counties.

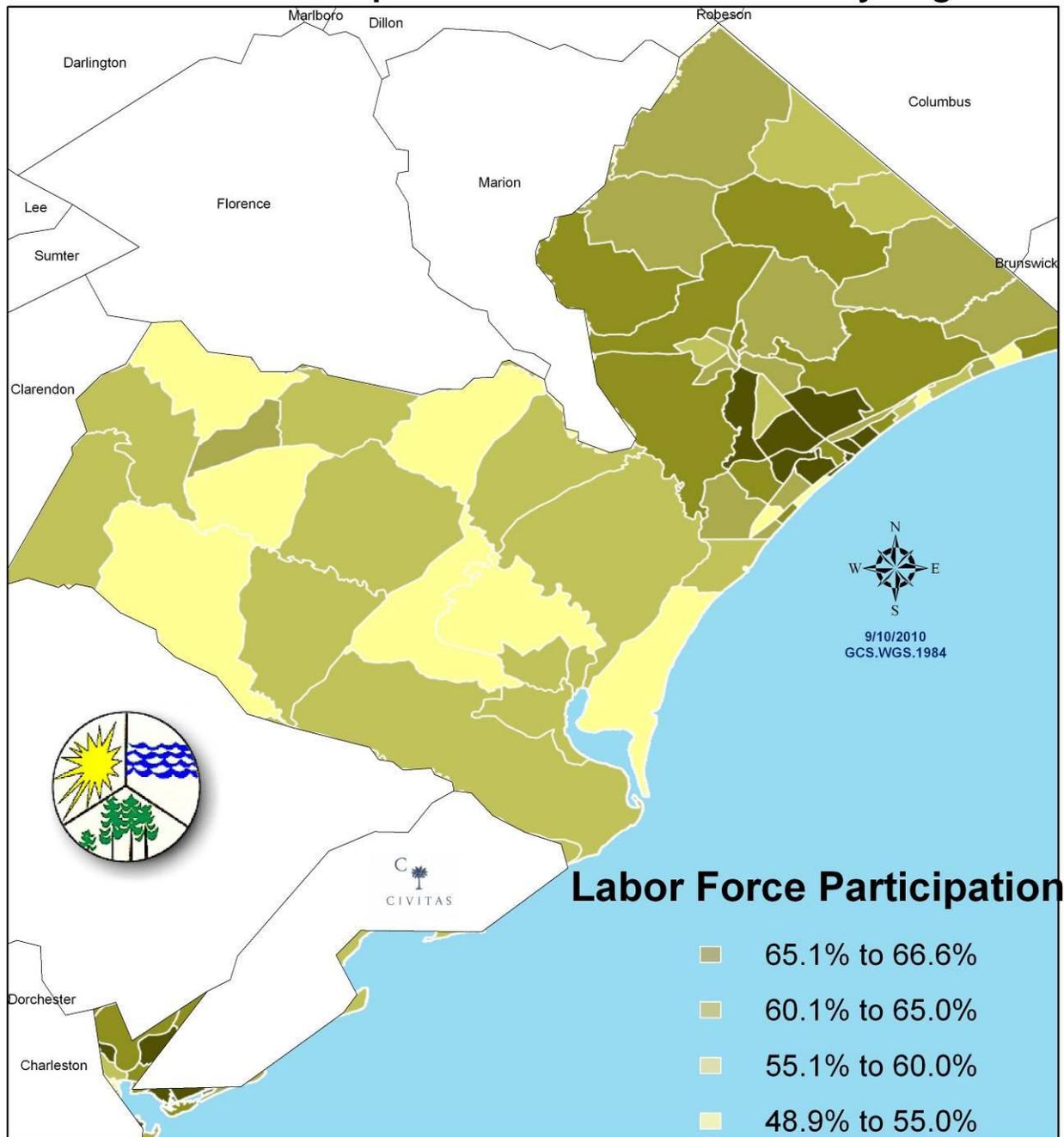
Figure 3: Regional Unemployment



Source: U.S. Bureau of Labor Statistics

Map 8: Labor Force Participation

Labor Force Participation - Waccamaw Tri-County Region



This map presents the labor force participation rate of working-age people in the Waccamaw region in 2009. The 2009 Labor Force Participation Rate shows the Civilian Population over 16 years of age who were either employed or actively seeking work. Labor force participation rates that are lower than the U.S. rate of 63 percent may indicate chronically high unemployment among residents who are no longer looking for work or above-average proportions of children or retirees in the resident population. Source: ESRI 2009 Demographic Update

10. Household Income

The estimated 2010 median income for Georgetown County is \$47,149, which is 4.3% higher than South Carolina's median income \$45,176. Horry County's median income is 2% lower than the state median at \$44,242. Williamsburg County is at a significantly lower level of income than the rest of the state with a median of \$27,869 – another indicator of its persistently struggling economic state. Williamsburg's income lags behind South Carolina by 38%.

Waccamaw Region 2010 Median Household Income	
Area	Median Income
Georgetown County	\$47,149
Horry County	\$44,242
Williamsburg County	\$27,869
Waccamaw Region	

Source: Neilson via Policy Map

The table below displays regional income ranges by number of households earning each range.

Waccamaw Region 2010 Annual Income by Category		
Category	Number of Households	Percent of Households
Georgetown County	---	---
Less than \$25,000	6,751	26.55%
Less than \$50,000	13,466	52.95%
Less than \$75,000	18,364	72.21%
Less than \$150,000	23,683	93.13%
\$150,000 or more	1,748	6.87%
Horry County	---	---
Less than \$25,000	28,375	24.21%
Less than \$50,000	67,046	57.2%
Less than \$75,000	91,518	78.08%
Less than \$150,000	112,775	96.21%
\$150,000 or more	4,439	3.79%
Williamsburg County	---	---
Less than \$25,000	5,996	46.35%
Less than \$50,000	9,551	73.83%
Less than \$75,000	11,378	87.95%
Less than \$150,000	12,678	98%
\$150,000 or more	259	2%
Waccamaw Region	---	---
Less than \$25,000	41,122	26%
Less than \$50,000	103,529	67%
Less than \$75,000	121,260	78%
Less than \$150,000	149,136	96%
\$150,000 or more	6,446	4%

Source: Claritas Inc. via PolicyMap

The 2009 American Community Survey estimates that 13.8% of all families in Georgetown County live in poverty. Further, 23% of Georgetown families with children under the age of 18 are below the poverty level. The situation gets worse for single-mother households, of which 50.8% live in poverty. For comparison, the corresponding poverty rates for South Carolina are 11.9% for all families, 18.8% families with children under 18, and 41.9% for single-mother households.

Percentage of Area Families Living in Poverty			
Area	All Families	All Families w/ Children under 18	Female head of household no husband present & children under 18
Georgetown County	13.8%	23.0%	50.8%
Horry County	10.5%	19.7%	42.7%
Williamsburg County	24.3%	37.2%	58.6%

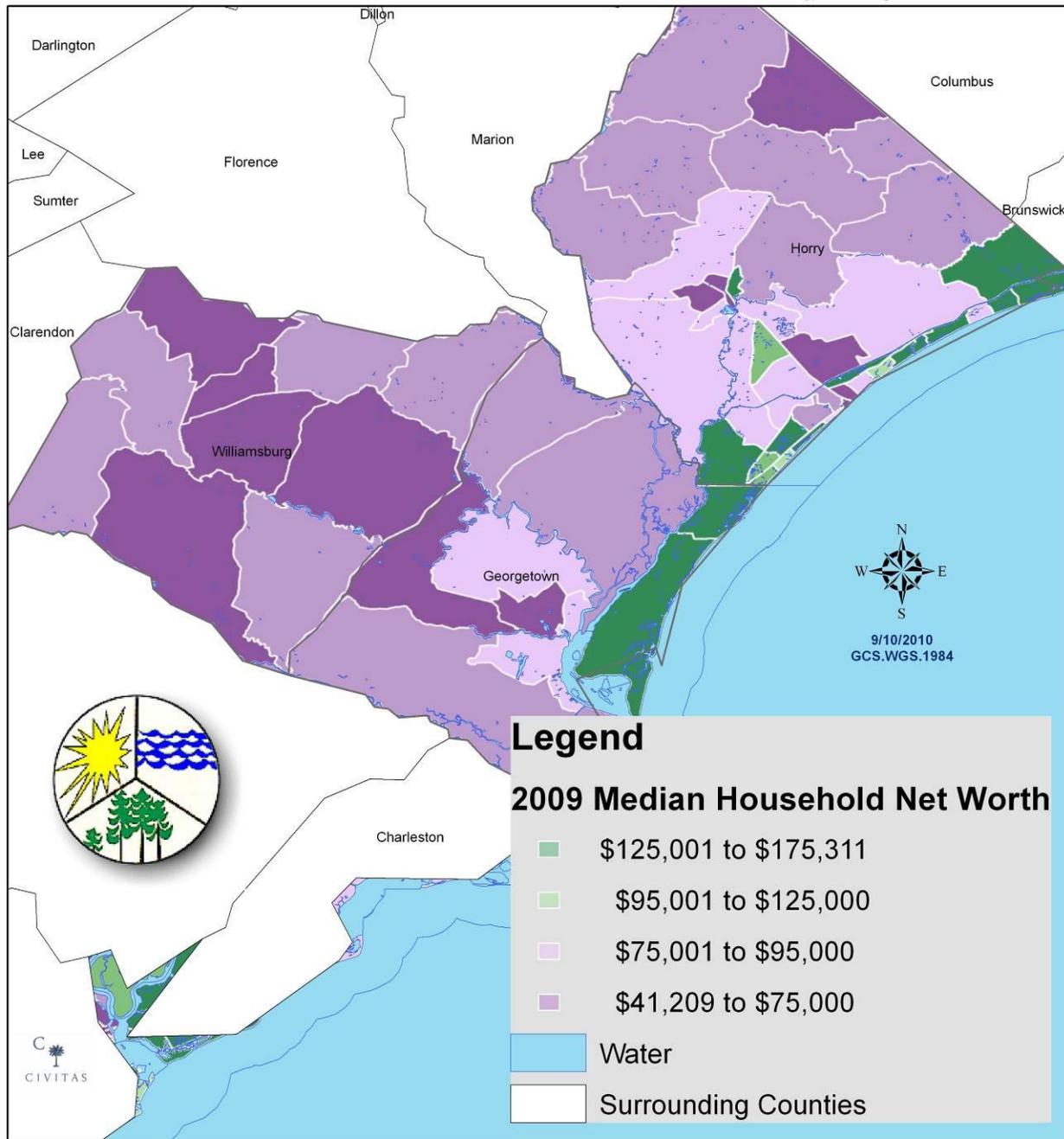
Source: US Census Bureau: American Community Survey 2005-2009 Five Year Averages

Horry County's figures (shown in the table above) are slightly better than Georgetown, with a lower percentage of its families living in poverty. Conversely, the situation in Williamsburg is much worse, 24.3% of families in Williamsburg County live in poverty. For those families with children under 18, the poverty rate climbs to 37.2%. Furthermore, 58.6% of single-mother households are below the poverty line.

The two maps on the following pages display the distribution of income indicators across the region. This allows for pockets of lower or higher income to be visually located and placed in context of the greater region. Map 9 on page 26 shows median net worth throughout the region.

An alternate way of looking at income is through *retail spending potential*. ESRI utilizes Consumer Expenditure Data from the Bureau of Labor Statistics (BLS) to compare local spending behavior with national trends in the Spending Potential Index (SPI). Map 10 presents SPI data for the Waccamaw Region. Comparing the map of Median Net Worth with the Retail Spending map yields significant correlations.

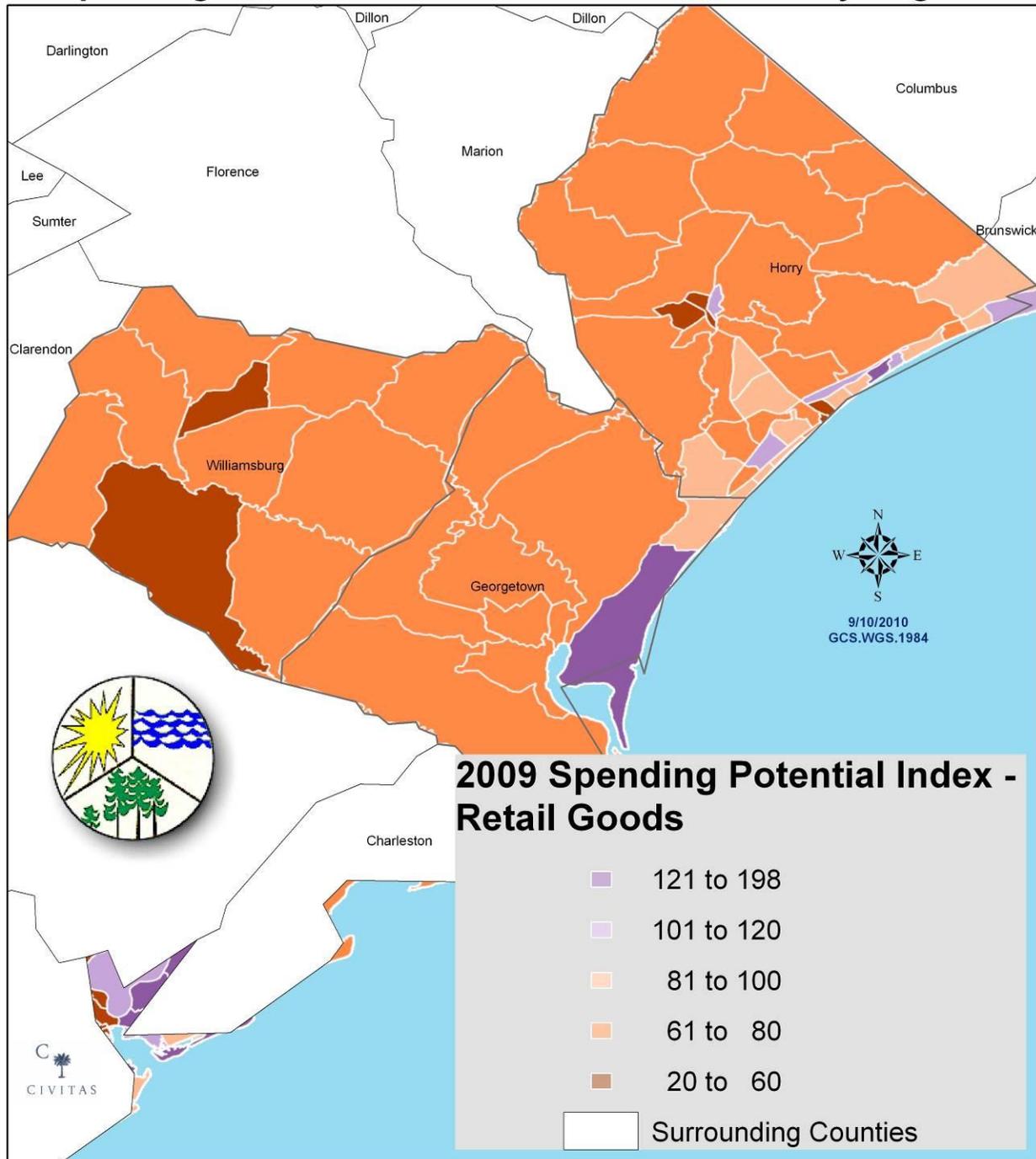
Map 9: Median Household Net Worth Median Net Worth - Waccamaw Tri-County Region



This map presents the median household net worth in the Waccamaw Region in 2009. Net Worth is total household wealth minus debt, secured and unsecured. Net worth includes home equity, equity in pension plans, net equity in vehicles, IRAs and Keogh accounts, business equity, interest-earning assets and mutual fund shares, stocks, etc. Examples of secured debt include home mortgages and vehicle loans; examples of unsecured debt include credit card debt, certain bank loans, and other outstanding bills. Forecasts of net worth are based on the Survey of Consumer Finances, Federal Reserve Board. Source: ESRI 2009 estimates.

Map 10: Retail Spending Potential

Spending Potential Index - Waccamaw Tri-County Region



This thematic map presents the Spending Potential Index (SPI) for retail goods in Williamsburg, Georgetown and Horry counties in 2009. Spending potential data measure consumer spending for retail goods. The SPI compares the average local expenditure to the average amount spent nationally. An index of 100 is average. An SPI of 120 shows that the average spending by local consumers is 20 percent above the national average. Source: ESRI 2009 estimates.

11. Transportation

The table bellows displays data on the number of vehicles per household in Georgetown, Horry, and Williamsburg Counties.

Vehicles Available Per Household*				
Georgetown County	Households	Percentage of Households	South Carolina Average	US Average
No Vehicle Available	1,957	8.9%	7.2%	8.8%
1 Vehicle Available	6,881	31.1%	33.2%	33.2%
2 Vehicles Available	9,165	41.5%	38.5%	38.0%
3 or more Vehicles Available	4,089	18.5%	21.1%	20.0%
Horry County				
No Vehicle Available	5,970	5.6%	7.2%	8.8%
1 Vehicle Available	38,305	35.9%	33.2%	33.2%
2 Vehicles Available	44,660	41.8%	38.5%	38.0%
3 or more Vehicles Available	17,798	16.7%	21.1%	20.0%
Williamsburg County				
No Vehicle Available	1,662	14.1%	7.2%	8.8%
1 Vehicle Available	4,077	34.7%	33.2%	33.2%
2 Vehicles Available	3,783	32.2%	38.5%	38.0%
3 or more Vehicles Available	2,233	19.0%	21.1%	20.0%
Source: US Census Bureau: American Community Survey 2005-2009 Five Year Estimates				
* Occupied Households Only				

41.5% of households in Georgetown County have two vehicles available. Similarly, 41.8% of households in Horry County have two vehicles available. Two-vehicle households are the most prevalent households in both of these counties. Williamsburg County shows a slightly different makeup, with one-vehicle households being the most prevalent at 34.7% and two-vehicle households following closely behind at 32.2%.

The next table shows average commute times in each county.

Average Commute Time	
Area	Average Time (each way)
Georgetown County	24.2 minutes
Horry County	20.7 minutes
Williamsburg County	26.4 minutes

Source: US Census Bureau: American Community Survey 2005-2009 Five Year Estimates

Georgetown and Horry residents have shorter commutes than the national average of 25.2 minutes. Horry, with a 20.7-minute mean travel to work time, is significantly less. Williamsburg residents travel on average 1.2 minutes longer than the national average. Horry is the only county in the region with a shorter average commute time than South Carolina's average of 23.2 minutes.

In Georgetown, 80.0% of people commuted alone via car, van or truck. In Horry County, 82.1% of people commuted alone via car, van or truck. Less than one percent of the population in both Georgetown and Horry Counties utilize public transportation for their commutes. In Williamsburg County, 79.2% of people commuted alone via car, van or truck while 3.9% utilized public transportation.¹⁵

¹⁵ US Census Bureau: American Community Survey 2005-2009 Five Year Estimates

Waccamaw Regional Housing Needs Assessment

A. Housing Market Analysis

A crucial part of assessing an area's housing needs is capturing a picture of the housing market as it is today. This picture is comprised statistically of a number of key housing indicators that lend insight into how much housing is available, what types of housing are available, how old the housing stock is, and what condition the housing is. Below is an examination at each of these areas in depth for each county in the Waccamaw Region.

Housing Supply and Demand

The table below displays the types of housing units present in each county, with corresponding figures on the numbers of units for each type. Single-family detached homes are by far the most predominant housing type in all three counties. Single-family detached homes make up 59.6% of Georgetown County's housing supply, 46.3% of Horry County's, and 60.4% of Williamsburg County's housing.

Waccamaw Region Housing Units by Type (2010)		
Number of Bedrooms	Number of Units	Percentage of Area Units
Georgetown County		
Single Family Detached	20,099	59.61%
Single Family Attached	904	2.68%
2 unit homes & duplexes	503	1.49%
Units in small apartment buildings*	5,037	14.94%
Units in large apartment buildings	250	0.74%
Mobile Homes or manufactured housing	6,927	20.54%
Horry County		
Single Family Detached	83,947	46.31%
Single Family Attached	4,176	2.3%
2 unit homes & duplexes	2,847	1.57%
Units in small apartment buildings*	48,247	26.61%
Units in large apartment buildings	9,204	5.08%
Mobile Homes or manufactured housing	32,700	18.04%
Williamsburg County		
Single Family Detached	9,204	60.42%
Single Family Attached	131	0.86%
2 unit homes & duplexes	107	0.7%
Units in small apartment buildings*	636	4.17%
Units in large apartment buildings	0	0.0%
Mobile Homes or manufactured housing	5,156	33.85%
Source: Nielsen via PolicyMap *less than 50 units		

In Horry County, units in small apartment buildings are the second most abundant type of housing, comprising 26.6% of the housing stock. One striking feature of the above data is the prominence of mobile homes and manufactured housing in the regional supply. Mobile and manufactured homes comprise the second largest sector of housing units in both Georgetown and Horry. Horry's 18.04% of mobile homes is slightly better than the statewide 18.18%.

Georgetown's housing stock consists of slightly more mobile homes than the state, with an estimated 20.54%. Williamsburg is the definite outlier with 33.85% of its housing stock consisting of mobile homes and manufactured housing.

In rural areas with high levels of poverty and unemployment, like all of Williamsburg and parts of Georgetown and Horry, mobile homes are unfortunately often the only affordable housing types available. Absent the population levels and densities of urban environments, multifamily housing in the form of low-cost apartments is simply not viable in most rural areas at market prices. This presents a problem as mobile homes are less structurally sound than traditional houses and are more susceptible to natural hazards. Furthermore, mobile homes as an asset class are systematically prone to depreciation – leaving owners devoid of equity even after years of financial expenditure.

The following table breaks the regional housing stock down by the number of bedrooms available in the units using American Community Survey 2008 estimates. The most common housing size in the region is the three-bedroom. Three-bedroom homes account for 42.4% of Georgetown's housing supply, 45.6% of Horry's, and 49.9% of Williamsburg's housing.

Waccamaw Region Housing Units by Size		
Number of Bedrooms	Number of Units	Percentage of Area Units
Georgetown County	33,046	--
No bedroom	1,545	4.7%
1 bedroom	773	2.3%
2 bedrooms	7,703	23.3%
3 bedrooms	15,152	45.9%
4 bedrooms	6,244	18.9%
5 bedrooms or more	1,629	4.9%
Horry County	164,597	--
No bedroom	8,045	4.9%
1 bedroom	9,597	5.8%
2 bedrooms	54,063	32.8%
3 bedrooms	73,297	44.5%
4 bedrooms	16,202	9.8%
5 bedrooms or more	3,393	2.1%
Williamsburg County	15,978	--
No bedroom	240	1.5%
1 bedroom	456	2.9%
2 bedrooms	3,662	22.9%
3 bedrooms	8,878	55.6%
4 bedrooms	2,237	14.0%
5 bedrooms or more	505	3.2%
Source: US Census Bureau: American Community Survey 2005-2009 Five Year Estimates		

Two-bedroom homes make up the next largest housing size, with Georgetown at 19.7%, Horry at 34%, and Williamsburg at 23.6% of total supply.

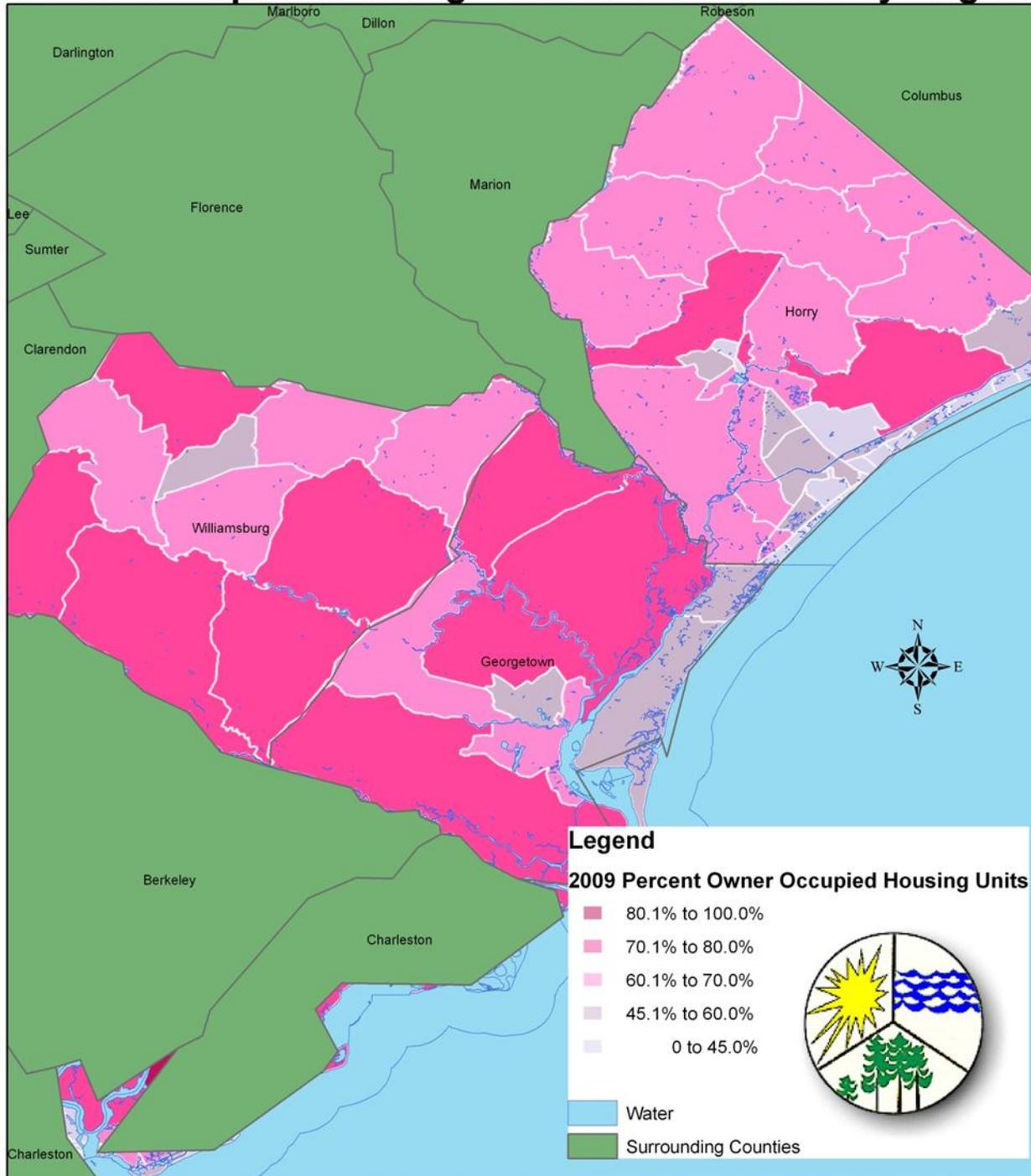
Regional Housing Tenure

Home ownership rates across the region are largely in line with that of South Carolina as a whole, with the exception of Williamsburg County, which has a larger portion of renters. In 2010 an estimated 70.43% of households within the state of South Carolina owned their home. Georgetown's home ownership hits less than a percent below the state at 69.58%, and home ownership in Horry is slightly above the state at 70.73%. The outlier once again is Williamsburg County in which 57.06% of households own their home.

Waccamaw Region Housing Tenure (2010)		
Area	Owner Occupied Housing Units	Percentage of Housing Units
Georgetown County	17,694	69.58%
Horry County	82,909	70.73%
Williamsburg County	7,382	57.06%
Waccamaw Region	107,985	
Source: Neilson estimates from PolicyMap via Claritas Inc.		

Map 11 below displays the rates of homeownership throughout the Waccamaw region.

Map 11: Owner Occupied Housing Owner Occupied Housing - Waccamaw Tri-County Region



This map displays the owner occupied housing rate across Williamsburg, Georgetown, and Horry counties in 2009. The view is from the census tract level. A housing unit is owner occupied if the owner or co-owner lives in the unit. Source: ESRI 2009 estimates.

9/10/2010
GCS.WGS.1984



Age of Housing

The age of the housing stock is an important indicator when assessing needs because age gives insight into the potential conditions of homes in the areas. On average older homes tend to have more problems. Cross-referencing the age of housing with other demographic indicators can assist decision makers in assessing areas of greatest need. For example, an older housing stock in a population below the poverty level is likely to be one with a higher percentage of deferred maintenance, as buying food or paying rent usually comes before fixing a leaky faucet. This type of insight is helpful in targeting emergency repair programs and other such housing assistance. Older homes are also more likely to be energy inefficient, costing residents more money in utility bills. This can be particularly problematic for low income earners at the margin.

In 2010 the median year built for houses in South Carolina is 1984. Georgetown County's median housing age of 1988 is four years younger than the state. Horry County's housing stock is yet younger than Georgetown's, with a median year built of 1993. Williamsburg County's median housing age of 1976 is eight years older than the state median.

Housing tends to be older in the rural parts of the region, particularly throughout Williamsburg County. The newer developments along the coast push up the mean and median ages of Horry's and Georgetown's stock, but significant portions of each county have much older homes than is the norm in Myrtle Beach and the City of Georgetown.

The table on the following page breaks down the age of housing throughout the region in further detail. Numbers of units are given for a range of years for each county.

Waccamaw Region Age of Housing Units		
Year Built	Number of Units	Percentage of Area Units
Georgetown County	33,046	--
Built 2005 or later	1,622	4.9%
2000-2004	4,587	13.9%
1990-1999	8,204	24.8%
1980-1989	5,790	17.5%
1970-1979	4,373	13.2%
1960-1969	2,721	8.2%
1950-1959	2,413	7.3%
1940-1949	1,108	3.4%
1939 or earlier	2,228	6.7%
Horry County	164,597	--
Built 2005 or later	10,527	6.4%
2000-2004	28,507	17.3%
1990-1999	43,507	26.6%
1980-1989	43,826	23.9%
1970-1979	39,333	13.6%
1960-1969	22,433	4.9%
1950-1959	7,989	4.2%
1940-1949	6,905	1.4%
1939 or earlier	2,321	1.7%
Williamsburg County	15,978	--
Built 2005 or later	274	1.7%
2000-2004	373	2.3%
1990-1999	2,837	17.8%
1980-1989	2,464	15.4%
1970-1979	3,189	20.0%
1960-1969	1,745	10.9%
1950-1959	1,608	10.1%
1940-1949	843	5.3%
1939 or earlier	2,645	16.6%
Source: US Census Bureau: American community survey 2005-2009 Five Year Estimates		

Homes built before 1978 are more likely to be subject to lead contamination due to federal law that banning the use of lead based paint. Due to ACS categorization 1979 must be included in the figures attempting to gauge lead based paint probability, but this one year is not likely to have a significant effect on the data – especially since 100% compliance so close to the ban is very unlikely. There are an estimated 12,843 houses in Georgetown County that were built in 1979 or before - 40.2% of the county's housing stock. 25.2% of houses in Horry County (78,981 units) were built in or before 1979. Williamsburg County has by the largest percentage of its stock pre-1979 at 67.5%, but due the smaller population it has also has the fewest total units at 10,030. 96% of all houses in Williamsburg County are at least ten years old, 26% are more than 50 years old.

Vacancy

Vacancy rates are important indicators that lend insight into the supply and demand balance in a given housing market. Low vacancy rates point to tight housing markets with less excess supply which can lead to higher prices, holding all other variable equal. High vacancy means there is excess supply in the market and can be an explaining factor in declining prices.

The three main sources for vacancy data are the American Vacancy Survey (AVS), American Community Survey (ACS), and the United States Postal Service (USPS) records. The American Housing Survey only covers large geographic areas such as the United States, regions, and Metropolitan-Statistical Areas, and is not available for the Waccamaw region. ACS and USPS data are available for the region and both are listed below. Unfortunately the two data sets paint radically different pictures of the regional housing market - meaning there are vast disparities in the data. Of the two, the ACS has been in practice for a longer period of time. Disparities and bugs in the USPS methodology have been pointed out but that does not mean it is unreliable, just that caution should be taken in interpreting the data. On the other hand, while ACS has been around longer than USPS vacancy data, ACS is a survey and is subject to sampling error, especially at smaller geographies such as the Waccamaw region. Each source must be weighed and interpreted with these caveats in mind. ¹⁶

American Community Survey

The table below displays total vacancy rates across the region as recorded by the American Community Survey 2005-2009 five-year estimates.

Waccamaw Region Housing Vacancy (2009)		
Area	Total Housing Units	Vacant Housing Units
Georgetown County	33,046	10,954 (33.1%)
Horry County	164,597	57,864 (35.2%)
Williamsburg County	15,978	4,223 (26.4%)
Waccamaw Region		
Source: American Community Survey 2005 – 2009 Five Year Estimates		

¹⁶ Local Vacancy Rates in Government Databases, NAHB
<http://www.nahb.org/generic.aspx?genericContentID=83461&fromGSA=1>

The table below displays homeowner and rental vacancy rates across the region as recorded by the American Community Survey 2005-2009 five-year estimates.

Waccamaw Region Housing Vacancy Rates (2009)		
Area	Homeowner	Renter
Georgetown County	3.5%	19.7%
Horry County	3.9%	29.7%
Williamsburg County	0.8%	3.4%
Waccamaw Region		
Source: American Community Survey 2005 – 2009 Five Year Estimates		

Rental vacancy rates in the above chart are skewed towards the high end for Georgetown and Horry Counties due to the roll tourism plays in those economies. Areas with high proportions of vacation and second homes invariably show high rental vacancy. Unfortunately it is not possible given present data to separate out what is tourism related vacancy and permanent housing related vacancy. Tourism's effect in the rental vacancy rate trends can be observed/confirmed by noting the relative volume of tourism in each county compared to the respective vacancy rate. Horry is by far the tourism leader in the region and correspondingly has a whopping 29.7% rental vacancy rate. Williamsburg has virtually no tourism and a 3.4% rental vacancy rate. This is likely the "natural" rental rate for Williamsburg. Georgetown falls in the middle with a still relatively high rental rate of 19.7%.

American Community Survey data description from PolicyMap: "Estimated percent of housing units that are vacant as reported between 2005-2009. A housing unit is vacant if no one is living in it at the time of ACS interview, unless occupants are temporarily absent. Units temporarily occupied at the time of interview by people who have a usual residence elsewhere are considered vacant as are new units not yet occupied if construction has reached a point of habitability. Vacant units are excluded from the housing inventory if the roof, walls, windows, and/or doors no longer protect the interior from the elements or if they are condemned or they are to be demolished."

United States Postal Service

The table below displays vacancy rates across the region as recorded by the United States Postal Service in the second quarter of 2010. Georgetown County's most recent vacancy rate was 1.96%. Williamsburg County's was slightly higher at 2.52%. Horry County experienced the highest vacancy rate of 8.77%, which is largely attestable to the prominence of tourism in the area with vacation and second homes making up a larger portion of the housing stock.

Waccamaw Region Housing Vacancy (2010)		
Area	Total Housing Units	Vacant Housing Units (2 nd quarter 2010)
Georgetown County	33,720	703 (1.96%)
Horry County	181,282	16,465 (8.77%)
Williamsburg County	15,234	391 (2.52%)
Waccamaw Region	230,236	17,559 (7.6%)
Source: United States Postal Service estimates from Claritas Inc via PolicyMap		

USPS data description from PolicyMap: "The percent of residential units that are vacant as of USPS Quarter 2 ending June 2010. This is a count of addresses that USPS delivery staff on urban routes have identified as being vacant (not collecting their mail) for 90 days or longer divided by the total number of residential units."

The map below visually displays home ownership patterns throughout the region. Darker shaded areas have higher ownership rates and lighter shaded areas have lower ownership rates.

Regional Housing Values

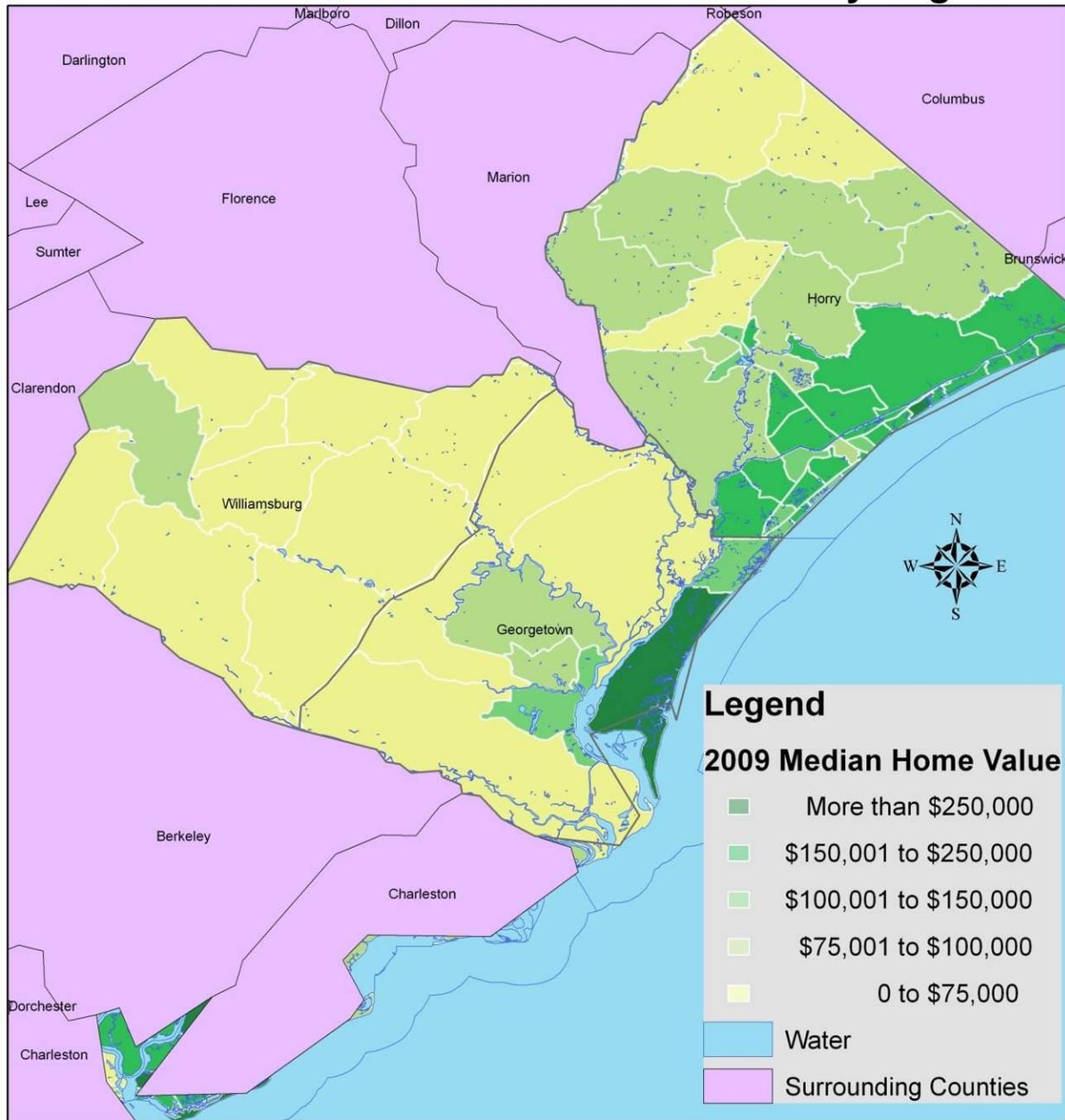
The table below gives 2009 American Community Survey estimates on the value of owner occupied homes throughout the region. Given the turmoil in the housing markets, it is likely the exact values have changed. Nonetheless the data still lends a valuable perspective in detailing the ranges of housing value, allowing decision makers to see the percentages of the housing stock on the lower and higher ends.

Waccamaw Region Owner Occupied Home Value		
Value	Number of Units	Percentage of Area Units
Georgetown County	16,000	--
Less than \$50,000	2,107	13.2%
\$50,000 - \$99,999	2,948	18.4%
\$100,000 - \$149,999	2,007	12.5%
\$150,000 - \$199,999	1,685	10.5%
\$200,000 - \$299,999	2,453	15.3%
\$300,000 - \$399,999	2,688	16.8%
\$400,000 - \$999,999	1,496	9.4%
\$1,000,000 or more	616	3.9%
Median Value	\$172,900	---
Horry County	76,272	--
Less than \$50,000	8,697	11.4%
\$50,000 - \$99,999	10,515	13.8%
\$100,000 - \$149,999	13,991	18.3%
\$150,000 - \$199,999	14,225	18.6%
\$200,000 - \$299,999	14,836	19.4%
\$300,000 - \$399,999	9,770	12.8%
\$400,000 - \$999,999	2,617	4.7%
\$1,000,000 or more	721	0.9%
Median Value	\$165,500	--
Williamsburg County	7,531	--
Less than \$50,000	2,977	39.5%
\$50,000 - \$99,999	2,199	29.2%
\$100,000 - \$149,999	1,003	13.3%
\$150,000 - \$199,999	683	9.1%
\$200,000 - \$299,999	483	6.4%
\$300,000 - \$399,999	88	1.2%
\$400,000 - \$999,999	30	0.4%
\$1,000,000 or more	68	0.9%
Median Value	\$65,900	--
Source: US Census Bureau: American Community Survey 2005-2009 Five Year Estimates		

Map 12 below displays the distribution of median home values throughout the region.

Map 12: Median Home Value

Median Home Value - Waccamaw Tri-County Region



This map presents the median value of houses in Williamsburg, Georgetown, and Horry counties in 2009. The 2009 Median Home Value is an estimate of home value based on total owner occupied units. The median is computed by dividing the distribution of home value within the geographic area into two equal parts. In 2009, median home value decreased again for the U.S., from over \$192,000 in 2007, and most markets, also due to the collapse of the housing market. Source: ESRI 2009 estimates.



CIVITAS
9/10/2010
GCS.WGS.1984

Real Estate Sales

The table below summarizes real estate market activity in Georgetown and Horry Counties within the Waccamaw Region from 2006 to 2009. Due to extremely low sales volumes in Williamsburg County sales data is not currently available from the local Multiple Listing Service (MLS) or national data sources; as such Williamsburg is left out of the below table for comparison sake. However, additional data such as building starts will be provided that will lend insight into Williamsburg market trends.

Waccamaw Region Real Estate Sales Trends				
	2006	2007	2008	2009
Georgetown County				
Units Sold	1,368	945	557	399
Median Price	\$219,434	\$234,000	\$214,800	\$190,00
Horry County				
Units Sold	9,668	5,632	4,439	1,053
Median Price	\$177,000	\$180,00	\$160,000	\$144,900
Williamsburg County				
Units Sold	N/A	7	N/A	N/A
Median Price	N/A	N/A	N/A	N/A
Source: Boxwood Means via PolicyMap				

Reflective of the national collapse of the housing market that spawned the current economic recession, housing prices as well as the number of sales have been on a downward slope since 2006. In 2009 399 homes sold in Georgetown County at a median price of \$190,000. That's a 70.8% drop in the number of houses sold and a 13.4% decrease in price since 2006. 2009 home sales in Horry County were a mere 11% of 2006 totals. Housing prices in Horry dropped 18% over the same period.

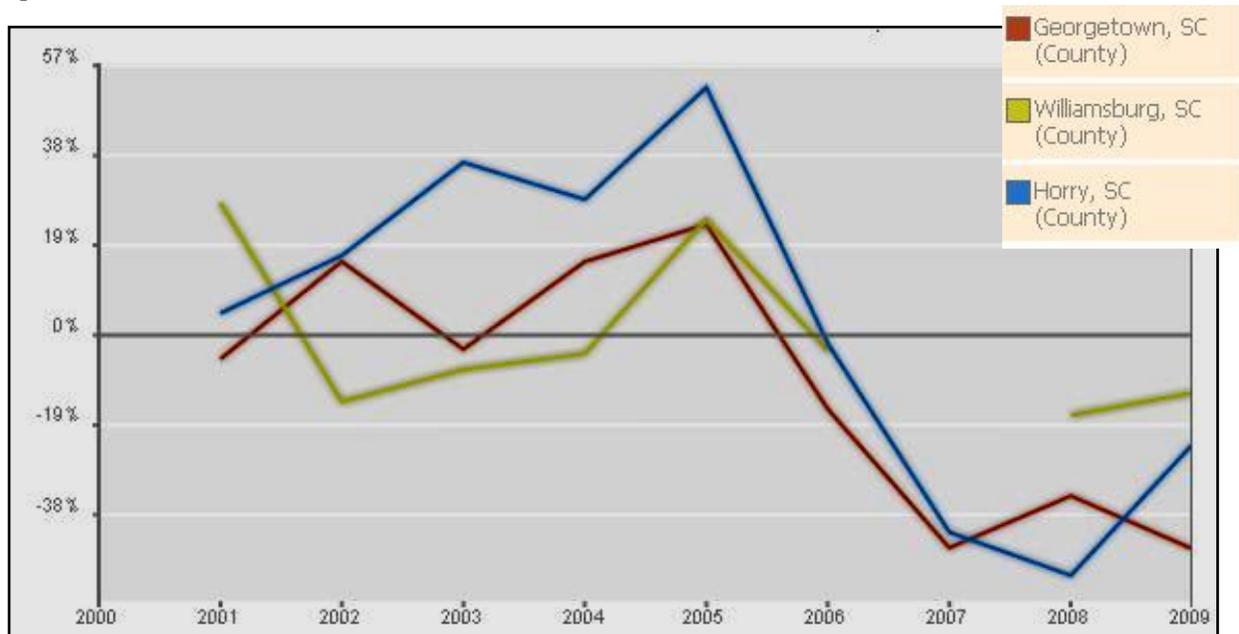
Building Permits

Another indicator of housing market health is the number of new building permits authorized by local governments in a given year. The table below displays the number of building permits issued in each county from 2005 to 2009, as well as the estimated value of those buildings at the time of construction.

Waccamaw Region Real Estate Building Trends					
	2005	2006	2007	2008	2009
Georgetown County					
Residential buildings	780	658	362	239	131
Total value	\$173,529,012	\$147,981,698	\$98,927,286	\$59,957,721	\$30,961,256
Horry County					
Residential buildings	6,186	6,694	3,904	1,920	1,476
Total value	\$1,621,821,111	\$1,485,081,391	\$809,992,817	\$519,904,760	\$252,250,247
Williamsburg County					
Residential buildings	61	59	59	49	43
Total value	\$6,525,942	\$6,447,652	\$6,637,394	\$5,650,020	\$4,498,289

Source: US Census Bureau, Residential Construction Branch

The below line graph charts the percent change in the number of residential building permits from 2001 to 2009.



PolicyMap data description: "Total value of all new privately-owned residential buildings authorized by building permits in permit-issuing places in 2005. Statistics on construction authorized by building permits are based upon reports submitted by local building permit officials in response to a mail survey. When a report is not received, missing residential data are either (1) obtained from the Survey of Use of Permits (SUP) or (2) imputed."

Regional High-Cost/Subprime Loan Activity

High-cost and subprime loans refer to a number of loan products that are characterized by higher risk, high default rates, and high APR's.* Their existence, and the troubles associated with them, rushed to the forefront of the public discussion in the wake of the financial crisis that was ushered in by the housing market crash of 2006.

The table below provides data on high cost loan activity in each county from 2004 to 2008.

Waccamaw Region High Cost Loan Activity					
	2004	2005	2006	2007	2008
Georgetown County	249 (14.8%)*	317 (18.9%)	394 (25.13%)	262 (18.4%)	128 (11.3%)
Horry County	1,321 (16.1%)	2,324 (24.1%)	2,821 (27.5%)	1,637 (19.4%)	743 (12.3%)
Williamsburg County	164 (78.1%)	149 (71.9%)	135 (71.4%)	129 (70.1%)	86 (69.9%)
South Carolina	49.4%	45.5%	43.5%	46.5%	54.0%
Source: Home Mortgage Disclosure Act (HMDA) via PolicyMap HMDA is one of the key data sources for analysis of impediments * percentages display high cost loans as a percentage of all home loans in the area					

*PolicyMap data explanation: "High-cost loans were previously denoted as "subprime" loans in PolicyMap. High-cost loans are defined as loans with a reported rate spread. The rate spread on a loan is the difference between the APR on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads are only reported by financial institutions if the APR is 3 or more percentage points higher for a first lien loan, or 5 or more percentage points higher for a second lien loan. High-cost loans do not denote HOEPA loans, but HOEPA loans may be included in the high-cost loan category. These loans were originated for the purchase or refinance of an owner-occupied, one-to-four family dwelling, as reported by HMDA. Medians were not calculated and percentages were not computed where the count of loan events of that type or the denominator of the calculation was less than five."¹⁷

¹⁷ PolicyMap.com

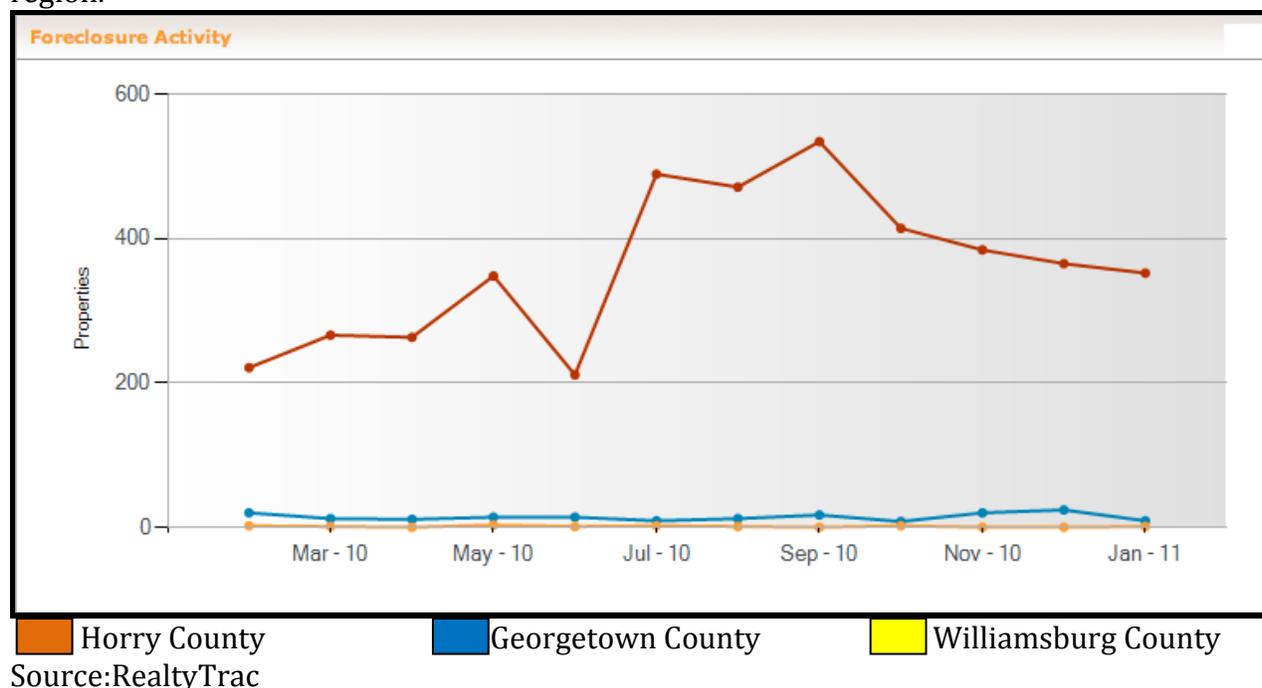
Foreclosure Trends

According to RealtyTrac, in January of 2011, there were 2,596 foreclosed homes in Horry County and 68 foreclosures available in Georgetown County. Data were not available for Williamsburg, indicating a lack of real estate activity.

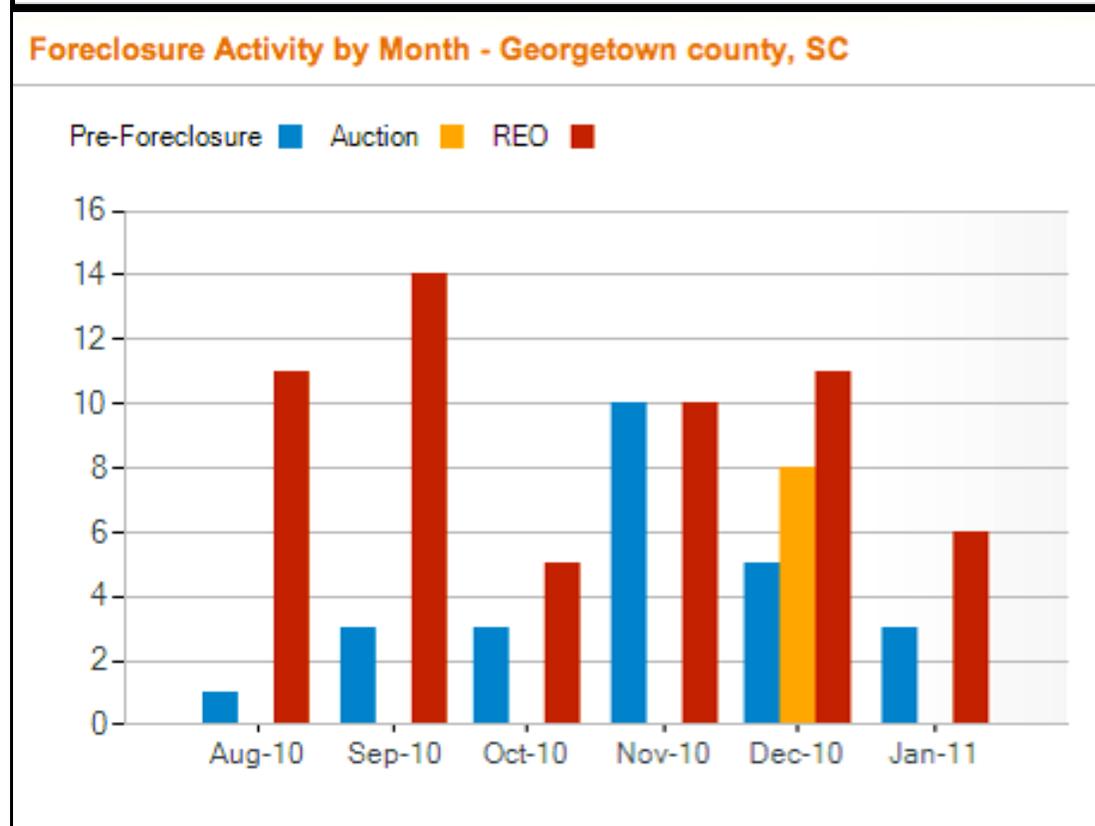
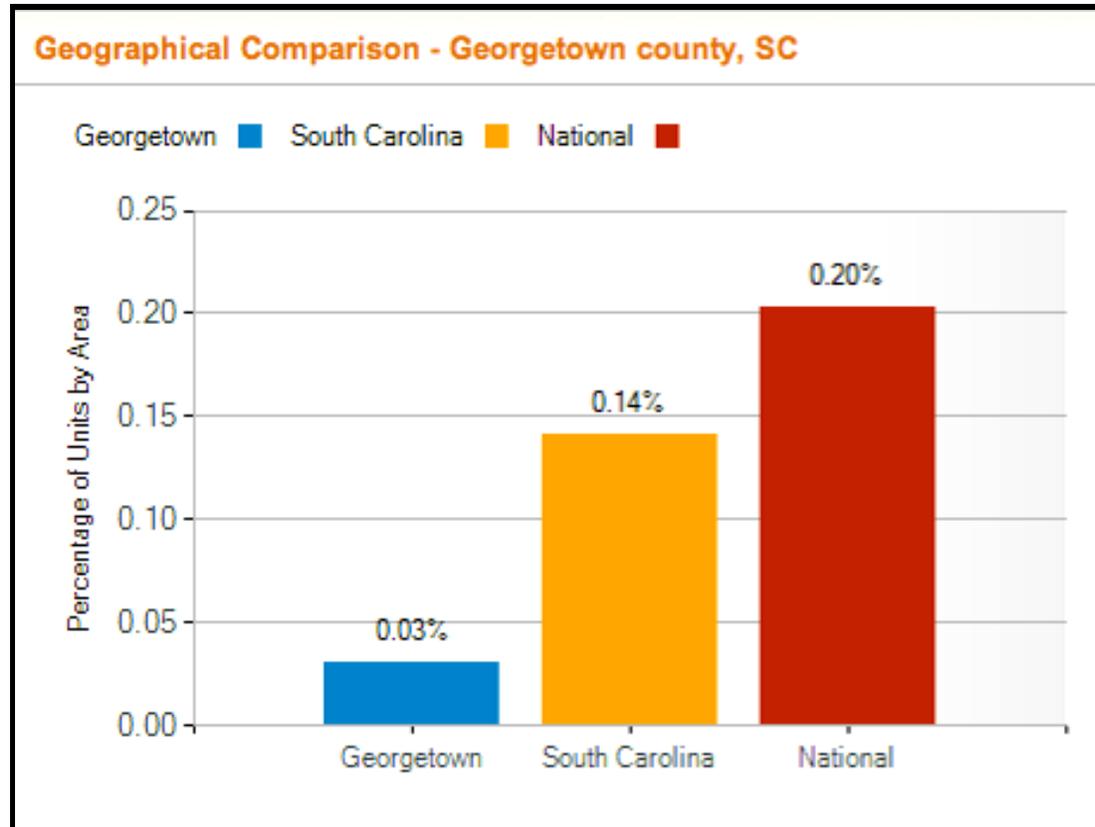
RealtyTrac also reported that in January 2011 1 in every 708 homes in South Carolina received a foreclosure filing. In that same month 1 in every 2,849 homes in Georgetown County received a foreclosure filing compared to 1 in every 505 in Horry County and 1 in every 4,479 homes in Williamsburg County. In short, Georgetown and Williamsburg Counties have less foreclosures (as a percentage of total housing) than the state of South Carolina. Horry has a higher foreclosure rate than the state.

The Federal Reserve Bank of Richmond reported that in the 1st Quarter of 2010, the Myrtle Beach Metro Area experienced a prime-loan home foreclosure rate of 3.3% and a subprime rate of 15.5%; both are the highest rates among all metro areas in South Carolina.¹⁸

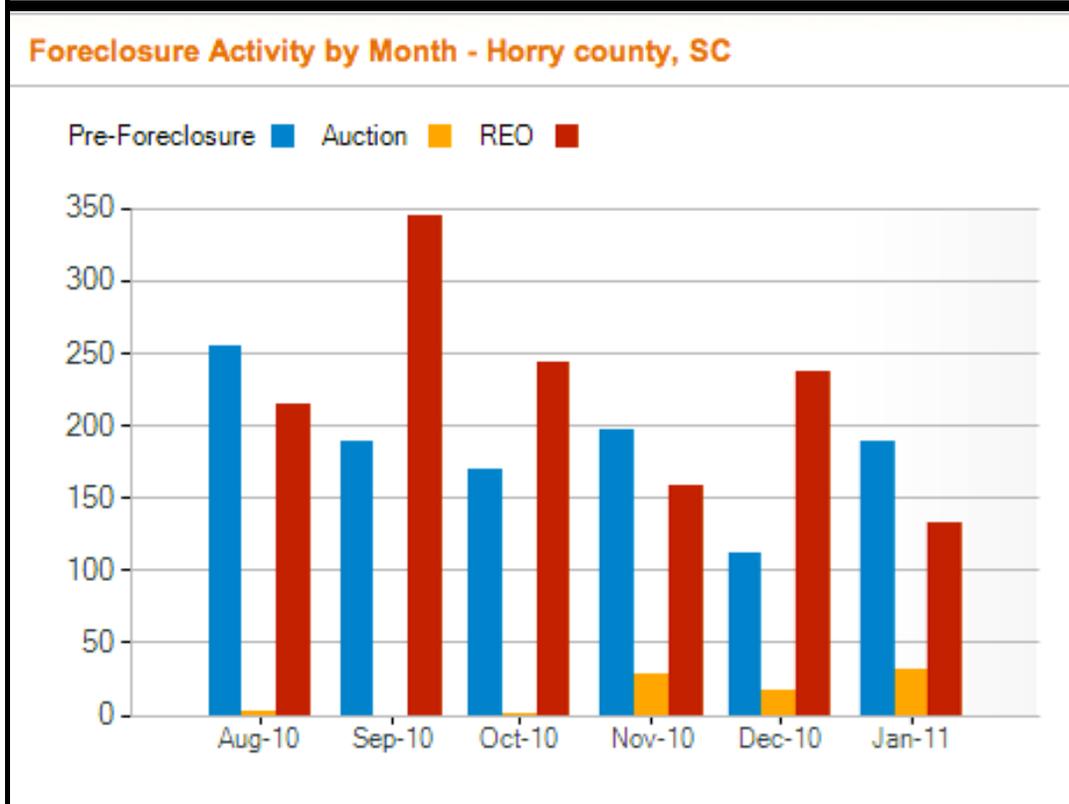
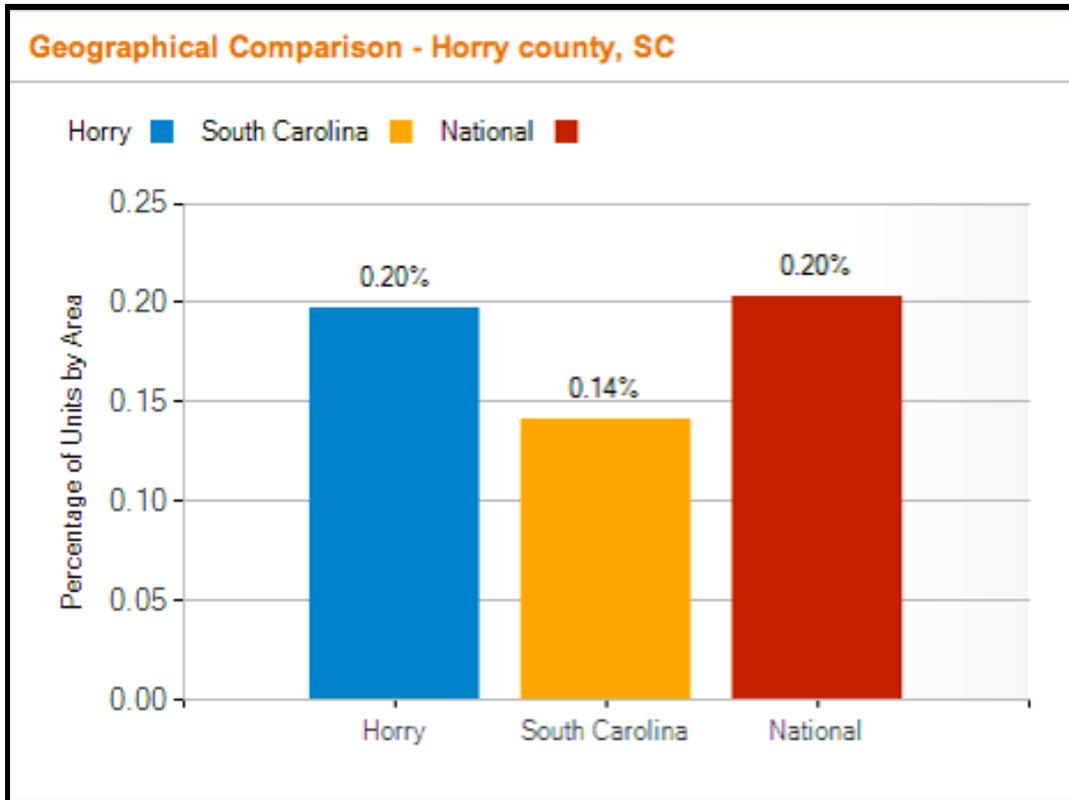
Below are a series of charts and graphs that summarize RealtyTrac foreclosure data for the region.



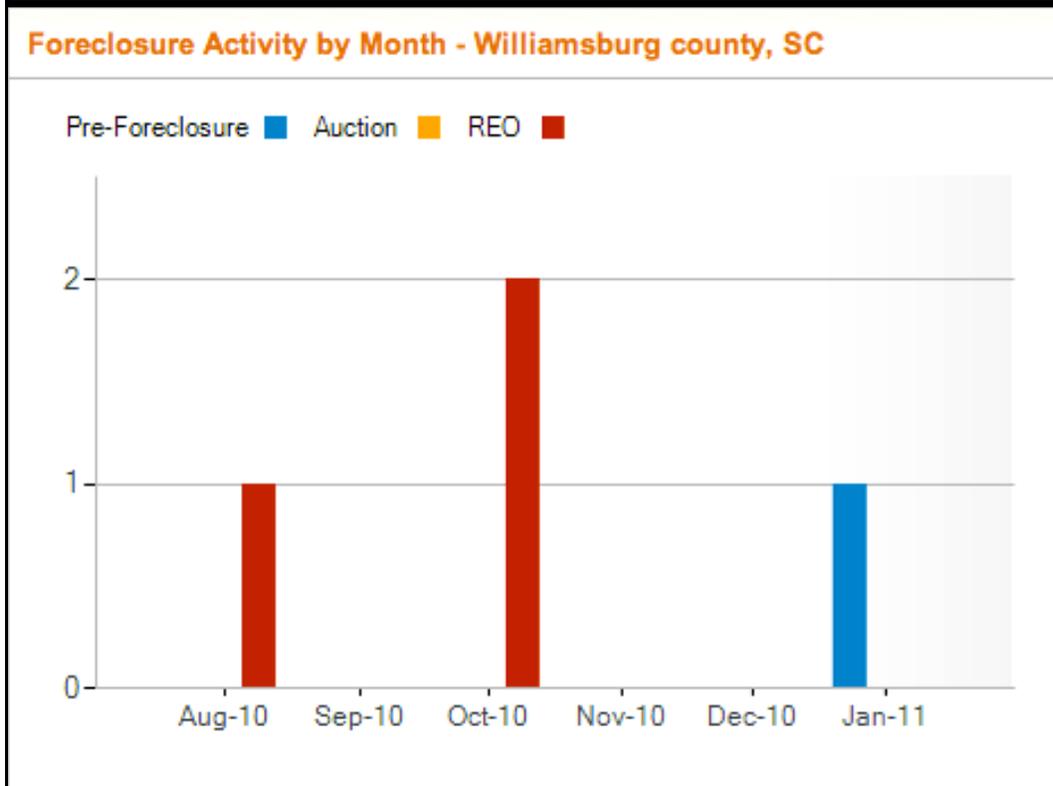
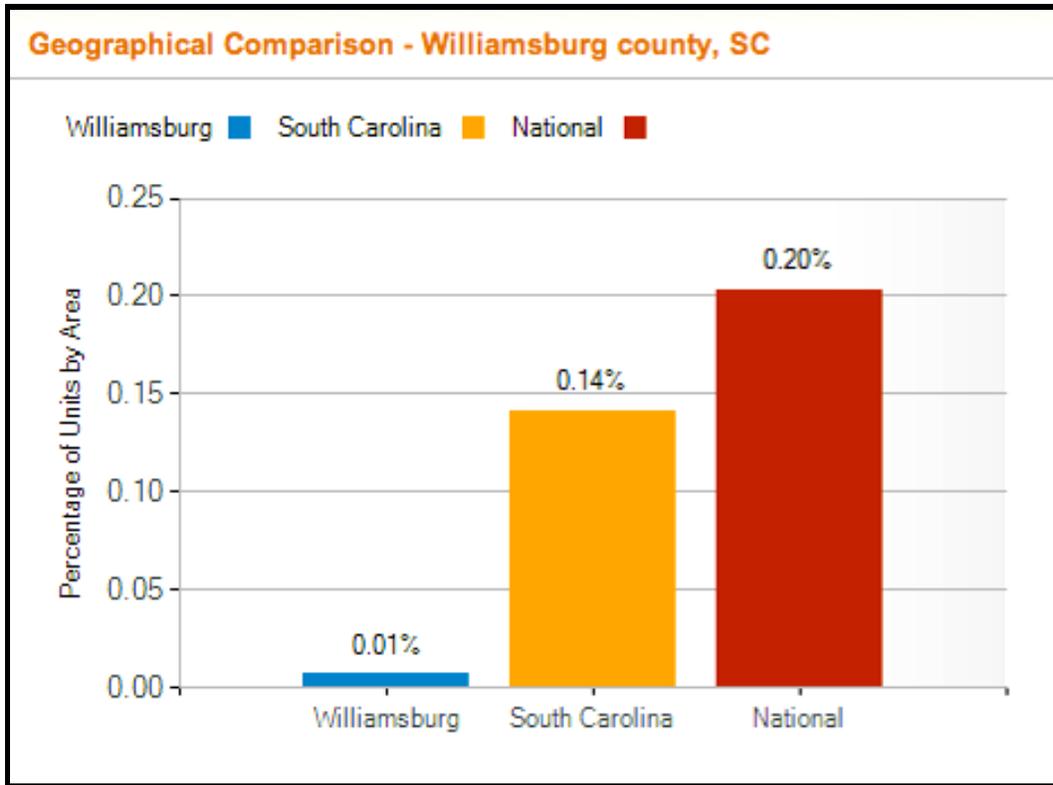
¹⁸ Federal Reserve Bank of Richmond: *Mortgage Performance Summary, 1st Quarter 2010.*



Source: RealtyTrac



Source: RealtyTrac



Source: RealtyTrac

Affordability

Housing affordability is generally defined as a household paying no more than 30 percent of annual household income on housing.¹⁹ The following tables provide area median income, maximum affordable mortgages, and maximum affordable rents for a range of family sizes across Horry, Georgetown, and Williamsburg Counties.

** MAXIMUM AFFORDABLE MORTGAGES BY HOUSEHOLD SIZE								
HORRY COUNTY								
# Occupants	1	2	3	4	5	6	7	8
120% of AMI	134,280	153,360	172,440	191,520	207,000	222,480	237,600	253,080
100% of AMI	111,900	127,800	143,700	159,600	172,500	185,400	198,000	210,900
80% of AMI	89,400	102,150	114,900	127,650	138,000	148,200	158,400	168,600
50% of AMI	55,950	63,900	71,850	79,800	86,250	92,700	99,000	105,450
30% of AMI	33,600	38,400	43,200	47,850	51,750	55,650	59,400	63,300
** MAXIMUM AFFORDABLE MORTGAGE = income limit * 3. In the United States, a commonly accepted rule of thumb for housing affordability is that the maximum mortgage should not exceed three times a household's gross annual income.								
** MAXIMUM AFFORDABLE RENTS BY HOUSEHOLD SIZE								
HORRY COUNTY								
# Occupants	1	2	3	4	5	6	7	8
120% of AMI	1,119	1,278	1,437	1,596	1,725	1,854	1,980	2,109
100% of AMI	933	1,065	1,198	1,330	1,438	1,545	1,650	1,758
80% of AMI	745	851	958	1,064	1,150	1,235	1,320	1,405
50% of AMI	466	533	599	665	719	773	825	879
30% of AMI	280	320	360	399	431	464	495	528
** MAXIMUM AFFORDABLE MONTHLY HOUSING COSTS = income limit / 12 * .30. In the United States, a commonly accepted guideline for housing affordability is a housing cost that does not exceed 30% of a household's gross income. Housing costs considered in this guideline generally include taxes and insurance for homeowners and utility costs for renters.								

¹⁹ HUD CPD website: <http://www.hud.gov/offices/cpd/affordablehousing/index.cfm>

** MAXIMUM AFFORDABLE <u>MORTGAGES</u> BY HOUSEHOLD SIZE								
GEORGETOWN COUNTY								
# Occupants	1	2	3	4	5	6	7	8
120% of AMI	136,800	156,240	175,680	195,120	210,960	226,440	242,280	257,760
100% of AMI	114,000	130,200	146,400	162,600	175,800	188,700	201,900	214,800
80% of AMI	91,050	104,100	117,150	130,050	140,550	150,900	161,400	171,750
50% of AMI	57,000	65,100	73,200	81,300	87,900	94,350	100,950	107,400
30% of AMI	34,200	39,000	43,950	48,750	52,650	56,550	60,450	64,350
** MAXIMUM AFFORDABLE <u>RENTS</u> BY HOUSEHOLD SIZE								
GEORGETOWN COUNTY								
# Occupants	1	2	3	4	5	6	7	8
120% of AMI	1,140	1,302	1,464	1,626	1,758	1,887	2,019	2,148
100% of AMI	950	1,085	1,220	1,355	1,465	1,573	1,683	1,790
80% of AMI	759	868	976	1,084	1,171	1,258	1,345	1,431
50% of AMI	475	543	610	678	733	786	841	895
30% of AMI	285	325	366	406	439	471	504	536

** MAXIMUM AFFORDABLE <u>MORTGAGES</u> BY HOUSEHOLD SIZE								
WILLIAMSBURG COUNTY								
# Occupants	1	2	3	4	5	6	7	8
120% of AMI	123,840	141,480	159,120	176,760	191,160	205,200	219,240	233,640
100% of AMI	103,200	117,900	132,600	147,300	159,300	171,000	182,700	194,700
80% of AMI	82,650	94,350	106,200	117,900	127,350	136,800	146,250	155,700
50% of AMI	51,600	58,950	66,300	73,650	79,650	85,500	91,350	97,350
30% of AMI	31,050	35,400	39,900	44,250	47,850	51,450	54,900	58,500
** MAXIMUM AFFORDABLE <u>RENTS</u> BY HOUSEHOLD SIZE								
WILLIAMSBURG COUNTY								
# Occupants	1	2	3	4	5	6	7	8
120% of AMI	1,032	1,179	1,326	1,473	1,593	1,710	1,827	1,947
100% of AMI	860	983	1,105	1,228	1,328	1,425	1,523	1,623
80% of AMI	689	786	885	983	1,061	1,140	1,219	1,298
50% of AMI	430	491	553	614	664	713	761	811
30% of AMI	259	295	333	369	399	429	458	488

Home Ownership Affordability

Housing affordability for homeowners is generally defined as a household paying no more than 30 percent of annual household income on their mortgage.

The table below displays 2009 ACS estimates of home ownership costs as a percentage of income.

Monthly Owner Costs As A Percentage of Household Income*		
Area	Households*	Percentage of All Owner-Occupied
Georgetown County	9,402	--
Less than 20%	3,423	36.4%
20.0 - 24.9%	1,272	13.5%
25.0 - 29.9%	951	10.1%
30.0 - 34.9%	846	9.0%
35% or more	2,910	31.0%
Horry County	46,992	--
Less than 20%	15,736	33.5%
20.0 - 24.9%	7,622	16.2%
25.0 - 29.9%	5,578	11.9%
30.0 - 34.9%	4,118	8.8%
35% or more	13,938	29.7%
Williamsburg County	3,058	--
Less than 20%	993	32.5%
20.0 - 24.9%	421	13.8%
25.0 - 29.9%	428	14.0%
30.0 - 34.9%	338	11.1%
35% or more	878	28.7%
Waccamaw Region	59,452	--
Less than 20%	20,152	33.8%
20.0 - 24.9%	9,315	15.7%
25.0 - 29.9%	6,957	11.8%
30.0 - 34.9%	5,302	8.9%
35% or more	17,726	29.8%
Total Owner Occupied Units	59,452	--
Total Households above 30%	23,028	38.7%
Source: American Community Survey 2005-2009 Five Year Estimates		
*only households with existing mortgage		
**does not include units where housing costs could not be computed		

Cost Burdened Households are households that pay more than roughly 30 percent of their household income to cover housing expenses. Combining the 30-34.9% and 35% or more

categories of the above table gives insight into the number of home owners with mortgages in the region that are paying unaffordable percentages of their incomes for housing.

The 2009 ACS data estimate that 40% of homeowners with mortgages in Georgetown County pay more than 30% of their monthly income on housing. Horry County has a slightly less percentage of cost burdened homeowners at 38.5%. Keeping with regional trends, Williamsburg County is estimated to have 39.8% of cost burdened homeowners.

Rental Housing Affordability

The table below displays 2009 American Community Survey estimates for the number of rental units and their corresponding rents for the Waccamaw Region.

Waccamaw Region Gross Rents (2005-2009 Averages)		
Area	Number of Units*	Percentage of Area Rental Units
Georgetown County	3,599	
Less than \$200	136	3.8%
\$200 - \$299	203	5.6%
\$300 - \$499	487	13.5%
\$500 - \$749	1,277	35.5%
\$750 - \$999	852	23.7%
\$1,000 - \$1,499	490	13.6%
\$1,500 or more	154	4.3%
Median Rent	\$690	--
Horry County	27,725	
Less than \$200	294	1.1%
\$200 - \$299	471	1.7%
\$300 - \$499	2,633	9.5%
\$500 - \$749	9,613	34.7%
\$750 - \$999	9,656	34.8%
\$1,000 - \$1,499	4,287	15.5%
\$1,500 or more	771	2.8%
Median Rent	\$767	---
Williamsburg County	2,078	
Less than \$200	245	11.8%
\$200 - \$299	377	18.1%
\$300 - \$499	639	30.8%
\$500 - \$749	630	30.3%
\$750 - \$999	115	5.5%
\$1,000 - \$1,499	72	3.5%
\$1,500 or more	0	0.0%
Median Rent	\$430	---
Source: US Census Bureau American Community Survey 2005-2009 Five Year Estimates *Occupied Housing Units Paying Rent		

The \$500-\$749 rent range makes up the largest portion of units in Georgetown County, accounting for 35.5% of rental units. Horry County is dominated by the \$750-\$999 range

the \$500-\$749 range, 34.7% and 34.8% of rental units accordingly. Williamsburg's rental market is dominated by units in the in the \$300-\$499 and \$500-\$749 ranges, which respectively account for 30.8% and 30.3% of rents in the county.

The table below displays Fair Market Rents that are used by HUD and local Housing Authorities to establish Section 8 housing choice voucher subsidy payments.

2010 Fair Market Rents By Unit Bedrooms					
	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Georgetown County	\$542	\$544	\$655	\$848	\$1,024
Horry County	\$616	\$677	\$791	\$945	\$1,145
Williamsburg County	\$483	\$484	\$581	\$696	\$793
Waccamaw Region (non-weighted average)	\$547	\$568	\$675	\$829	\$987
Source: HUD User Data 2010 Fair Market Rents					

The table below displays data on monthly renters costs as a percentage of household incomes in the region. Renters are traditionally considered cost burdened when rent plus utility costs equal more than 30% of household income.

Monthly Renter Costs As A Percentage of Household Income		
Area	Households*	Percentage of All Renter-Occupied
Georgetown County	3,424	
Less than 15%	511	14.9%
15.0-19.9%	313	9.1%
20.0 - 24.9%	259	7.6%
25.0 - 29.9%	266	7.8%
30.0 - 34.9%	366	10.7%
35% or more	1,709	49.9%
Horry County	27,360	
Less than 15.0%	3,164	11.6%
15.0 - 19.9%	3,728	13.6%
20.0 - 24.9%	4,075	14.9%
25.0 - 29.9%	2,760	10.1%
30.0 - 34.9%	2,501	9.1%
35% or more	11,132	40.7%
Williamsburg County	1,997	
Less than 15.0%	281	14.1%
15.0 - 19.9%	239	12.0%
20.0 - 24.9%	204	10.2%
25.0 - 29.9%	229	11.5%
30.0 - 34.9%	235	11.8%
35% or more	809	40.5%
Waccamaw Region	32,781	
Less than 15.0%	3,956	12.1%
15.0% - 19.9%	4,280	13.2%
20.0 - 24.9%	4,538	13.8%
25.0 - 29.9%	3,255	9.9%
30.0 - 34.9%	3,102	9.4%
35% or more	13,650	41.6%
Total Renter Occupied Units	32,781	---
Total Households above 30%	16,752	51.0%
Source: American Community Survey 2005-2009 Five Year Estimates		
*Occupied Units paying Rent-excluding units where costs cannot be calculated		

As can be seen in the data above, a large portion of renters throughout the Waccamaw Region pay more than 30% of household income on rent alone, not counting utilities. 60.6% of renters in Georgetown County are cost burdened; 49.8% in Horry; and 52.3% in Williamsburg.

Disproportionate Needs

The following set of tables utilizes HUD's CHAS data to display cost burdened households in the region by income and race.

Moderate Cost Burdened Households		
Georgetown County		
<i>Household Income Range</i>	<i>Owner</i>	<i>Renter</i>
30% AMI or less	315	60
30.1-50% AMI	475	335
50.1-80% AMI	615	305
80.1-95% AMI	235	0
95.1% AMI and above	1,075	50
Horry County		
<i>Household Income Range</i>	<i>Owner</i>	<i>Renter</i>
30% AMI or less	855	495
30.1-50% AMI	1,490	2,155
50.1-80% AMI	2,615	2,635
80.1-95% AMI	1,830	580
95.1% AMI and above	4,905	475
Williamsburg County		
<i>Household Income Range</i>	<i>Owner</i>	<i>Renter</i>
30% AMI or less	180	185
30.1-50% AMI	330	290
50.1-80% AMI	400	45
80.1-95% AMI	35	0
95.1% AMI and above	85	25
Source:		

Severe Cost Burdened Households		
Georgetown County		
<i>Household Income Range</i>	<i>Owner</i>	<i>Renter</i>
30% AMI or less	685	365
30.1-50% AMI	500	385
50.1-80% AMI	285	85
80.1-95% AMI	15	0
95.1% AMI and above	210	0
Horry County		
<i>Household Income Range</i>	<i>Owner</i>	<i>Renter</i>
30% AMI or less	3,105	4,290
30.1-50% AMI	2,315	1,630
50.1-80% AMI	1,160	460
80.1-95% AMI	295	0
95.1% AMI and above	680	65
Williamsburg County		
<i>Household Income Range</i>	<i>Owner</i>	<i>Renter</i>
30% AMI or less	375	550
30.1-50% AMI	320	30
50.1-80% AMI	50	0
80.1-95% AMI	15	0
95.1% AMI and above	20	0
Source:		

Cost Burdened Owner Occupied Households by Race & Household Income			
Georgetown County			
	<i>Income Range</i>		
<i>Race</i>	< 30% AMI	30.1 - 50% AMI	50.1-80% AMI
All	1,025	1,080	975
White	545	640	610
Black	460	415	365
Asian	0	0	0
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	0	25	0
Other	20	0	0
Horry County			
	<i>Income Range</i>		
<i>Race</i>	< 30% AMI	30.1 - 50% AMI	50.1-80% AMI
All	4,035	3,920	3,975
White	2,735	2,915	3,265
Black	1,135	830	440
Asian	55	60	0
American Indian	110	0	0
Pacific Islander	0	0	0
Hispanic	0	115	225
Other	0	0	45
Williamsburg County			
	<i>Income Range</i>		
<i>Race</i>	< 30% AMI	30.1 - 50% AMI	50.1-80% AMI
All	555	685	465
White	185	110	190
Black	370	575	275
Asian	0	0	0
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	0	0	0
Other	0	0	0
Source:			

Cost Burdened Renter Occupied Households by Race & Household Income			
Georgetown County			
	<i>Income Range</i>		
<i>Race</i>	< 30% AMI	30.1 - 50% AMI	50.1-80% AMI
All	470	785	385
White	205	290	265
Black	230	420	60
Asian	0	0	0
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	35	75	60
Other	0	0	0
Horry County			
	<i>Income Range</i>		
<i>Race</i>	< 30% AMI	30.1 - 50% AMI	50.1-80% AMI
All	4,925	3,940	3,415
White	3,115	2,470	2,430
Black	1,535	925	640
Asian	10	80	40
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	250	340	235
Other	20	125	80
Williamsburg County			
	<i>Income Range</i>		
<i>Race</i>	< 30% AMI	30.1 - 50% AMI	50.1-80% AMI
All	760	350	45
White	55	15	0
Black	625	330	40
Asian	0	0	0
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	0	4	4
Other	80	0	0
Source:			

Housing Problems

Those families that occupy homes without a complete kitchen or bathroom are considered to have a lack of adequate facilities; families that have more than one person per room are considered to be overcrowded.

Lack of Adequate Facilities

Waccamaw Region Households Lacking Adequate Facilities		
Area	Occupied Housing Units	Percent of Area Homes
Georgetown County	22,092	--
Lacking Complete Plumbing Facilities	102	0.5%
Lacking Complete Kitchen Facilities	118	0.5%
No Telephone Service Available	1,448	6.6%
Horry County	106,733	
Lacking Complete Plumbing Facilities	412	0.4%
Lacking Complete Kitchen Facilities	534	0.5%
No Telephone Service Available	6,518	6.1%
Williamsburg County	11,755	--
Lacking Complete Plumbing Facilities	52	0.4%
Lacking Complete Kitchen Facilities	17	0.1%
No Telephone Service Available	1,283	10.9%
Waccamaw Region	140,580	--
Lacking Complete Plumbing Facilities	566	0.4%
Lacking Complete Kitchen Facilities	669	0.4%
No Telephone Service Available	9,249	6.5%
Source: American Community Survey 2005-2009 Three Year Estimates		

American Community Survey data do not show that lack of adequate facilities is a pressing problem in the region. However, many practitioners and service providers in the area expressed concern over the disrepair of existing facilities in the low income population throughout the region. ACS data will show a home as having complete plumbing facilities if the basic components are present at the time of survey, but it does not account for the plumbing that does not work. Such repair has come to light as a pressing issue in the community.

Overcrowding

Overcrowding is by definition households that have more than one person per room (bedroom or otherwise).

Waccamaw Region Households Occupants per Room		
Area	Number of Occupied Households	Percentage of Area Households
Georgetown County	22,092	--
1.00 or less	21,533	97.5%
1.01 to 1.50	275	1.2%
1.51 or more	284	1.3%
Horry County	106,733	--
1.00 or less	103,225	96.7%
1.01 to 1.50	1,556	1.5%
1.51 or more	1,952	1.8%
Williamsburg County	11,755	--
1.00 or less	11,444	97.4%
1.01 to 1.50	240	2.0%
1.51 or more	71	0.6%
Waccamaw Region	140,580	--
1.00 or less	136,202	97.0%
1.01 to 1.50	2,071	1.4%
1.51 or more	2,307	1.6%
Total Households with Overcrowding	4,378	3.0%
Source: American Community Survey 2005-2009 Five Year Estimates		

Overcrowding is not really an issue in the region. A very low percentage of units are overcrowded. However overcrowding could be a potential issue as the effects from the waves of foreclosures are felt by way of alternative living arrangements.

The table below looks at overcrowding by household income. In all three counties, households at 80% or below AMI account for the majority of overcrowded households.

Overcrowded Households by Tenure & Household Income			
Georgetown County			
	Household Income	Renter	Owner
	All	80	175
	<=30% AMI	35	0
	30.1-50% AMI	0	100
	50.1-60% AMI	0	20
	60.1-80% AMI	0	15
Horry County			
	Household Income	Renter	Owner
	All	1,415	690
	<=30% AMI	100	75
	30.1-50% AMI	280	130
	50.1-60% AMI	175	125
	60.1-80% AMI	285	125
Williamsburg County			
	Household Income	Renter	Owner
	All	215	70
	<=30% AMI	215	0
	30.1-50% AMI	0	20
	50.1-60% AMI	0	50
	60.1-80% AMI	0	0
Source:			

Homeless & Special Needs Assessment

Homelessness

Homelessness is a complicated social problem that affects nearly every community across the nation. While cities and towns of different populations and geographies experience varying levels, homelessness is a troubling issue for all communities. Estimating just how many people are homeless in the United States at any given time is not easy; collecting homeless data is not a clear cut process and there is no agreed upon collection methodology. With that said, the National Homeless Coalition report national estimates that vary from 750,000 to 3.5 million homeless.²⁰ The National Alliance to End Homelessness estimates that “There are 671,859 people experiencing homelessness on any given night in the United States - roughly 22 of every 10,000 people are homeless.”²¹

Adding to its complexity is the fact that there are multiple and divergent causes for the phenomenon – making solutions all the more difficult to be developed. Poverty is undoubtedly among the top causes of homelessness. A lack of financial resources is part of a fairly straightforward equation for most homeless persons and families – not enough money equals inadequate or no housing.

The other side of the poverty-and-homelessness coin is the price of housing. A lack of affordable housing has been a persistent problem in cities across the US for many years. Out of reach housing prices coupled with poverty can be enough to push people at the margin into homelessness. The National Homeless Coalition confirms this observation: “Two trends are largely responsible for the rise in homelessness over the past 20-25 years: a growing shortage of affordable rental housing and a simultaneous increase in poverty. Persons living in poverty are most at risk of becoming homeless, and demographic groups who are more likely to experience poverty are also more likely to experience homelessness.”²²

In addition to poverty and out of reach housing prices, a host of other variables are involved in the problem of homelessness. While lack of money is an obvious contributor, there are many reasons why individuals and families find themselves without the money to pay for housing at a given time. Some causes are episodic, such as unexpected job loss, bankruptcy, or foreclosure. Other causes can be chronic, such as mental illness, problems with alcohol and drug abuse, as well as poor health coupled with a lack of health insurance.

Domestic violence is also a significant contributor to homelessness, especially amongst women and children. The National Homeless Coalition explains that “When a woman decides to leave an abusive relationship, she often has nowhere to go. This is particularly true of women with few resources. Lack of affordable housing and long waiting lists for assisted housing mean that many women and their children are forced to choose between abuse at home and life on the

²⁰National Homeless Coalition Fact Sheet http://www.nationalhomeless.org/factsheets/How_Many.html

²¹NAEH: http://www.endhomelessness.org/section/about_homelessness/snapshot_of_homelessness

²² Ibid.

streets. Approximately 63% of homeless women have experienced domestic violence in their adult lives (National Network to End Domestic Violence). Moreover, shelters are frequently filled to capacity and must turn away battered women and their children.”²³

These broad and differing causes call for an engaged and holistic approach to fighting homelessness – one that attacks the problem at its multiple roots and doesn’t simply rely on fighting its symptoms.

Homelessness in the Waccamaw Region

This section will look at homelessness in the Waccamaw Region utilizing the most recent HUD Homeless Count data collected by the South Carolina Council on Homeless for Georgetown, Williamsburg, and Horry counties. Homeless counts are conducted every two years and at the time of this plan 2009 was the most recent data available.

The table below summarizes 2009 homeless count data for the region. The data show Horry County with the vast majority of the regional homeless population, which would be expected given their overall population figures. With 893 of the 1048 homeless persons, Horry had 85% of the homeless population between the three counties at the time of the 2009 count. Georgetown had 65 homeless persons and Williamsburg had 90.

	Families		Single Adults			Unaccompanied Youth			Singles w/ unknown DOB	Total
County	# Families	# in Families	Male	Female	Total Adults	Male	Female	Total Youth		
Georgetown	8	26	10	24	36	0	0	0	3	65
Horry	106	205	440	202	644	11	14	25	19	893
Williamsburg	15	35	15	19	34	0	0	0	21	90
Region	129	266	465	245	714	11	14	25	43	1048
Source:										

A larger population does not completely explain the homeless population in Horry. Horry’s homeless rate is also higher than Georgetown and Williamsburg. In 2009 Georgetown had a homeless rate of 10.7 (per 10,000 people) and Williamsburg had a homeless rate of 25.65. Horry’s homeless rate 34.7 for the same period.

²³ NHC Domestic Violence Fact Sheet <http://www.nationalhomeless.org/factsheets/domestic.html>

The table below provides data on the reasons for homelessness in the Waccamaw Region. The combined forms of disability are a leading cause cited for homelessness in the region.

2009 Waccamaw Regional Homeless Counts								
County	Disability				Total Disability	Other Groups		
	Substance Abuse	Mental Illness	HIV	Other Disability		Victims of Domestic Violence	Veteran	Chronic
Georgetown	5	12	1	10	22	15	4	0
Horry	90	76	5	40	162	114	62	39
Williamsburg	13	13	2	28	39	9	1	3
Waccamaw Region	108	101	8	78	223	138	67	42
Source:								

The table below gives the racial break down of the homeless population in the Waccamaw Region,

2009 Waccamaw Regional Homeless Counts						
County	Race				Ethnicity	
	Black	White	Other	Unknown	Hispanic	Non-Hispanic
Georgetown	60	3	0	2	0	65
Horry	233	589	53	18	52	841
Williamsburg	85	5	0	0	0	90
Waccamaw Region	378	597	53	20	52	996
Source:						

The table below provides data on the shelter status of the homeless population in the Waccamaw Region at the time of the 2009 count. 604 of the 1048 homeless persons in the region were unsheltered in 2009 – 57.6%.

2009 Waccamaw Region Homeless Counts				
County	Shelter Type			Total
	Emergency Shelter	Transitional Housing	Unsheltered	
Georgetown	3	0	62	65
Horry	208	174	511	893
Williamsburg	0	59	31	90
Waccamaw Region	211	233	603	1,048
Source:				

Homeless Housing

Emergency shelter includes any short term program (1-90 days) that typically accepts people from the street or who are homeless by other HUD standards. The programs vary in the intensity of services. Payment is minimal or not expected at all. The table below captures emergency housing provision in the Region.

Emergency Shelters						
Name	Location	Beds for Households with Children	Beds for Households without Children	HMIS Beds for Households with Children	HMIS Beds for Households without Children	Overflow beds
American Red Cross of Horry County	Horry	0	0	0	0	12
Catholic Charities	Horry	0	0	0	0	6
Citizens Against Spouse Abuse (CASA)	Georgetown	8	2	0	0	0
Citizens Against Spouse Abuse (CASA)	Horry	20	8	0	0	0
Friendship Place	Georgetown	0	4	0	0	0
Georgetown Salvation Army	Georgetown	0	0	0	0	5
Greenhouse Runaway	Georgetown	0	12	0	0	0
Horry County Shelter Home	Horry	0	28	0	0	0
Jubilation House Inc.	Horry	16	0	16	0	0
Jubilation House Inc.	Horry	28	0	28	0	0
People for Caring	Horry	4	0	4	0	0
Sea Haven Inc.	Horry	0	9	0	9	0
Street Reach Ministries of Myrtle Beach Inc.	Horry	0	45	0	45	0
Street Reach Ministries of Myrtle Beach Inc.	Horry	0	25	0	25	0
Shorline Behavioral Health	Horry	0	5	0	5	0
Totals		76	138	48	84	23
Source:						

Transitional housing includes programs that provide housing with comprehensive services intending to move people to self sufficiency. The maximum length of stay is two years, though most people exit earlier. There is usually an expectation of some kind of payment, but it is less than what would be expected for rent. There may be a program agreement. People generally come from emergency shelters or from the street or other homeless situation (as defined by HUD). The table below captures transitional housing provision in the Region.

Transitional Housing					
Name	Location	Beds for Households with Children	Beds for Households without Children	HMIS Beds for Households with Children	HMIS Beds for Households without Children
Center for Women & Children	Horry	24	0	24	0
Horry County Shelter Home	Horry	0	16	0	0
Horry Street House	Horry	0	5	0	0
New Life House	Horry	0	9	0	9
People for Caring	Horry	4	0	4	0
Promise Land	Horry	12	20	12	20
Sea Haven	Horry	0	9	0	9
Alliance Inn	Horry	117	5	117	5
Street Reach Ministries of Myrtle Beach Inc.	Horry	0	15	0	15
Street Reach Ministries of Myrtle Beach Inc.	Horry	46	0	46	0
Williamsburg Enterprise Community Commission	Williamsburg	27	6	27	6
Saint Cyprian's	Georgetown	0	4	0	4
Totals		230	89	230	68
Source:					

Permanent supportive housing offers people who are homeless and disabled permanent housing with comprehensive support services. The housing relationship is specified in a lease. As long as the resident complies with the lease, there is no limit to the length of time a person can stay. Rent is expected, but it is deeply subsidized to keep it within 30% of their income. The table below captures permanent supportive housing provision in the Region.

Permanent Supportive Housing					
Name	Location	Beds for Households with Children	Beds for Households without Children	HMIS Beds for Households with Children	HMIS Beds for Households without Children
Home Alliance Inc.	Horry	21	5	21	5
Shelter Plus Care (MBHA)	Horry	30	23	30	23
Myrtle Beach Housing Authority (MBHA)	Horry	8	3	8	3
Tara Hall for Boys	Williamsburg	18	15	18	15
Porter Place I	Horry	0	12	0	12
Porter Place II	Horry	0	8	0	8
Georgetown Mental Health/ Meadowlands	Georgetown	0	12	0	12
Any Length Recovery Inc.	Horry	117	3	117	3
Home Alliance Inc.	Horry	0	9	0	9
Totals		194	90	194	90
Source:					

Continuum of Care Service Activity Chart

Component: ***Prevention***

Services in place: Please list by type (e.g., rental/mortgage assistance) Prescription assistance; rent/mortgage and utility assistance; disaster relief (loss due to fire); crisis assistance to people with HIV (financial, housing, food), legal aid, consumer counseling, crisis referral, emergency food, discharge planning pre-release from Department of Corrections.

Service Providers: SOS (Cliff, what is SOS?) Health Care, Wateree Community Action Agency, Salvation Army, Helping Hand, United Ministries, Churches Assisting People, American Red Cross, CARETEAM, Consumer Credit Counseling, Crisis Hotline, SC Centers for Equal Justice, Low County Food Bank’s network of pantries, Alston Wilkes, Williamsburg Cares, United Methodist Relief and #1 Holiness Church.

Component: ***Outreach***

Outreach in place: Please list the outreach activities, e.g., mobile van, for homeless persons who are living on the streets in your CoC area. Outreach to people on the street with mental illness, Peer to Peer Outreach, feeding programs, mental health outreach counselor.

Service Providers: Waccamaw Center for Mental Health PATH worker, Street Reach, Emanuel Soup Kitchen, Community Kitchen, The Lighthouse (Sea Haven Youth).

Component: ***Supportive Services***

Services in place: Case management, life skills, alcohol and drug abuse treatment, mental health treatment, AIDS-related treatment, education, employment assistance, child care, transportation, free identification cards, and other services.

Service Providers: All area shelters and transitional housing programs offer case management and life-skills training. Public agencies providing case management include county offices Dept. of Social Services, Waccamaw Mental Health Center, Santee Wateree Mental Health Clinic (MHC), county offices of the Dept. of Health and Environmental Control, and Alston Wilkes Society.

Alcohol and drug abuse treatment is provided by: Shoreline Behavioral Health Services, Horry County; Any Length Recovery Center, Sumter County; New Alternatives Family Treatment, Williamsburg County Department of Alcohol and Drug Abuse, Williamsburg County and Morris Village (SC DHM treatment facility in Columbia). Many shelter and transitional housing programs support recovery with on-site AA/NA meetings or transportation to meetings.

Mental health treatment is provided by Waccamaw MHC, Santee Wateree MHC. Crisis interven-

tion and family counseling are provided by: Citizens Against Spousal Abuse (CASA), Wateree Community Action, Free Friendship Clinic, Salvation Army Georgetown and Little River Medical Center.

AIDS treatment is provided by county offices of the Dept. of Health and Environmental Control, CARETEAM, Wateree AIDS Task Force.

Education: Literacy and GED training is provided by local school districts including Lee County school District Even Start Family Literacy Program and Clarendon County Schools-District 2. There are also homeless liaisons in each school district to link children and youth with McKinney programs, Even Start Family Literacy Program, St. James-Santee Elementary School.

Employment assistance: Workforce Centers in, Horry, Georgetown, Williamsburg, Sumter, Clarendon, Kershaw and Lee counties; SC Vocational Rehabilitation Departments in Conway and Sumter counties. Alston Wilkes assists with resumes, clothes, application/interviewing skills, access to PO Box for homeless seeking employment in Sumter, Clarendon and Lee Counties. WECC TH provides job training, GED testing, and certifications for nursing assistants.

Child Care: CASA, Horry and Georgetown Counties; Catholic Charities, Horry County; Wateree Community Action, Clarendon, Sumter, Lee; SC Department of Social Services in Horry, Georgetown, Williamsburg, Clarendon, Sumter, and Lee counties, YMCA of the Upper Lowlands in Sumter.

Transportation: The following providers offer transportation on a very limited basis to ensure clients can participate in services (direct transportation and bus tickets): Alliance Inn, CARETEAM, CASA, Catholic Charities, Helping Hand of Myrtle Beach, Waccamaw Center for Mental Health, Christian Missions, Promise Land Crisis Center, SOS Health Care, Sea Haven Youth Care Homes, Sumter County DSS, Alston Wilkes Society, Freedom House, Greenhouse Runaway Center, Santee Lynches Area Agency on Aging, Sumter County DSS, Toumey Regional Medical Center, YMCA of the Upper Lowlands, Williamsburg County Department of Alcohol and Drug Abuse and Williamsburg Housing Community Transitional Housing.

Health Care: Health care is provided primarily through Little River Medical Center, SOS Health Care, Toumey Regional Medical Center, Black River Health Care, and Williamsburg County Health Department with some services provided by CARETEAM, Clarendon County DSS, Free Friendship Clinic, Helping Hand of Georgetown, Camp Baskerville Medical Clinic and Shard Care of Horry County.

Identification cards: Alston Wilkes has an agreement with the SC DMV to waive the \$5 fee for state issued picture ID cards (over 200 per year in six counties).

Homelessness Strategic Plan

The specific actions that the Continuum has taken over the past year (2009-2010) towards ending chronic homelessness include:

- Improving the quality of the unsheltered count, especially in Horry County where the coastal community of Myrtle Beach has experienced an increase in homelessness.
- Continued implementation of HMIS. HMIS data coupled with the improved count of the unsheltered homeless will better equip the Continuum to plan housing and programs to end chronic homelessness
- The growing numbers of the homeless have drawn the attention of local elected officials: Horry County recently completed an ambitious “10-Year Plan to End Homelessness” which includes plans for multi-lateral collaboration across governmental and civic entities to fight homelessness in Horry.
- Creating new permanent housing for the chronically homeless. Safe Place at the Beach, a 26 unit permanent housing project in downtown Myrtle Beach (in predevelopment stage at time of 2006-2011 Consolidated Plan) has opened its doors and is fully operational.
- Williamsburg Enterprise Community Commission, Inc. (in predevelopment stage at time of 2006-2011 Consolidated Plan) now provides 33 beds of transitional housing to those in need in Williamsburg County – a deeply underserved community.

Below is a list of projects funded by the Eastern Carolina Homeless Coalition (2009-2010), which is the Continuum of Care that serves the Waccamaw Region.

- **Any Length Recovery, Inc.** Permanent Supportive Housing (PSH) \$ 78,746
- **Home Alliance, Inc.** Rental Assistance for Homeless Disabled \$ 23,332
 - PSH at Alliance Inn Apts., supportive services \$ 98,650
 - PSH at Balsam Place Apts., supportive services \$ 68,606
 - PSH at Withers Warren Apts. \$ 80,950
 - Homeless Management Information System (HMIS) \$ 44,780
- **Light House Ministries** HMIS \$ 81,850
- **Myrtle Beach Housing Authority** Shelter + Care (permanent, disabled) \$213,156
- **Williamsburg Enterprises Community Commission (WECC)** Transitional Housing for the Homeless \$ 128,041

Despite the initiatives, obstacles to ending chronic homelessness are formidable. Chronic homeless numbers are increasing but not across the coalition. Not surprisingly, the highest numbers of the chronically homeless population are in Myrtle Beach, a high-growth tourist community that attracts people to service jobs with low wages that do not provide sufficient income to support adequate housing for them. In rural areas, communities continue to struggle with family and other kinds of more hidden homelessness. Across a diverse CoC like the Continuum, it will be difficult to generate consensus that ending chronic homelessness is the coalition's top priority. This will leave ending chronic homelessness to local, likely municipal, strategies.

Resources that can be used to serve the homeless populations are inadequate and shrinking. While research demonstrates that over the long term, it is more cost effective to treat chronic homelessness by providing services to people in permanent housing, the transition to that model is difficult. While it is possible to secure housing development funds, the extremely low income levels of the chronically homeless make it imperative to secure operating or rent support; however, federal sources for both are shrinking (Section 8, 811 program). Even where Section 8 is available, the chronically homeless typically are not eligible because they often have poor housing, credit, or even criminal records. Needless to say, HUD's recalculation of the permanent housing bonus was a severe blow to the Continuum's efforts to address chronic homelessness, effectively reducing available funding by over \$400,000 (more than 5 years of rent support for 12 chronically homeless men).

Unfortunately, most states, including SC, are just beginning to emerge from four years of budget deficits, so there are no local resources to replace lost federal housing money. Similarly, the rationale of HUD extracting itself from the role of providing targeted homeless service money is understandable, but there are no replacement dollars for these services. Single men and women with addiction diagnoses do not qualify for Medicaid, SSI, or other programs that would provide income or access to health care. Providers must find other sources of funding for services and again, the State of SC is not offering them (in fact the state is reducing Medicaid even for those who are eligible). The lack of supportive housing for the chronically (or otherwise) homeless is a bottleneck that clogs the shelters and discourages the homeless. A major SRO funding initiative is vital to ending chronic homelessness.

Attitudes toward the chronically homeless can make it even more difficult to create community solutions to this problem than for other kinds of homelessness. There are strong perceptions that many of the chronically homeless "choose" their lifestyle. The lack of sympathy and understanding of the complexity and cost of chronic homelessness stimulates law enforcement solutions to the problem of street homelessness and generates strong NIMBY (Not in My Back Yard) opposition to proposed programs to serve them. There is also a popular sense that developing quality programs to serve the chronically homeless will attract more of them.

Specific obstacles include:

- Lack of affordable permanent housing units (SROs) for single men
- Lack of any ACT teams to provide mobile, comprehensive community-based treatment for the chronically homeless
- Poor public transportation to facilitate employment and access to services for the chronically homeless
- Lack of low-demand housing options for homeless who are dually diagnosed with addiction and mental illness
- Inadequate shelter space for men on the street
- In general, the lack of facilities in rural areas makes it difficult to find people who are living in camps and abandoned sites; there is little reason for folks to emerge when services are not available

The Continuum is reporting a 35% increase in the number of chronically homeless individuals in 2005 compared to 2004. Most of the increase was reported in Myrtle Beach. The increase is attributable, in part, to improved counting strategies, but the coalition also believes there has been a net increase in the number of chronically homeless persons.

Because the Continuum encompasses six diverse counties including very low growth, rural counties (Williamsburg) and high growth counties (Horry), it is difficult to develop specific interventions across all three service hubs. Local communities will develop their own approaches, with Myrtle Beach needing to be the most aggressive on this issue given its high numbers of chronic homelessness. Following is a summary of the different approaches.

City of Myrtle Beach, Horry and Georgetown counties--Similar to the way Myrtle Beach addressed family homelessness with Alliance Inn, a comprehensive housing and services center for families, these coastal communities are initiating a comprehensive approach to ending chronic homelessness. The first step was developing Safe Place at the Beach, a 25 unit, downtown, permanent housing project (a renovated motel), that will be used for homeless men and women with mental health problems and/or substance abuse. The project is scheduled to open next year. The project is a partnership with the Waccamaw Center for Mental Health and the Myrtle Beach Housing Authority which will be providing services and rent support respectively. Once the housing program is operating, phase two will include the creation of single point of entry center for chronic/street homeless. In the meantime, the community will develop a "street sheet" mapping the locations of services on an easy to distribute card to improve access to services for the chronically homeless. The final development at Safe Place will be the creation of a job training program using the small commercial kitchen in the motel.

The coastal community already has an innovative outreach program for the street homeless. A collaborative project between the mental health center and the primary health care clinic, the program supports a full-time counselor who works directly and daily with men on the street, engaging them in mental health or substance abuse recovery, housing and other basic needs. With sufficient funding, this program would be expanded into full ACT (assertive community treatment) team. The single point of entry project scheduled for Safe Place at the Beach will simplify access to services and housing for other street homeless.

Williamsburg County--Williamsburg County is a more rural community that is just beginning to strategize to end chronic homelessness. Williamsburg is looking to improve access to services with a single point of entry program through the Williamsburg Enterprise Community Commission.

Non-Homeless Special Needs

Below is a look at non-homeless special needs populations in the in the region, and the services available to them.

Elderly, Including Frail Elderly

As mentioned above seniors, make-up a large and rapidly growing section of the region's population. Seniors, classified as 65 and over, make up 17.7% of the population. The table below breaks out age demographics for each county and the region for the years 2000 and 2010.

[Note: -- represents areas where data was not available for that range for year 2000.]

Waccamaw Region 2010 Population and Age									
Year	Georgetown County		Horry County		Williamsburg County		Waccamaw Region		% total population (Regional)
	2000	2010	2000	2010	2000	2010	2000	2010	2010
Under 5	3,477	3,748	11,298	17,361	2,574	2,051	17,349	23,160	6.3%
Under 18	--	13,739	--	57,864	--	7,593	--	79,196	21.6%
Working Age 18-64	--	36,684	--	164,280	--	21,213	--	222,177	60.7%
Aging 65+	8,354	10,973	29,470	47,610	4,856	6,091	42,680	64,674	17.7%
Source: 2010 figures: Claritas via PolicyMap; 2000 figures: 2000 Census									

Seniors accounted for 14.7% of the regional population in the year 2000. While seniors represent 17.7% of region's population in 2010, that number is expected to grow to 19.5% by 2015.²⁴ By comparison, seniors represent 13.1% of the state of South Carolina in 2010, with that number expected to grow to 18.6% by 2015. At the national level seniors account for an estimated 12.6% of the population.²⁵ In a state with an older population than the nation as a whole, the Waccamaw Region has a higher percentage of seniors than the state. South Carolina is projected to have a 133% increase in the 65+ population by 2030.²⁶

²⁴ Claritas 2010 Demographics via PolicyMap

²⁵ American Community Survey 2009 (5 year estimates)

²⁶ SC State Plan on Aging 2009-2012 <http://tinyurl.com/4ql2vjd>

The table below looks at housing problems within the regional elderly population. Low-income elderly households have a disproportionate share of housing problems amongst the regional elderly population, but those elderly households at 80% to 100% of area median income also experience housing problems.

Elderly Households with Housing Problems by Tenure & Household Income				
Georgetown County				
	Elderly (62-74)		Extra-Elderly (75 & older)	
Household Income	Owner	Renter	Owner	Renter
30% AMI or less	235	185	295	20
30.1-50% AMI	275	90	235	55
50.1-80% AMI	375	95	115	45
80.1-95% AMI	40	0	25	0
95.1% AMI and above	380	0	200	25
Horry County				
	Elderly		Extra-Elderly	
Household Income	Owner	Renter	Owner	Renter
30% AMI or less	1,035	365	835	85
30.1-50% AMI	1,135	280	630	180
50.1-80% AMI	670	335	325	145
80.1-95% AMI	295	15	95	0
95.1% AMI and above	935	225	315	70
Williamsburg County				
	Elderly		Extra-Elderly	
Household Income	Owner	Renter	Owner	Renter
30% AMI or less	180	65	60	20
30.1-50% AMI	35	55	190	30
50.1-80% AMI	110	15	0	0
80.1-95% AMI	45	0	0	0
95.1% AMI and above	30	0	0	0
Source: 2009 CHAS data sets				

Services are available in the Waccamaw region to attend to the special needs of older residents. The following is a list of services from the Office of the Lieutenant Governor, Office on Aging in South Carolina; in addition, Appendix A contains a list of services available for the elderly in Georgetown County, Appendix B lists those for Horry County, and Appendix C lists services in Williamsburg County.

Transportation Services--Through the comprehensive transportation program, older persons who do not have available transportation can travel to and from work and to important activities via vehicles provided by the local aging service agency. Such activities include medical appoint-

ments, educational and social activities, shopping, and travel to and from meal sites and social service agencies.

Home Care Services--Address a broad range of activities based on the level of need of the client and primary caregiver. Activities include housekeeping, shopping, meal preparation, personal care assistance with activities of daily living (bathing, dressing, toileting, etc.), as well as providing temporary respite.

Insurance Counseling (I-CARE)--The Insurance Counseling Assistance, Referral, and Education Program trains volunteers to provide free counseling on issues related to health insurance and long term care insurance. The program operates through the statewide Aging Network.

Legal Assistance Services--Services to ensure older adults' access to the system of justice through the provision of advocacy, advice and representation. These services may be provided through agreements with Legal Service Corporation Offices, non-profit agencies and the private bar including pro bono or reduced fee panels. Types of cases include issues related to public entitlements, health care/long term care, consumer issues, and personal planning issues.

Adult Day Care--A program of services from 4 to 14 hours daily in a community setting to support and encourage personal independence and promote social, physical and emotional well-being. Services are designed for adults who require partial or complete daytime supervision while their responsible relatives/caregivers are employed.

Care Management--A process of linking resources, programs and services within a community to the older person in need of such service. The process includes comprehensive assessment, needs identification and planning, coordination and continuous evaluation of clients and services.

Ombudsman Program--Advocacy and complaint resolution services are provided by the Area Agency on Aging offices to residents of long term care facilities and their families. The goal of these services is to assure the safety and well-being of this frail, vulnerable population.

Congregate Meals--This service is designed to ensure the provision of at least one nutritionally balanced meal per day to persons in a group setting in order to maintain a maximum level of health and prevent institutionalization. Home Delivered Meals: This program ensures the provision of at least one nutritionally balanced meal per day to homebound persons in their own homes in order to maintain a maximum level of health and prevent institutionalization.

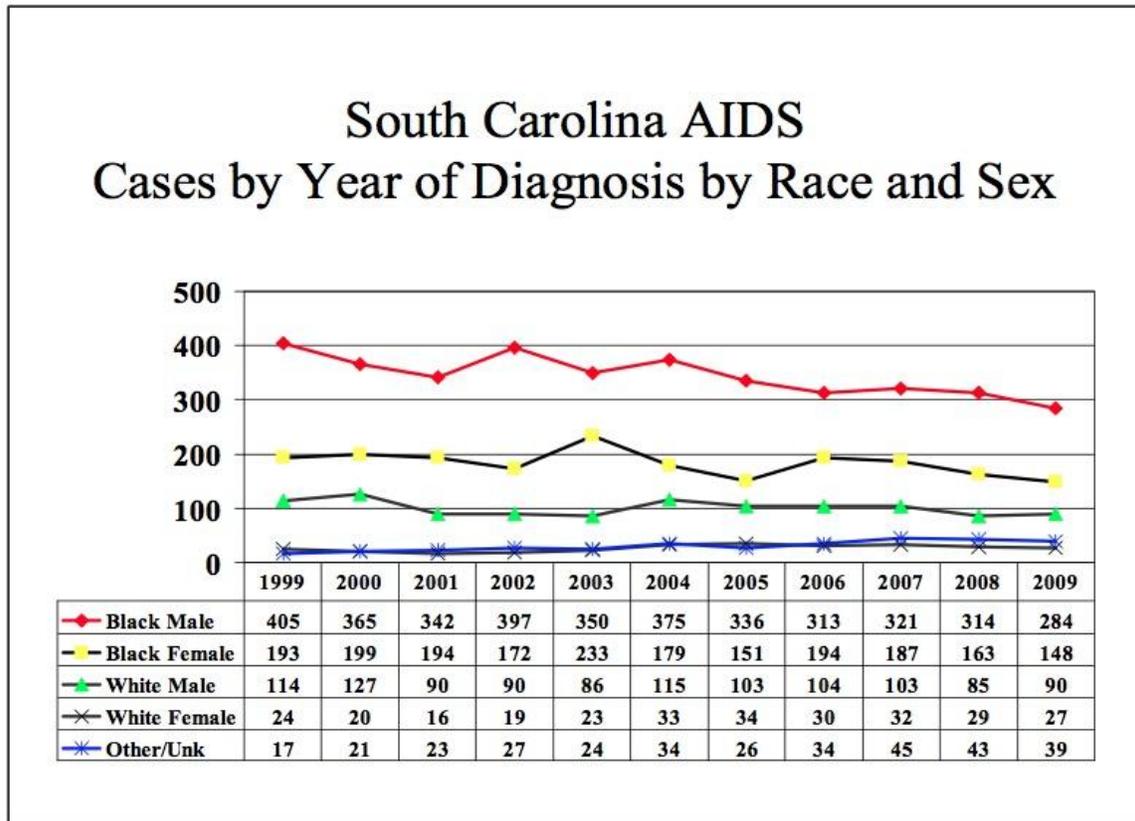
Health Promotion Services--Services designed to improve and/or maintain the physical, mental, emotional and spiritual health of older adults. Types of services include routine health screenings, nutritional assessment, counseling and follow-up, health promotion programs, physical fitness programs, home injury prevention and control services and gerontological counseling.²⁷ In addition to these services, the Department of Health and Human Services provides the following resources for community long-term care: case management, Personal Care I services, more intensive Personal Care II services, home delivered meals, adult day health care, companion

²⁷ Office of the Lieutenant Governor. Office on Aging (2003). *Mature Adults in South Carolina: 2003 Georgetown, Horry, and Williamsburg County Reports: Who We Are*. Retrieved March 14, 2006, from www.scmatureadults.org

services, environmental modifications, respite care, attendant cares services, the personal emergency response system, and limited incontinence supplies.²⁸

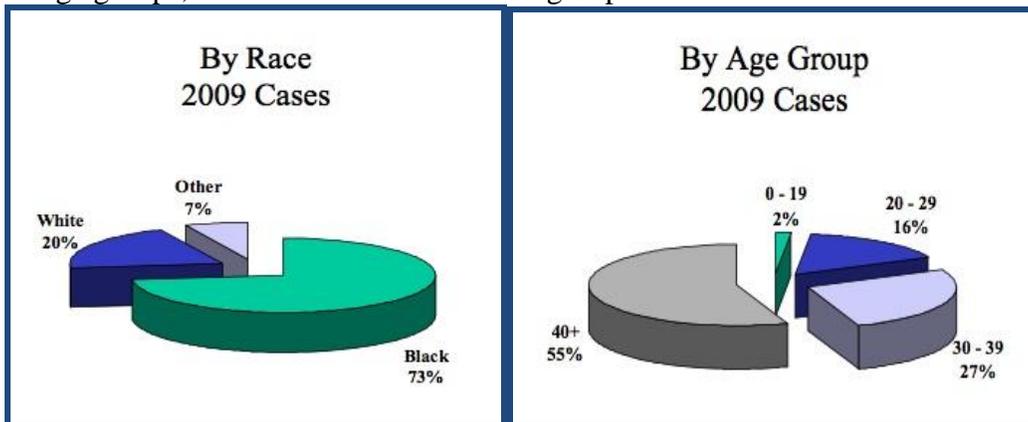
Persons with HIV/AIDS

From 1981 to 2009 19,195 AIDS cases were reported in South Carolina. Of those, 9,002 have died from syndrome. There are currently 10,193 known cases of persons living with AIDS in the state. The chart below displays annual AIDS statistics in the South Carolina from 1999 to 2009.



²⁸ Ibid.

The pie charts below show SC AIDS cases by race and age. Blacks comprise 73% of AIDS cases in SC. For age groups, 55% of cases from the 40+ group.



From January 1st to December 31st 2008 Georgetown had 4 reported AIDS cases – a rate of 6.6 per 100,000 people. Over the same period Horry had 32 cases – a rate of 13.4 per 100,000 people. Finally, Williamsburg had 8 cases – a rate of 22.2 per 100,00 people.²⁹

The AIDS numbers increased across the board for all three counties in 2009 – both in terms of absolute numbers and in terms of rates. From January 1st to December 31st 2009 Georgetown had 5 reported AIDS cases – a rate of 8.2 per 100,000 people. Over the same period Horry had 37 cases – a rate of 15.5 per 100,000 people. Finally, Williamsburg had 11 cases – a rate of 30.5 per 100,000 people.³⁰

AIDS cases:	<i>Jan-Dec 2008</i>		<i>Jan-Dec 2009</i>	
County	Cases	Rate	Cases	Rate
Georgetown	4	6.6	5	8.2
Horry	32	13.4	37	15.5
Williamsburg	8	22.2	11	30.5

²⁹ SCDHEC <http://www.scdhec.gov/health/disease/sts/docs/December%202009.pdf>

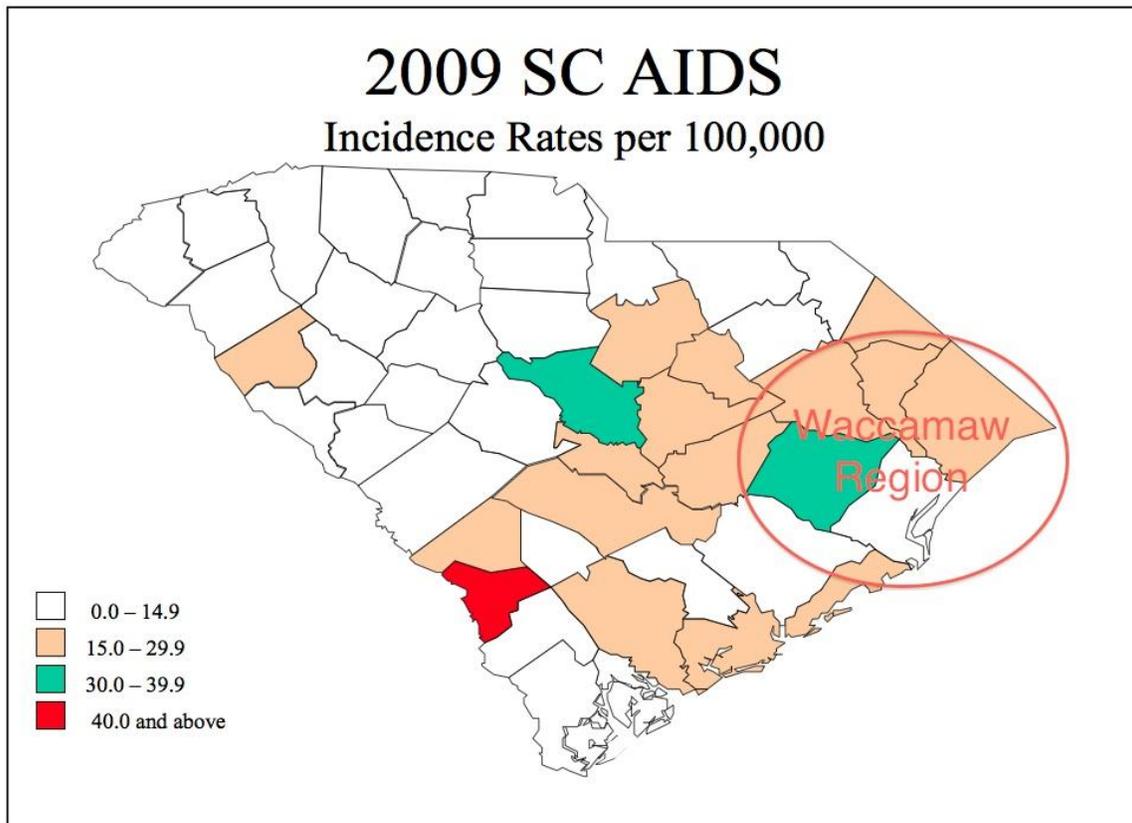
³⁰Ibid.

The table below displays cumulative AIDS data from 1981 to 2009 in Georgetown, Horry, and Williamsburg counties. A total 224 AIDS cases have been reported in Georgetown, 678 in Horry, and 232 in Williamsburg.

Cumulative AIDS cases total through December 31, 2009				
County	Cases	Rate	Rank	Deaths
Georgetown	224	368.1	19	116
Horry	678	284.3	24	315
Williamsburg	232	642.6	4	110

Williamsburg’s cumulative rate is alarming – the fourth highest in the state according to these figures. While Williamsburg has just over half of the population of Georgetown, it has experienced more AIDS cases.

The map below displays South Carolina counties by AIDS incidence rates. Horry and Williamsburg counties both have higher rates of AIDS than many areas of the state. Williamsburg is shown as having the third highest rate in South Carolina.



In order to meet needs of those with AIDS/HIV, The South Carolina Department of Health and Environmental Control administers a statewide HOPWA (Housing Opportunities for People With AIDS).

“HOPWA funds are used to provide Short-Term Rent, Mortgage and Utility payments (STRMU) and supportive services to prevent homelessness, tenant based rental assistance (TBRA), and operating funds for transitional housing. During FY 2009-2010, 132 households were served with TBRA; 371 households received STRMU and 1,038 households received supportive services such as case management or transportation. Twenty nine households resided in facility units supported with HOPWA operating funds and twelve households resided in units of housing developed with HOPWA funds during the last ten years and continue to house individuals living with HIV/AIDS. Case management is an important component of South Carolina's HOPWA continuum of care. Trends in the HIV epidemic indicate that over the next 5 -10 years there is a continued need for more affordable housing on a long term basis, particularly housing in areas that provide a safe, healthy environment for families or women with children.”³¹

Persons with Alcohol or Drug Addiction

Nine types of programs exist in South Carolina in order to meet these needs. They are detoxification programs, residential/inpatient services, halfway houses, transitional housing, clinically-managed high-intensity residential services, medically-monitored intensive inpatient services, medically-managed intensive inpatient services, methadone programs, and recovery homes.³² In addition, DAODAS receives funding for three categories of services: Prevention, Intervention, and Treatment.

There are 11 Prevention programs housed under DAODAS. The first is Community-Based Prevention. This department works at the local and county levels and has six strategy areas: information, education, alternatives, problem identification, community-based process, and environmental and referral. The second is Drug Abuse Resistance Education, or DARE. The Education Improvement Act Select Committee provides this program's funding. The program enables law enforcement officers to teach fifth graders as well as students in the exit grades of middle and high schools in 41 of South Carolina's 46 counties. Third is FaithWorks, a collaborative effort between DAODAS's network of departments and state faith-based organizations. This program is intended to increase awareness of HIV/AIDS and alcohol, tobacco, and other drug use. Fourth is the Governor's Cooperative Agreement for Prevention (G-CAP), which is intended to reduce substance abuse among children and teens ages 12 to 17. The fifth program is the Infectious Disease Prevention Services. This department collaborates with the South Carolina Department of Health and Environmental Control to control the spread of tuberculosis, provide early intervention services for individuals being treated, and fund HIV prevention and intervention services in 10 county authorities, including Horry County. Preventing Underage Drinking is the sixth program, which works to formulate strategies to use

³¹ SCDHEC STD/HIV Program <http://www.scdhec.gov/health/disease/stdhiv/hopwa.htm>

³² Office of the Lieutenant Governor. Office on Aging (2003). *Mature Adults in South Carolina: 2003 Georgetown, Horry, and Williamsburg County Reports: Who We Are*. Retrieved March 13, 2006, from www.scmatureadults.org

in schools and media-based campaigns. Preventing Underage Use of Tobacco is a similar program that urges retailers to comply with state laws. In South Carolina, 38.6 percent of ninth-through twelfth-graders smoke, a statistic that outstrips the national average. Retailer and Server Education Programs work to educate bartenders and retailers about false identification. Through Safe and Drug-Free Schools and Communities Programs, community organizations that facilitate prevention strategies are awarded grants. The tenth program, South Carolina Teen Institute, is a program designed to teach teams of high school students how to become involved in local prevention programs. Finally, the South Carolina Toolkit for Evidence-Based Prevention Programs and Strategies is a resources for information on programs and environmental strategies that work to prevent substance abuse.³³

Intervention services include Alcohol and Drug Safety Action Program (ADSAP), completion of which is required by state law for those convicted of a DUI in order to be relicensed. Community-Based Outreach Program (CBO), which works with Medicaid-eligible individual, Offender-Based Intervention(OBI), and School Intervention Program (ScIP).³⁴

Finally, treatment services housed under DAODAS include The Bridge, which is designed to help adolescents transition from drug and alcohol inpatient treatment facilities or other residential facilities or juvenile justice facilities to their home environments. Also included in the treatment services are day treatment, detoxification services, gambling addiction services, halfway houses, intensive family services, intensive outpatient treatment, inpatient treatment, the John G. Richards Therapeutic Community (this service provides treatment for male juvenile offenders who have a history of substance abuse), residential treatment programs, PAIRS (Partners in Achieving Independence through Recovery and Self-Sufficiency Strategies Project), RPP (Recovering Professional Program), and Specialized Services for Women and Children.³⁵ A list of additional services for Georgetown, Horry, and Williamsburg counties can be found in Appendices D, E, and F, respectively.

Persons with Developmental or Physical Disabilities

According to DDSN, the outlook is bleak for those with disabilities needing assistance. Before the FY 2004-2005 Appropriations Act, \$9 million of permanent state funding provided services to 7,300 residents of the state. Over the past four fiscal years, there have been additional reductions in funding of over \$26 million, forcing the agency to downsize and eliminate many needed positions. Each of these priorities will be given equal consideration during the review of proposed housing development proposals.

In Georgetown, Horry, and Williamsburg counties, obstacles identified included seniors spending 50 percent or more of income on housing, a lack of adequate transportation that creates barriers to needed services for seniors and rural residents; problems enforcing laws and ordinances created to protect special needs populations, inadequate financial literacy of these popula-

³³ DAODAS. Prevention Services. Retrieved March 14, 2006, from www.daodas.state.sc.us/web/prevention.html

³⁴ DAODAS. Intervention Services. Retrieved March 14, 2006, from <http://www.daodas.state.sc.us/web/intervention.html>

³⁵ DAODAS. Treatment Services. Retrieved March 14, 2006, from <http://www.daodas.state.sc.us/web/treatment.html>

tions, a lack of affordable insurance, rising values, taxes, and gentrification, a shortage of reputable banks willing to lend to low-income families and individuals, and low income levels.

The following table describes the regional disabled population by income, tenure, and housing problems.

Disabled Households with Housing Problems by Tenure & Household Income			
Georgetown County			
Owner Occupied			
Household Income	Housing Problems	No Housing Problems	N/A
30% AMI or less	160	30	55
30.1-50% AMI	200	150	0
50.1-80% AMI	75	225	0
80.1% AMI and above	150	835	0
Renter Occupied			
30% AMI or less	155	75	160
30.1-50% AMI	165	0	35
50.1-80% AMI	85	35	15
80.1% AMI and above	30	45	65
Horry County			
Owner Occupied			
30% AMI or less	1,270	195	20
30.1-50% AMI	850	545	0
50.1-80% AMI	480	1,150	0
80.1% AMI and above	655	3,870	0
Renter Occupied			
30% AMI or less	715	70	100
30.1-50% AMI	330	45	115
50.1-80% AMI	250	110	65
80.1% AMI and above	190	495	20
Williamsburg County			
Owner Occupied			
30% AMI or less	160	35	0
30.1-50% AMI	220	175	0
50.1-80% AMI	100	215	0
80.1% AMI and above	0	525	0
Renter Occupied			
30% AMI or less	160	0	130
30.1-50% AMI	80	0	165
50.1-80% AMI	0	55	50
80.1% AMI and above	0	15	85
Source: 2009 CHAS data sets			

Special needs populations will be given special consideration during the evaluation of proposed housing development projects. This consideration is supported by the extensive needs of the special populations as described above.

Service Providers

Below is a list of non-profit service providers assisting special needs populations in the Waccamaw Region. While the list is non-comprehensive, it provides a holistic view of the web of service available to those in need.

Adult Literacy Council

Deborah Barr
546-2188
500 S. Kaminski St, Georgetown, SC 29440

adultliteracycouncilofgeorgetown@yahoo.com

Mission: To eliminate the many forms of adult illiteracy which hinder the growth of individuals and the economy of Georgetown County.

Alliance for Economic Development for Georgetown County

Grace Brock, Administrator
240-8880
PO Box 1515, Georgetown, SC 29442

info@georgetownalliance.com

Mission: To promote, implement and support activities designed to improve the economic development of Georgetown County and to maintain a quality climate for business and industry

www.georgetownalliance.com

American Red Cross

Sandra Quinn, Director
546-5422
537 Lafayette Cir, Georgetown, SC 29440

quinns@coastalscarc.org

Mission: The American Red Cross is a humanitarian organization led by volunteers that provides relief to victims of disasters and helps people prevent, prepare for, and respond to emergencies.

www.coastalscarc.org

Bands of Waccamaw Booster Association

Chris Graham
237-3546
PO Box 1136, Pawleys Island, SC 29585

crgraham@gcsd.k12.sc.us

Mission: Support the Band Programs at Waccamaw Middle and Waccamaw High Schools to make sure that all students who are interested in developing a musical skill are accommodated.

www.gcsd.k12.sc.us

Baskervill Food Pantry

John or Virginia Hart
235-1287
257 Baskervill Dr, Pawleys Island, SC 29585

holycross@sc.rr.com

Mission: The Food Pantry is open to people and families in need or in crisis to offer a helping "hand-up", not a "hand-out", to help reduce the number of families affected by hunger in our community.

www.hcfm.us/pantry.html

Belle W. Baruch Foundation

George Chastain
545-9853
22 Hobcaw Rd, Georgetown, SC 29440

Hobcaw@belle.baruch.sc.edu

Mission: Research and education in forestry, wildlife management, and marine biology by the colleges and universities in South Carolina.

www.hobcawbarony.org

Belle W. Baruch Institute of Coastal Ecology and Forest Science

Dr Gene Eidson
546-1013
PO Box 596, Georgetown, SC 29442

geidson@clemson.edu

Mission: To fulfill the covenant between the founder and the people of South Carolina to establish a "high seminary of learning" through its historical land-grant responsibilities of teaching, research and extended public service. Baruch Institute of Coastal Ecology and Forest Science—Advancing sustainable coastal environments through science.

www.Clemson.edu/Baruch

Bibleway Community Learning Center

Othelia Britton
527-4158
PO Box 38, Georgetown, SC 29442

bibleway38@verizon.net

Mission: Provide quality child care services to the families of Georgetown and surrounding counties.

Birthright of Georgetown

Terri Triana
546-0833
PO Box 3455, Pawleys Island, SC 29585

Mission: Assist women facing unplanned pregnancy by offering them understanding and information related to available community services.

Careteam, Inc.

Johanna Haynes, CEO
236-9000
3650 Claypond Road, Myrtle Beach, SC 29579

jhaynes@careteams.org

Mission: Empower our community with the means to STOP the spread of HIV through Prevention, Education, Treatment, and Support.

www.careteams.org

Caring and Sharing, Inc.

Carl Harmon
843-558-7966
PO Box 910, Hemingway, SC 29554

charmon1320@earthlink.net

Mission: Help the low income people of Williamsburg, Georgetown, and part of Horry Counties with food and help with utilities.

www.caringandsharingonline.com

Center for Heirs' Property Preservation

Jennie Stephens
843-745-7055
1535 Sam Rittenberg Blv, Ste D, Charleston, SC 29407

jstephens@heirsproperty.org

Mission: Preserve heirs' property and history while promoting equitable growth throughout the Lowcountry counties of Beaufort, Berkeley, Charleston, Colleton, Dorchester and Georgetown.

www.heirsproperty.org

Children's Recovery Center

Dr Garry Billington, Program
448-3400
PO Box 1499, Myrtle Beach, SC 29572

childrensrecoverycnt@sc.rr.com

Mission: Provide forensic and medical evaluations of children suspected of being physically or sexually abused.

Citizens Against Spouse Abuse

JoAnne Patterson
626-4385
PO Box 912, Myrtle Beach, SC 29578

citizensagains@aol.com

Mission: Disrupt the cycle of domestic violence in Horry and Georgetown Counties.

Coastal Carolina University

Dr Emma Savage-Davis
349-2665
100 Blanton Cir, Conway, SC 29528

esavage@coastal.edu

Mission: Seeks to develop students who are both knowledgeable in their chosen fields and prepared to be productive, responsible, healthy citizens with a global perspective.

www.coastal.edu

Coastal Community Foundation

George Stevens
843-723-3635
90 Mary Street, Charleston, SC 29403

George@CoastalCommunityFoundation.org<mailto:edie@coastalcommunityfoundation.org>

Mission: Foster philanthropy for the lasting good of the community

www.coastalcommunityfoundation.org

Cultural Council

R. Scott Jacob, Executive Director
237-3035
PO Box 2626, Pawleys Island, SC 29585

Admin@CulturalCouncil.info

Mission: Promote, coordinate, and stimulate the cultural, social and economic climate in Georgetown County, South Carolina through education, advocacy, and programming.

www.CulturalCouncil.info

Darkness to Light

Anne Lee, President/CEO

843-965-5444

7 Radcliffe St, Ste 200, Charleston, SC 29403

alee@d2l.org

Mission: Prevent Child Sexual Abuse through training adults how to prevent, recognize and react responsibly to the epidemic of child sexual abuse.

www.darkness2light.org

DonorsChoose.org

Dan Blum, Partnership Manager

212-239-3615 x205

213 West 35th Street, 2nd Floor East

, , New York, NY 10001

Katie@donorschoose.org

Mission: Improve public education by engaging citizens in this online marketplace. We envision a nation where students in every community have the resources they need to learn.

www.donorschoose.org

Father to Father Project Georgetown, Inc.

Dwayne A. Edwards, Executive Director

545-9449

107 Screven Street, Georgetown, SC 29440

dwayne.edwards@georgetownfatherhood.org

Mission: Help fathers overcome the many barriers that prevent them from being an integral part of their children's lives.

www.georgetownfatherhood.org

Friends of Huntington Beach State Park

Joan Crow

235-8755

16148 Ocean Hwy, Murrells Inlet, SC 29576

spencecrow@aol.com

Mission: Help the State Park fulfill its mission to provide quality outdoor recreational experiences and educational opportunities and to sustain the integrity of the park's natural and cultural resources.

www.huntingtonbeachstatepark.com

Friendship Place

Charlie Ball, Executive Director
545-1115
PO Box 282 , Georgetown, SC 29442

friendshipplace1@aol.com

Mission: Friendship Place is a Christian organization working to feed the hungry, shelter the homeless, and creatively meet the unmet needs of Georgetown County.

www.friendshipplaceinc.org

Georgetown County Board of Disabilities & Special Needs

Elizabeth Krauss, Executive Director
546-8228 x1x1
PO Box 1471, Georgetown, SC 29442

ekrauss@gcbdsn.com

Mission: Provide individualized service and support to eligible individuals as defined by the South Carolina Department of Disabilities and Special Needs. We serve people with developmental disabilities and related disabilities such as autism.

www.scddsn.gov

Georgetown County Boys Mentors

Randy Ford
546-0095
911 Church St, Georgetown, SC 29440

Mission: Promote and build the concepts of Character, Commitment, and Career. Programs provide one-on-one and group mentoring and positive male role models to prevent and discourage criminal activities, high school drop-out, substance abuse, and sexual promiscuity.

Georgetown County Coalition

Rev Ruth A. Brown
843-546-2922
2569 Powell Rd, Georgetown, SC 29440

bruth40@yahoo.com

Mission: Meeting the basic human need by partnering with the Low Country Food Bank to help put an end to hunger in Georgetown County.

Georgetown County Family YMCA

Amy Brennan, Executive Director
545-9622
PO Box 1087, Georgetown, SC 29442

georgetownymca@yahoo.com

Mission: Put Christian principles into practice through programs that build healthy spirit, mind and body for all.

www.coastalcarolinaymca.com

Georgetown County First Steps

Carol Daly, Executive Director
520-1830
2018 Church St , Georgetown, SC 29440

cdaly4581@yahoo.com

Mission: Creating a South Carolina where all children have the tools to succeed and become a vital part of our social, cultural and business community.

www.FirststepsofGeorgetown.org

Georgetown County Library Friends

Dwight McInvaill
545-3304
405 Cleland St, Georgetown, SC 29440

dmcinvaill@georgetowncountysc.org

Mission: Promote and support the services of the Georgetown County Library Systems.

georgetowncountylibrary.sc.gov/

Georgetown County United Way, Inc.

Pat Strickland
546-6317
515 Front St, Georgetown, SC 29440

pat-gcuw@sc.rr.com

Mission: Effectively mobilize community resources to address the needs of Georgetown County.

www.gcuw.org

Georgetown County Water & Sewer District

John Buck
843-546-8408
PO Box 2748, Georgetown, SC 29442

Mission: The Good Neighbor Program helps customers a helping when they are faced with financial hardship.

Georgetown Housing Partnership

Anthony Juliana, Executive Director
884-4860
690 Coleman Blv, Mt. Pleasant, SC 29464

info@umrc.org

Mission: Building homes for today and hope for tomorrow.

www.umrc.org

Georgetown Presbyterian Church Youth Ministry

Rev Steve Wilkins
546-5826
558 Black River Rd , Georgetown, SC 29440

stevewilkins@sc.rr.com

Mission: To serve the Hispanic community of Georgetown County through tutoring of children, language training for adults, and serve as a bridge to connect Hispanic people with necessary social and medical services.

Georgetown County Diabetes Core Group

Florene Linnen
546-6887
8189 Choppee Rd, Georgetown, SC 29440

flolinnen@msn.com

Georgetown Performing Dance Arts Fdn.

Steele Wilson-Bremner

asabrm@verizon.net

Habitat for Humanity

Annette Perreault
546-5685 x7
PO Box 2411, Georgetown, SC 29442

Annette@habitatgeorgetown.com

Mission: Work in partnership with God and people everywhere, from all walks of life, to develop communities with God's people in need by building houses so that there are decent houses in decent communities in which people can live and grow in all that God intended.

www.habitatgeorgetown.com

Healthy Learners Georgetown

Rebecca Lammonds, Coordinator

843-436-7020

Healthy Learners, J.B. Beck Administration and Education Center, 2018 Church Street,
Georgetown, SC 29440

Rebecca.lammonds@healthylearners.com

Mission: In the spirit of the Sisters of Charity of St Augustine, Healthy Learners is devoted to removing children's health barriers to learning with love and compassion.

www.healthylearners.com

Helping Hands of Georgetown

Sharon Thomas, Executive Director

527-3424

552 Black River Rd, Georgetown, SC 29440

directorhelp@gmail.com

Mission: Give a helping hand to people during times of crisis by direct action or referral to other agencies for the most effective use of community resources.

www.helpinghandsofgeorgetown.com

Hugs for Horses

Rona Jacobs, Director

ammarozas@hotmail.com

Mission: Therapeutic and recreational horseback riding program providing people with physical and mental disabilities in the Georgetown area the opportunity to grow and develop by riding horses.

www.hugsforhorses.org

J.O.Y. School, The

Frank Holsclaw

237-5368

9967 Ocean Hwy, Pawleys Island, SC 29585

PIPC@sc.rr.com

Mission: Provide a summer day program for children and youth with disabilities (mental retardation, autism, cerebral palsy, learning delays, physical disabilities) ages six years and older.

www.PIPCUSA.org

Junior Achievement of Coastal South Carolina

Heather Crosby-Bedenbaugh

2430 Mall Dr, Ste 120, Charleston, SC 29406

heather.crosby@ja.org

Mission: Educate and inspire young people to value free enterprise, business, and economics to improve the quality of their lives and succeed in a global economy.

www.jacoastalsc.org

Litchfield Ballet Foundation

Ilka Doubek
237-7465
PO Box 2577, Pawleys Island, SC 29585

dancewithilka@aol.com

Little Smurfs Child Development Center

Rosa Wilson
264-3262
903 Martin Luther King Dr, Andrews, SC 29510

Smurf1984@verizon.net

Mission: Deliver the best quality care for children and to become a national model for early childhood education.

Lowcountry Food Bank

Ilza Visocka
747-8146
1635 Cosgrove Ave , Charleston, SC 29405

ivisocka@lcfbank.org

Mission: Feed the poor and hungry of the 10 coastal counties of SC by soliciting and distributing healthy food and grocery products to nonprofit agencies serving the poor, and to educate the public about the problems of and solutions to domestic hunger.

www.lowcountryfoodbank.org

Martha's House

MaryFrances Fraser
237-4222
PO Box 2763, Pawleys Island, SC 29585

Miss Ruby's Kids

Betsy Marlow, Executive Director
436-7197
PO Box 1007, Georgetown, SC 29442

success@missrubyskids.net

Mission: Enable families lacking in resources to inspire a passion for learning in their young children by preparing parents to be their child's first best teacher.

www.missrubyskids.net

Mitney Project, The

Barbara Huell, Acting Executive Director
546-7900
PO Box 349, Georgetown, SC 29442

themitneyproject@aol.com

Mission: Provide preeminent, innovative cultural enrichment and educational programs to underprivileged youth of Georgetown, SC and their families; and to nurture and support positive cultural development in their communities.

www.themitneyproject.org

Mt. Olive Missionary Baptist Church

Dr Eddie Gamble
546-7971
PO Box 1526, Georgetown, SC 29442

ellarice@bellsouth.net

Murrells Inlet 2020

Jennifer Averette
357-2007
PO Box 1357, Murrells Inlet, SC 29576

info@murrellsinletsc.com

Nature Conservancy, The

Ellerbe Dargan, Associate Director of Philanthropy
843-937-8807
PO Box 20246, Charleston, SC 29413

edargan@tnc.org

Mission: Preserve the plants, animals, and natural communities that represent the diversity of life on Earth by protecting the lands and waters they need to survive.

www.tnc.org

Outreach Farm, The

Stephen Lowe
235-6967
PO Box 644, Pawleys Island, SC 29585

SGKKLOWE@aol.com

Mission: Remembering God's call to love our neighbors, the Outreach Farm's mission is to raise cattle and provide high quality beef at no cost to nonprofit organizations feeding the hungry.

www.outreachfarm.org

Pawleys Island Civic Club Child Care

Lillian Reid, Executive Director
237-4765
PO Box 202 , Pawleys Island, SC 29585

piccc@verizon.net

Mission: Provide a safe, nurturing, affordable haven to assist children and parents prepare for the future.

Pee Dee Community Project

James Jackson, VP
527-5068
324 Trinity Rd , Hemingway, SC 29554

m40411951@aol.com

Plantersville Tri-Community Service Org.

Linda Ford, Director
546-8624
528 James Milton Rd, Georgetown, SC 29440

pvas55@yahoo.com

Mission: Continue the Plantersville Tri-Community After School Program in assisting the children to become proficient in computer technology and to provide the opportunity to become responsible, productive citizens.

Rape Crisis Center

Joyce Hart, Executive Director
545-5198
552 Black River Rd, Georgetown, SC 29440

joyce@victimtosurvivor.org

www.victimtosurvivor.org

Safe Families Initiative, Inc.

Carol Winans, Vice President
546-1815
914 Highmarket St, Georgetown, SC 29440

carol@safefamilies.org

Mission: Create a Family Justice Center that will be an all in one service center where victims get all needs met from agencies' professional staff, and to create effective education and prevention tools, programs and protocols through community partnerships.

www.safefamiliesgc.org

Salvation Army, The

Captain Jason Hughes

527-4479

PO Box 2716 , Georgetown, SC 29442

jason_hughes@uss.salvationarmy.org

Mission: To preach the gospel of Jesus Christ and meet human needs in His name without discrimination.

www.salvationarmy.org

SC Coastal Conservation League

Nancy Cave

545-0403

PO Box 603 , Georgetown, SC 29442

nancyc@sccl.org

Mission: Protect the natural environment of the South Carolina coastal plain and to enhance the quality of life of our communities by working with individuals, businesses and government to ensure balanced solutions.

www.sccl.org

SC Environmental Law Project

Amy Armstrong

527-0078

PO Box 1380, Pawleys Island, SC 29585

amy@scelp.org

Mission: Protect the natural environment of South Carolina by providing legal services and advice to environmental organizations and concerned citizens and by improving the state's system of environmental regulation.

www.scelp.org

SC Women's Connection / Clemson

Beth Stedman, Regional Community Development Agent

843.546.4481

PO Box 1100, Georgetown, SC 29442

bstedma@clemson.edu

Mission: Improve economic opportunity and quality of life for all South Carolinians by advancing the status of women and girls in the Palmetto State.

www.clemson.edu/scwc<http://www.clemson.edu/scwc>

SEWEE Association

Karen Beshears, Executive Director
843-884-7539
PO Box 1131 , Mt. Pleasant , SC 29465

sewee.association@earthlink.net

Mission: Support the mission and projects of the National Wildlife Refuges and National Forest of the South Carolina coast.

www.seweeassociation.org

Service Over Self

Yolanda McCray
436-7188
PO Box 1057 , Georgetown, SC 29442

coordinator@sosyouthvolunteers.org

Mission: Instill an ethic of service among Georgetown County youth through cooperative community volunteer activities.

www.sosvolunteers.org

Smith Medical Clinic

Anne Faul, Executive Director
237-2672
PO Box 1740 , Pawleys Island, SC 29585

smithmedicalclinic@sc.rr.com

Mission: The Smith Medical Clinic, Inc. exists to meet the needs of the medically uninsured residents of Georgetown County.

www.hcfm.us/smith.html

Soul Winner Ministries

Evelyn Murray Drayton, Executive
546-4057
876 Ford Village Rd, Georgetown, SC 29440

iwinsouls@yahoo.com

Mission: Empower and or serve individuals and other organizations through seminars and training to reach their full potential.

www.soulwinnerministries.org

St Christopher's Children, Inc.

Dennis J. Slattery, Executive Director

235-1074

239 Business Center Dr, Pawleys Island, SC 29585

stchrischildren@aol.com

Mission: St Christopher's Children is a nonprofit organization that provides funds for the immediate personal needs of abandoned, abused and disadvantaged children in Georgetown County.

www.stchristopherschildren.org

St Cyprian Outreach Center

Sister Susan Pugh, DC

546-1470

1905 Front St , Georgetown, SC 29440

stcyprian@hotmail.com

Mission: To be a Catholic Christian presence in an economically deprived area of Georgetown.

We are committed to serving all persons in a compassionate manner with a special attention to those who are poor and vulnerable.

St Frances Animal Center

546-0780

125 Ridge Rd, Georgetown, SC 29440

Mission: Provide a safe and nurturing environment for abandoned and mistreated dogs and cats until they can be placed in loving homes.

www.SFAnimals.org

Tara Hall Home for Boys

Jim Dumm, Executive Director

546-3000

PO Box 955, Georgetown, SC 29442

tarahall@gte.net

Mission: Tara Hall, which accepts neglected, troubled and abused boys, is an effective long-term residential school that develops moral, social, educational, and life skills, thus building responsible contributing adults, while providing services to their families.

www.tarahall.org

Teach My People

Tracy Moore, COO

237-8737

PO Box 2848, Pawleys Island , SC 29585

Mission: Teach our youth to overcome academic, economic, and social challenges by providing a Christian foundation that develops spiritual growth, moral character, and personal discipline.

www.teachmypeople.com

Tidelands Community Hospice

Marsha Hayes, Executive Director

546-3410

2591 N. Fraser St , Georgetown, SC 29440

info@tidelandshospice.org

Mission: Provide interdisciplinary, compassionate services, both professional and volunteer, for persons with life-limiting illnesses and their families.

www.tidelandshospice.org

Voices for Children of Georgetown

Ann Harris

546-1057

5072 Spanish Oaks Ct, Murrells Inlet, SC 29576

ann.harris@harrisleansystems.com

Waccamaw Neck Ministerial Association

Charlie Ball

843-545-1115

1905 Front St , Georgetown, SC 29440

friendshipplace@aol.com

Winyah Rivers Foundation

Christine Ellis, Waccamaw Riverkeeper®

349-4007

1270 Atlantic Ave, Conway, SC 29526

wrk@coastal.edu

Mission: Protect, preserve, monitor, and revitalize the health of the lands and water of the greater Winyah Bay watershed, focusing on local activism through the Waccamaw Riverkeeper® program.

www.winyahrivers.org

Barriers to Affordable Housing

Fair housing has been long been an important issue in American urban policy – a problem born in discrimination and fueled by growing civil unrest that reached a boiling point in the Civil Rights Movement. The passing of the Fair Housing Act in 1968 was a critical step towards addressing this complex problem – but it was far from a solution. Since the passing of the Act community groups, private business, concerned citizens, and government agencies at all levels have worked earnestly at battling housing discrimination. The Fair Housing Act mandates that the Department of Housing and Urban Development (HUD) ‘affirmatively further fair housing’ through its programs. Towards this end HUD requires funding recipients to undertake fair housing planning (FHP) in order to proactively take steps that will lead to less discriminatory housing markets and better living conditions for minority groups and vulnerable populations. The analysis to impediments (AI) to fair housing choice is a critical component of HUD’s fair housing efforts. The Waccamaw Consortium conducted a full AI in 2006 and is currently in the process of updating it. Below is an overview of the region’s fair housing efforts.

The Region as a whole has experienced considerable growth (26.4% by recent estimates) in the past 10 years and is predicted to grow another 10% by 2015.³⁶ This impressive growth has undoubtedly brought many economic benefits to the area. But it also brings challenges. Such growth puts upward pressure on housing prices, pushing adequate housing out of affordable reach for many low and middle-income families. Minorities tend to face a disproportionate burden of this phenomenon. Lack of affordability only exacerbates the still present historical issues of housing discrimination that racial, ethnic, and other protected minorities have struggled with for decades

The cost of housing is directly related to the cost of development. And the cost of development increases every time a federal, state or local regulation is imposed on development. A number of governmental regulations and policies have been identified as impediments or barriers to affordable housing in the Waccamaw region. These barriers are the result of federal, state and/or local requirements that add to the cost of housing. Identified barriers include:

- Tax Inventory Laws
- FEMA Flood Elevation Requirements
- Zoning Ordinance Requirements
- Building Inspection Requirements
- Fees and Charges
- Heirs Property Constraints
- Fire Insurance Rates In Rural Areas

³⁶ *Claritas Demographic Estimates* via PolicyMap

Tax Inventory Laws

While many regulations are critical to a sustainable environment, some just add to the cost of development. One such requirement, that all lots be taxed individually at the time of recordation, effectively imposes an “inventory tax” on developers, which subsequently adds to the cost of housing. This and similar regulatory measures not contributing to a sustainable environment, and that subsequently add to the cost of housing should be reconsidered and/or repealed in the interest of making housing more affordable.

FEMA Flood Proofing Requirements

Areas counties participant in the National Flood Insurance Program, which is designed to reduce the hazards of flooding, save lives and minimize property damage, among other things, but there is an inherent cost factor in flood proofing homes. This added expense increases the cost of housing, often making it unaffordable for lower income households. These requirements, though necessary, contribute to a higher cost of construction and a longer permitting procedure.

Zoning Ordinance Requirements

These regulations control all aspects of land use and development, including density, which directly impacts the cost of housing. Other requirements which impact housing affordability include restrictions on the number of housing units that can be built on a lot, not allowing manufactured homes on residentially zoned lots, not allowing garage apartments in residential zones, and requiring an approved, recorded plat before permits can be issued. Before the adoption of zoning regulations, families could put as many housing units per acre as they wanted, which considerably lowers the costs of housing. New regulations have imposed even greater restraints on rural housing development.

A positive development in Georgetown is underway by way of a West End Zoning District that is under proposal. The new zoning would significantly reduce minimum lots sizes and set backs for the poor, underserved West End community, greatly reducing development costs.

Building Inspection Requirements

Local counties have in place a building code program. All proposed new construction must be reviewed to verify compliance with the codes. Subsequently, the County inspects construction at various stages to insure that all new construction is in compliance with the codes, which require that structures be built to standards above and beyond what developers may see as adequate. These codes were adopted to ensure that housing is built to acceptable safety standards. However, they do add to the cost of construction and, in combination with other development regulations, act as a barrier to affordable housing.

Fees and Charges

Local fees and charges add to the cost of housing. Typically, the permitting procedure for housing construction requires that a fee be paid to subdivide a parcel of land, as well as requiring that a zoning permit be issued before any construction permits are issued. The Counties require a fee for a contractor's license as well as building, electrical, plumbing, gas and mechanical permits; all of which must be obtained for new construction and renovations. Contractors must have a business license. The Health Department requires a septic tank permit, when sewer is not available. The time and money required to satisfy each of these ultimately drives up the price of housing and acts as a barrier to affordable housing.

Heirs Property Constraints

For generations owners of large rural tracts have been leaving land to their descendants without legally subdividing the property into individual parcels, creating what is referred to locally as heirs property. This practice has made it difficult to secure clear title, obtain a mortgage, subdivide the property and dedicate right-of-ways and easements. All of these things are essential to development, but made difficult by heirs ownership, which may include any number of property owners, disbursed in any number of locations. There may be hundreds of descendants from an original land owner having an equal claim to the same piece of property after generations of passing it on. The cost of title searches is often prohibitive and makes the provision of affordable housing, for those most in need, difficult if not impossible.

Inadequate Fire Protection in Rural Areas

High, often prohibitively high, fire insurance rates in rural areas of the county, caused by inadequate fire protection, present a major barrier to housing construction and affordability. Inadequate fire protection in these areas translates into higher homeowners and/or fire insurance, which in turn, increases the cost of housing.

Fair Housing Complaints

Below is a list of fair housing complaints from Georgetown, Williamsburg, and Horry Counties received by the South Carolina Human Affairs Commission from 2006 to 2010.

Georgetown County

2006- 2 complaints race (1 conciliated, 1 no cause determination)
1 complaint sex (no cause determination)

3 complaints on conditions of sale, rental occupancy or services (1 conciliated, 2 no cause)

2007 – 1 complaint conditions of sale, rental occupancy or services (no cause determination)

1 complaint sex (no cause determination)

2008 none

2009 2 complaints on conditions of sale, rental occupancy or services (no cause determination)

1 complaint race(no cause determination)
1 complaint sex(no cause determination)

2010 2 complaints on conditions of sale, rental occupancy or services (no cause determination)
1 other complaint (no cause determination)
1 complaint race (no cause determination)
2 complaints sex (no cause determination)

Horry County

2006- 2 complaints on conditions of sale, rental occupancy or services (no cause determination)
1 complaint refuse to rent, sell or deal with (no cause determination)
1 complaint other (all no cause determinations)

2 complaints race (no cause determination)
2 complaints sex(no cause determination)

2007 – 3 complaints on conditions of sale, rental occupancy or services and 1 complaint other (2 no cause determinations, 1 conciliated)
1 complaint refuse to rent, sell or deal with (no cause determination)
1 complaint other (no cause determination)
3 complaint race (1 conciliated, 2 no cause determination)
1 complaints sex (cause finding-conciliated)
1 complaint multiple (no cause determination)

2008 1 complaint conditions of sale, rental occupancy or services (no cause determination)
1 complaint sex (no cause determination)

2009 4 complaints other (no cause determination)
2 complaints multiple (no cause determination)
2 complaints sex (no cause determination)

2010 2 complaints on conditions of sale, rental occupancy or services (no cause determination)
3 other complaints (no cause determination)
1 complaint race (no cause determination)
2 complaints sex (no cause determination)
2 complaints multiple (no cause determination)

Williamsburg County

2006 none

2007 1 complaint refuse to rent, sell (no cause determination)
1 complaint race (no cause determination)

2008-2010 none

Non-Housing Community Development

The Waccamaw Regional Council of Governments is a HOME Consortium and does not receive Community Development Block Grant funds directly from HUD. As a result, a thorough description of community development efforts underway is not required in this particular document. The cities of Myrtle Beach and Conway, however, do receive CDBG funding and provide in their own consolidated plans descriptions of community development projects. To learn more about the ongoing community development efforts of the greater Waccamaw region, we encourage you to read the consolidated plans of both Myrtle Beach (<http://www.cityofmyrtlebeach.com/cdplan.html>) and Conway (available through the city of Conway's planning department).

Community development is important to the Waccamaw Regional Council of Governments. One way the WRCOG is able achieve community development is through its efforts to reduce the number of poor people in the region.

Antipoverty Strategy

In order to reduce the number of poverty-level families in Georgetown, Horry, and Williamsburg counties, efforts among partner organizations will be organized in order to meet goals that have been outlined in this Consolidated Plan. Neighborhood associations, residents, faith-based, organizations, businesses, health and human service agencies, private developers, lenders, and non-profit service providers are included in this list.

Especially for communities within the Consortium whose economies are not tourism-based, seeking opportunities for economic growth within all three counties will be key in ameliorating the problem of poverty. Although none of these counties have sustained an overall economic loss, much of the region's economic problems are the result of losing industries, such as large factories, that sustained many smaller communities as well as segments of populations in cities like Myrtle Beach.

For communities that are tourism-based, low-paying service industry jobs can contribute to poverty, especially if they are seasonal. In order to reduce poverty, areas of the Consortium need to recruit higher-paying businesses.

Increasing employee skills and education is another drawback to economic growth. Since earnings generally increase with skill level and education, developing programs to assist workers in expanding or improving their skills/education will help to increase pay.

Additional strategies developed to reduce poverty in the Consortium region include development of the tourism industry, attracting new businesses and encouraging competition among existing businesses, managing growth and encouraging redevelopment within existing cities, creating performance-based economic development, developing public-private investment strategies, and encouraging people-based economic development.

One goal of the Consolidated Plan programs and other initiatives in the Waccamaw region is to reduce the number of persons in poverty. The emphasis is to help people rise out of poverty, rather than merely easing their situation temporarily. Although essential short-term direct aid such as emergency food and shelter is provided, the thrust of the policy is to address poverty's

root causes and assist people in becoming self-sufficient in the long-term. Two key components of helping people attain self-sufficiency are employment and housing.

Examples of programs that directly influence people's ability to escape poverty include job education, micro-enterprise training and assistance, enrichment, development, and job placement services as well as housing advocacy, homelessness prevention, expiring use prevention and rental and homeownership assistance. Projects that indirectly affect poverty include those that upgrade the community, and provide transportation and child care services that help people access employment and services. CDBG and HOME funds are often used as matching funds for other grants that also contribute to reducing the number of poverty level families. Thus, the power of these Federal dollars is leveraged to the fullest extent possible.

Recognizing that limited Consolidated Plan dollars should be focused where the need is greatest, the Waccamaw Consortium will give preference to projects that directly benefit low and moderate income residents or serve low and moderate income neighborhoods over those that will benefit the area as a whole. This strategy will ensure that scarce resources are directed to best serve those who have the greatest need, including those areas with the greatest concentrations of poverty.

In addition to Consolidated Plan programs, a number of other public, private, and partnership initiatives have been designed to assist in the reduction of poverty rates. These programs include Family Self-Sufficiency, Head Start, Welfare to Work, the Workforce Investment Board, and the Homeless Continuum of Care.

As the following table illustrates, many Waccamaw area families struggle to attain self-sufficiency. Nearly all Consolidated Plan funds are spent to benefit people who are clearly falling below the self-sufficiency standard; however, with limited funds, it is difficult to make significant measurable progress toward reducing poverty rates. The Consortium is hopeful that the additional HOME funds for the area will further reduce the rate of poverty.

The 2009 American Community Survey estimates that 13.8% of all families in Georgetown County live in poverty. Further, 23% of Georgetown families with children under the age of 18 are below the poverty level. The situation gets worse for single-mother households, of which 50.8% live in poverty. For comparison, the corresponding poverty rates for South Carolina are 11.9% for all families, 18.8% families with children under 18, and 41.9% for single-mother households.

Percentage of Area Families Living in Poverty			
Area	All Families	All Families w/ Children under 18	Female head of household no husband present & children under 18
Georgetown County	13.8%	23.0%	50.8%
Horry County	10.5%	19.7%	42.7%
Williamsburg County	24.3%	37.2%	58.6%

Source: US Census Bureau: American Community Survey 2005-2009 Five Year Averages

Horry County's figures (shown in the table above) are slightly better than Georgetown, with a lower percentage of its families living in poverty. Conversely, the situation in Williamsburg is much worse, 24.3% of families in Williamsburg County live in poverty. For

those families with children under 18, the poverty rate climbs to 37.2%. Furthermore, 58.6% of single-mother households are below the poverty line.

Public Housing

Waccamaw Region Public Housing Agencies					
Agency	Section 8 Vouchers	Section 8 Wait List	Wait List Duration	Public Housing Units	Special Needs Housing Units
Myrtle Beach					
Georgetown					
Conway					
Kingstree					

Source: Executive Summaries provided by directors of each Housing Authority. April 2011

Subsidized Housing Units

The following table lists subsidized housing units in Georgetown, Horry, and Williamsburg Counties.

Waccamaw Region Age &/or Income-Restricted Rental Housing				
Area	Project Name	Units	Target Population	Funding Source
Georgetown County				
	Arbor Place			USDA
	Devonshire			USDA
	Place by the Bay			USDA
Georgetown (town of)	Plantation	48	Low-income	SCDHFDA - Tax Exempt Bond & USDA
Georgetown (town of)	Georgetown Landing	48	Low-income	SCDHFDA-LIHTC
Georgetown (town of)	Companion at Thornhill	40	Low-income	SCDHFDA-LIHTC
Georgetown (town of)	Hickory Knoll	50	Low-income	SCDHFDA-LIHTC

Georgetown (town of)	Georgetown Commons	42	Low-income	SCDHFDA-LIHTC & USDA
Georgetown (town of)	Bayside Apart- ments	32	Low-income	SCDHFDA-LIHTC & USDA
Andrews	Magnolia Park	34	Low-income	SCDHFDA-LIHTC
Andrews	Elm Square	24	Elderly	SCDHFDA-LIHTC
Horry County				
	Crane Creek			USDA
	Gate Bay			USDA
	Gate Bay II			USDA
	Shady Moss			USDA
	The Oaks			USDA
	The Landings			USDA
	Creekwood			USDA
	Foxtrot			USDA
	Halyard Bend			USDA
Conway	North Oaks	44	Low-income	SCDHFDA- Tax Ex- empt Bond
Myrtle Beach	Bay Pointe II	56	Low-income	SCDHFDA-LIHTC
Conway	Legacy Apart- ments	90	Low-income	SCDHFDA-LIHTC
Myrtle Beach	Bay Point I	50	Low-income	SCDHFDA-LIHTC
Myrtle Beach	Monticello Park III	56	Low-income	SCDHFDA-LIHTC
Conway	Crabtree Com- mons	56	Low-income	SCDHFDA-LIHTC
Myrtle Beach	Monticello Park II	56	Low-income	SCDHFDA-LIHTC
Socastee	Plantation	110	Low-income	SCDHFDA-LIHTC
Myrtle Beach	Pipers Pointe	72	Low-income	SCDHFDA-LIHTC
Conway	Crane Creek	56	Low-income	SCDHFDA-LIHTC
Loris	Loris Gardens	36	Elderly	SCDHFDA-LIHTC
Loris	Palmettos Way	40	Low-income	SCDHFDA-LIHTC
Myrtle Beach	Monticello Park	80	Low-income	SCDHFDA-LIHTC
Aynor	Morris Manor	22	Elderly	SCDHFDA-LIHTC
Myrtle Beach	Alliance Inn	54	Transitional	SCDHFDA-LIHTC
Conway	Blackwater Cove	30	Low-income	SCDHFDA-LIHTC & USDA
Myrtle Beach	Swansgate III	64	Elderly	SCDHFDA-LIHTC
Myrtle Beach	Carolina Cove	73	Low-income	SCDHFDA-LIHTC
Conway	Bells Bay Land- ing	60	Low-income	SCDHFDA-LIHTC
N. Myrtle Beach	Summer Crest	74	Low-income	SCDHFDA-LIHTC
Myrtle Beach	Swansgate II	24	Elderly	SCDHFDA-LIHTC
Conway	Legacy II	94	Low-income	SCDHFDA-LIHTC

Conway	Legacy	90	Low-income	SCDHFDA-LIHTC
Myrtle Beach	Swansgate	34	Elderly	SCDHFDA-LIHTC
Conway	Raintree	40	Low-income	SCDHFDA-LIHTC & USDA
Conway	North Oaks	44	Low-income	SCDHFDA-LIHTC & USDA
Williamsburg County				
	Elm Square			USDA
	Magnolia Park			USDA
	Hemingway			USDA
	Palmetto Estate			USDA
	Kings Crossing			USDA
	Kings Pointe			USDA
	Sandy Bay			USDA
Kingstree	Kings Square II	24	Elderly	SCDHFDA-LIHTC & USDA
Kingstree	Kings Square	28	Elderly	SCDHFDA-LIHTC & USDA
Greeleyville	Hope Harbor	20	Elderly	SCDHFDA-LIHTC & USDA
Kingstree	Queen Ann	30	Low-income	SCDHFDA-LIHTC & USDA
Kingstree	Interfaith	48	Low-income	SCDHFDA-LIHTC
Kingstree	Royal Knight	21	Low-income	SCDHFDA-LIHTC & USDA
Kingstree	Kings Court	38	Elderly	SCDHFDA-LIHTC & USDA
Hemingway	Williamsburg Gardens	40	Elderly	SCDHFDA-LIHTC & USDA
Kingstree	Kings Pointe	32	Elderly	SCDHFDA-LIHTC
Source: Waccamaw Regional COG, South Carolina Housing Development & Finance Agency, USDA Rural Development				

Conclusions and Recommendations

- Overwhelmingly the most pressing housing issue throughout the Waccamaw Region is the high percentage of cost burdened households. Even though the last few years of housing market turmoil have brought prices down, the most recent data show that many households throughout the region are paying too much for housing. Housing prices have fallen, but so has employment and income to a large extent. Roughly 40% of area homeowners are cost burdened and roughly 60% of area renters are cost burdened. Cost burdened home owners are often elderly households on fixed incomes, an issue that overlaps with the next issue below.
- The needs of seniors should be at the forefront of all policy and programmatic decisions over the next two decades. Seniors continue year after year to be the most rapidly growing segments of the regional population – a trend that will not change in the near future. The 2009-2012 State Plan on Aging sums up the issue: “South Carolina has recognized that with the significant growth in its senior population, there will not be adequate public resources to pay for significantly increased levels of long-term care...Seniors wish to remain independent and in their homes. South Carolina has sought to build public/private initiatives that help all of our seniors, while still meeting the needs of the frailest and economically needy.”³⁷ Further, a priority recommendation of the SC White House Conference on Aging was “There is a lack of proper and sufficient funding for adequate, affordable and accessible housing and supportive services for seniors.” Ensuring adequate and affordable senior housing will become increasingly challenging as more and more baby-boomers reach senior ages.
- The prevalence mobile homes in the region is a notable housing problem. In rural areas with high levels of poverty and unemployment, like all of Williamsburg and parts of Georgetown and Horry, mobile homes are unfortunately often the only affordable housing types available. Absent the population levels and densities of urban environments, multifamily housing in the form of low-cost apartments is simply not viable in most rural areas at market prices. This presents a problem as mobile homes are less structurally sound than traditional houses and are more susceptible to natural hazards. Furthermore, mobile homes as an asset class are systematically prone to depreciation – leaving owners devoid of equity even after years of financial expenditure. Increasing the supply of sustainable, safe, and affordable housing in rural areas would help to mitigate the effects of widespread mobile home ownership in the area.

³⁷ SC State Plan on Aging 2009-2012

<http://aging.sc.gov/SiteCollectionDocuments/F/FY20092012StatePlanMasterDocumentRevisions71508GPD.pdf>

- Current real estate market trends suggest that large scale home ownership activities directed towards low to moderate income families may not have great success without significant down payment assistance, financial literacy training and home buyer education. Affordable rental housing is a greater need.
- In general, the median age of housing is well above the State and National averages (meaning a younger housing stock overall). However, focusing solely on such aggregates misses an important and more granular fact. Housing tends to be older in the rural parts of the region, particularly throughout Williamsburg County. The newer developments along the coast push up the mean and median ages of Horry's and Georgetown's stock, but significant portions of each county have much older homes than is the norm in Myrtle Beach and the City of Georgetown. Low income families are often forced to find cheap rents in older housing stock. These units are in various states of decline after long periods of renters with only minimal maintenance and upkeep. Owner-occupied housing rehab must remain a high priority to address the high levels of disrepair of the homes and facilities so noted by practitioners and service providers in the area.
- We recommend concentrating efforts to decrease the number of vacant units (which will otherwise become blighted structures). Thus infill development and/or revitalization should be a priority over expansion and new development of units along the outskirts of the major housing areas. Furthermore, affordable rental units in the 2 and 3 bedroom size are needed to accommodate the large numbers of single parent households. Additionally, these units should be focused in more urban areas where access to services is more likely.
- Financial literacy education should be a focus when resources allow in order to prepare current renters for eventual home ownership should their circumstances and the housing market warrant it. Financial literacy can also help stem the increasing numbers of single parent households living in poverty. Service providers should consider providing child care or alternative location options to accommodate these single parent households.
- Finally, it is obvious that the needs in the area outstrip available public funding. As such our overarching recommendation is to persistently and creatively seek ways to leverage public dollars with private capital in the form of public-private partnerships, as well as partnering with other non-profits and government agencies.



Annual Action Plan

Action Plan

Narrative Responses

(a) GENERAL

Geographic Targeting of Funds

Geography and Population - The WRCOG Consolidated Plan Jurisdiction includes 13 municipalities and 3 counties. Georgetown and Horry counties are situated on the Atlantic coast, while Williamsburg County is inland. All 16 jurisdictions participate in the Consortium.

- Georgetown County is the smallest of the three counties in terms of land area and second in population; it covers 815 square miles. The City of Georgetown is the county seat and the other towns participating in the HOME Consortium are Andrews and Pawley's Island.
- Horry County is the largest in area, 1,134 square miles, as well as in population. Its county seat is Conway, and other cities and towns include Atlantic Beach, Aynor, Briarcliffe Acres, Loris, Myrtle Beach, North Myrtle Beach, and Surfside Beach. Of these cities and towns, all are members of the Consortium with the exception of Briarcliffe Acres.
- Williamsburg County covers 934 square miles and has the smallest population. Its county seat is Kingstree. Other cities and towns include Greeleyville, Hemingway, Lane, and Stuckey; all of which participate in the Consortium.

The Consortium has not established any specific target areas because the need for affordable housing exists in virtually every part of the region. There are areas that, due to the lack of developable land, the high cost of homes and property, as well as population demographics, have little or no need. The Consortium will work with participating communities and their units of local government to identify and prioritize housing needs. Additional technical assistance will be provided to assist in identifying sponsors and developers of projects as well as identifying the additional funding resources needed to make a project viable.

A process has been established that allows a Technical Review Committee (TRC), consisting of representatives from all counties participating in the Consortium, to make recommendations to the HOME Consortium Board regarding which projects to pursue. The ultimate decision regarding the geographic distribution of HOME funds rests with the HOME Consortium Board but is also directly affected by the availability of entities with the capacity and willingness to develop projects eligible for funding. The WRCOG is working with community development organizations and other stakeholders to develop viable projects that fulfill unmet needs.

In the event the TRC and/or the HOME Consortium Board does not act in a timely manner as defined in the Consortium Agreement, the Georgetown County Council, the lead agency, will have the authority to approve projects.

Proposed Funding

Table 1. Fiscal Year 2011-2011 Funding*	
Source of Funds	Amount
HOME Investment Partnerships Program *estimated no allocation at this time	\$1,000,000.00

Table 1 shows the estimated final funding available to the Waccamaw HOME Consortium for the fiscal year 2011-2012 from the U.S. Department of Housing and Urban Development.

Other funding sources available to local units of government within the WRCOG's service area are:

- State HOME funds
- State CDBG funds
- Entitlement CDBG funds
- State of South Carolina Housing Trust Funds
- USDA Rural Development Housing Preservation Grant
- Federal Home Loan Bank of Atlanta
- Low-income Housing Tax Credits
- Private foundations
- Donations of volunteer labor and materials

The HOME funds are available on a competitive basis. One or two funding cycles take place annually depending on available funding and if any HOME funds are deobligated during the fiscal year. Even though the annual HOME allocation is not insubstantial, the need for decent, safe, and affordable housing within the region is far greater than the HOME allocation can address. For this reason, an important criterion for project funding is the requirement that applicants must provide leveraging as well as non-federal match. This requirement encourages the pursuit of additional funding resources as HOME funds are not meant to be a sole source of funding.

Specific housing objectives and projects that have been awarded funding by the HOME Consortium are located in the Housing Section of this report on beginning on page 9.

Horry County has achieved Urban County status and the unincorporated areas as well as Myrtle Beach and Conway will receive approximately \$1,500,000 in CDBG entitlement funding.

Another source of funding for the region is Section 8 rental assistance which is utilized by the Public Housing Authorities of Conway, Georgetown, and Myrtle Beach to assist families on their waiting lists. The Housing Authority of Kingstree does not receive Section 8 rental assistance.

The WRCOG actively participates on the board for the Total Care for the Homeless Coalition which assists in coordinating Continuum of Care funding. Other resources at the state and federal level (such as the McKinney-Vento Homeless Assistance Act funds) are expected to be available through competitively awarded processes and will complement the resources available through the Waccamaw HOME Consortium and further help to meet the affordable housing and homeless needs within the region.

II. Obstacles to Meeting Underserved Needs

In Georgetown, Horry, and Williamsburg counties, obstacles include lack of affordable housing; a lack of adequate transportation to needed services for seniors and rural residents; inadequate financial literacy of these populations; a lack of affordable insurance; rising home values and taxes; gentrification; a high percentage of low-income people; and a shortage of reputable banks willing to lend to low-income families and individuals. In addition, the credit crisis has made it virtually impossible for low-income families to obtain loans.

III. Citizen Participation

The Waccamaw Regional Council of Governments, on behalf of the Consortium, consulted with Consortium member local units of government; local public housing authorities; social service agencies; agencies and organizations serving the elderly, persons with disabilities, children, homeless populations, and populations with HIV/AIDS. Consultation was done throughout the year and will be on-going through phone calls, e-mail correspondence, and in-person consultations. All of these efforts assist the Consortium in refining the regions housing needs and priorities.

A public hearing was held April 27, 2011, in Georgetown, South Carolina. Members of the public were given an opportunity to provide comments regarding affordable housing, neighborhood and community revitalization, homelessness, and special needs. Notices for this meeting were published in the newspaper of general circulation. Additionally, notices were sent to local units of government within the region, to state and local social service agencies, and local nonprofits and other organizations that would have a stake in housing and services for low-income and special needs populations. Copies of the Plan are available at the WRCOG and local units of government within the service area. Comments received are attached.

IV. Lead-based Paint

It is estimated that over 35,000 housing units in Georgetown, Horry, and Williamsburg Counties contain lead-based paint. During the next year, the WRCOG will work to reduce the number of housing units with lead-based paint hazards in units assisted with HOME funds by preventing lead poisoning. This will be accomplished through the evaluation and disclosure of housing that might contain lead-based paint and properly abating and encapsulating lead contamination.

V. Monitoring

The Consortium monitors and evaluates its funded agencies yearly, once every two years and once every three years, in accordance with HUD guidelines to ensure that programs are carried out in accordance with the Consolidated Plan, written funding agreements, and HOME Program regulations. Monitoring of the implementation of the Consolidated Plan includes periodic telephone contacts, written communications (including email correspondence), data collection, submission of reports, analysis of report findings, periodic meetings and workshops, and evaluation sessions. General procedures used when monitoring sub-recipient and subgrantee organizations include:

- Meetings with appropriate officials including an explanation of the purpose of the monitoring process.

- Review of appropriate materials such as reports and documents that provide more detailed information on the programs and their status.
- Interviews with members of staff and the community to discuss performance.
- Visits to project sites.
- If appropriate and necessary, a closed conference with program officials.
- Provision of comments and recommendations as needed.

In case of project delays, an assessment will be made of the reasons for the delay, the extent to which the factors that caused or continue to cause the delay are beyond the organization's control, or the extent to which the original priorities, objectives, and schedules may have been unrealistic.

Matching Requirements

HOME funding requires a 25 percent non-federal match. Based on the total estimated HOME project funding of \$850,000 (total estimated allotment minus administration and CHDO operating costs), the matching requirement for WRHC is \$212,500.

Each recipient of Consortium HOME funds will be required to match their allocation with 25 percent funding from non-federal sources. These contributions to the project must be permanent. Any match provided in excess of the 25 percent requirement will be retained by the Consortium and banked for use with future HOME projects. Evidence of match must be submitted with all applications. In the event an applicant cannot provide the required match, they may request a waiver and it may or may not be granted by the Consortium depending on if there are sufficient match funds available to cover the deficit.

(a) HOUSING

VI. Specific Housing Objectives

The resources that will be applied this year to address the identified affordable housing needs are shown in the following table.

Proposed Affordable Housing Activities***			
Program	Activity	Description	Funding
HOME Investments Partnerships Program	Housing Development, Home Ownership and Local Programming	Provides funding for the new construction or rehabilitation of rental, owner-occupied, innovative homeownership and special needs housing, primarily for low- and moderate-income households primarily consisting of five or more housing units. Preserve and expand the area's affordable housing stock by providing grants, deferred loans and/or low-interest loans to low- and moderate-income households to purchase or rehabilitate their homes. Financial assistance may be used for property rehabilitation or replacement, gap financing, closing costs, down-payment and/or housing counseling.	\$700,000
	CHDO Set-Aside	Provides financial assistance to HOME designated Community Housing Development Organizations (CHDOs) for specific allowable activities (housing owned, developed and/or sponsored by the CHDO).	\$150,000**
	CHDO Operating	Provides CHDO(s) with operating funds to maintain and increase capacity.	\$50,000*
	Program Administration	Provides financial assistance for the administration of the HOME program.	\$100,000

*maximum **minimum***All funding is estimated until 2011 allocation is published

FY 2011-2012 PROPOSED PROJECTS

Agency	Activity	Funding Program(s)	HOME Units	Project Funding	Estimated Soft Costs	Total
Tri-County Development	Rental Housing Development	CHDO Set-Aside	28	250,000	10,000	260,000
Tri-County Development	Rental Housing Development	CHDO Set-Aside	26	\$375,000	7,000	\$382,000
Habitat for Humanity of Georgetown County	New Single Family Construction	CHDO Set-Aside	4	\$100,000	4,000	\$104,000
Habitat for Humanity of Horry County	New Single Family Construction	Homeownership	4	\$100,000	4,000	\$104,000
Tri-County Development	CHDO Operating	CHDO Operating	N/A	\$50,000	0	\$50,000
WHC	Administration	Administration	N/A	\$100,000	0	\$100,000
Totals 2011 Funds			62	\$975,000	\$25,000	\$1,000,000

Homeownership

The Consortium will preserve and expand the area's affordable housing stock by providing grants, deferred loans and/or low-interest loans to low- and moderate-income households to purchase or rehabilitate their homes. The program provides financial assistance that can be used for property rehabilitation or replacement, gap financing to make purchases more affordable, closing costs and/or downpayment assistance, and housing counseling. To qualify for housing rehabilitation assistance the person must own and occupy the home and earn 80% or less of area median income. To qualify for first-time homebuyer assistance the person must be at or below 80% of area median income, qualify for a first mortgage through USDA Rural Development (or other lending entity approved by the Consortium), and have taken a qualified homebuyer education and counseling class. The maximum price for the purchased home cannot exceed those limits published by HUD. The homeowners housing costs cannot exceed 33% of their gross income and debt to income ratio limits must meet standard underwriting guidelines. The borrower must be able to demonstrate ability to repay the loan. These funds can be used with other non-Consortium funding available to assist the same segment of the regional population. As mentioned above, the Consortium may use Local Programming Home-

ownership funds to directly homebuyers. The WRCOG will use any previous year deobligated funding for homeownership local programming.

Housing Development

This program provides funding for rental and ownership new construction, rehabilitation of structures for rental, innovative homeownership, and special needs housing, for low- and moderate-income housing. This program is directed primarily toward rental housing developments serving, in whole or part, households earning 60% or less of the area median income (AMI) with a priority given to rental developments serving households earning 30% or less of the AMI. For ownership developments, the target housing development must serve households earning 80% or less of the AMI. Housing developments having a mixture of incomes are encouraged. The Consortium will maintain the affordability for units through the use of deed restrictions and resale/recapture restrictions, as appropriate. The minimum length of the affordability period will be based on the amount of Consortium financing per unit and type of development. Habitat for Humanity of Horry County is being recommended for funding to build a four (4) unit new affordable housing project in the Village of Dreams neighborhood in Horry County. HFH of Horry County is able to stretch their HOME dollars by utilizing volunteer labor and donated materials significantly reducing the final cost to the homebuyer. These donated materials and services result in significant match for the WHC.

CHDO Set-Aside

In accordance with HOME regulations, a minimum of 15 percent of the HOME funding will be set-aside for this program to be used exclusively by designated Community Housing Development Organizations (CHDOs) for specific allowable activities (housing owned, developed and/or sponsored by the CHDO).

Habitat for Humanity of Georgetown County (HFH-G) was certified by the Waccamaw HOME Consortium as a CHDO in November of 2008 and is currently completing construction on of four (4) new first-time homebuyer houses (Winyaw St./Andrews Project). They have applied for 2011 CHDO Set-Aside funding to create four (4) additional homes for first-time homebuyers in scattered sites within Georgetown's West End neighborhood. As HFH of Horry County, they also provide much needed matching funds to the Consortium.

Tri-County is a new non-profit organization that has been recommended for funding for a 26 unit infill development in the West End neighborhood in Georgetown. This effort combined with HFH of Georgetown will create a significant impact that will hopefully spur further revitalization in the area. They are also working to develop a 56 unit apartment complex, Baypointe 2, of which 28 units will be HOME-assisted.

CHDO Operating

Waccamaw HOME Consortium has received a request from Tri-County Development for \$50,000 for 2011 CHDO Operating funds. As stated above, the new CHDO has two large development project and is much in need of this funding.

LOCAL Programming

Waccamaw HOME Consortium has previously set aside funds annually for Local Programming projects. These funds are used for “stand alone” projects such as Down Payment and Closing Cost Assistance, Elderly Transportable Units and Owner-Occupied Rehabilitation. Funds are also occasionally used for acquisition, rehabilitation or reconstruction in emergency situations. Although the allocation may not provide enough funding for local programming in 2011, the WHC will use any recaptured or deobligated funding from previous year(s) to carry out local programming activities. It is estimated that the WHC will complete 4 local programming projects.

Program Administration

Funds are provided for the administration of the HOME program. In the coming year, the staff will be responsible for all aspects of the HOME program; coordinating activities with the HOME Program Consortium, monitoring compliance with written funding agreements and federal regulations, administering housing loans and grants provided by the Consortium, and coordinating with HUD to achieve compliance with federal regulations. The Consortium proposes to use funds for a pro-rata share of the salaries, fringe, and overhead and other costs that can be directly attributable to the HOME Program. Adequate records are maintained to justify the allocation of HOME administration funds for these purposes.

VII. Needs of Public Housing

The WRCOG jurisdiction will address the needs of public housing authorities (PHAs) by reviewing the annual plans that each public housing authority submits to HUD and giving each PHA an opportunity to submit projects for funding.

VIII. Barriers to Affordable Housing

The WHC is sponsoring a new Analysis of Impediments update and this document will be available in the next few months.

Resale and Recapture Guidelines

All agencies or individuals receiving financial assistance from the Waccamaw HOME Consortium for new rental housing or homeownership development, rental rehabilitation, or down payment and closing cost assistance activities must ensure that the housing remain affordable to low and moderate income families for at least the minimum affordability period based on the initial amount of HOME assistance provided and type of construction. The affordability requirements will be enforced through written agreements except when a first time homebuyer receives a direct subsidy from the HOME Consortium, which will be enforced through a recorded Land Use Restrictions Agreement (LURA). In the case of rental housing, restrictive covenants will also be recorded to ensure compliance with income and rent requirements.

In all Homeownership projects, except direct subsidies for down payment or closing cost assistance, a HOME-assisted unit will have a resale requirement. If the property owner no longer uses the property as a principal residence, violates other HOME principal residency requirements for the property, is unable to continue ownership, or violates affordability requirements of the HOME program, the HOME-assisted unit must be sold to another income eligible person(s). Again, this provision will be enforced with restrictive covenants through the use of a recorded LURA. The property owner, if an ownership unit, will be provided a fair return on his/her investment out the proceeds of the sale of the unit.

Homeownership project funds that are for direct subsidies to the buyer will be recaptured by the HOME Consortium.

Any proceeds from the recapture of HOME funds will be used to facilitate the acquisition, construction and/or rehabilitation of housing for the purposes of promoting affordable housing.

Rental projects must meet rent and income requirements for the duration of the affordability period. If terms of the PURA are violated, immediate repayment of HOME grants or loans may be required.



CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- This certification does not apply.
 This certification is applicable.

1. NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

- Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
- Establishing an ongoing drug-free awareness program to inform employees about –
 - The dangers of drug abuse in the workplace;
 - The grantee's policy of maintaining a drug-free workplace;
 - Any available drug counseling, rehabilitation, and employee assistance programs; and
 - The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
- Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
- Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
 - Abide by the terms of the statement; and
 - Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
- Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
- Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
 - Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or

- o Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
- Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

- No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
- If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official

Date

Sel Hemingway

Name

County Administrator

Title

P.O. Drawer 421270

Address

Georgetown, SC 29442

City/State/Zip

(843) 545-3006

Telephone Number

This certification does not apply.

This certification is applicable.

2. Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

- **Maximum Feasible Priority** - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
- **Overall Benefit** - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2____, 2____, 2____, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
- **Special Assessments** - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

- A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
- A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws -- It will comply with applicable laws.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

This certification does not apply.
 This certification is applicable.

3. OPTIONAL CERTIFICATION

4. CDBG

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

<input type="checkbox"/> This certification does not apply. <input checked="" type="checkbox"/> This certification is applicable.
--

5.

6. Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>
Signature/Authorized Official	Date

Sel Hemingway
Name
County Administrator
Title
P.O. Drawer 421270
Address
Georgetown, SC 29442
City/State/Zip
(843) 545-3006
Telephone Number

This certification does not apply.
 This certification is applicable.

7. HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,

- For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

This certification does not apply.

This certification is applicable.

ESG Certifications

I, _____, Chief Executive Officer of _____, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.

- 10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related authorities as specified in 24 *CFR* Part 58.
- 11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
- 12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
- 13. HUD’s standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

<input type="checkbox"/> This certification does not apply. <input checked="" type="checkbox"/> This certification is applicable.
--

8. APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

By signing and/or submitting this application or grant agreement, the grantee is providing the certification.

- The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
- Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
- Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
- If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
- The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code)
Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
Waccamaw Regional Council of Governments	1230 Highmarket Street	Georgetown	Georgetown	SC	29440

- Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following defini-

tions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled

Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

All "direct charge" employees;

all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and

- o temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered work-places).

Note that by signing these certifications, certain documents must completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan

Signature/Authorized Official

Date

Sel Hemingway

Name

County Administrator

Title

P.O. Drawer 421270

Address

Georgetown, SC 29442

City/State/Zip

(843) 545-3006

Telephone Number

Table 3A

Summary of Specific Annual Objectives
Waccamaw HOME Consortium
FY 10

IX. Obj #	X. Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Out-come/Objective*
XI.	XII. Rental Housing Objectives					
1	Provide HOME funds to support multifamily rental housing development for low- and moderate-income families in the Waccamaw region.	HOME	PIC DH-2	54 units		DH-1, DH-2
XIII.	XIV. Owner Housing Objectives					
2	Enable low- and moderate-income homebuyers to purchase affordable homes	HOME, ADDI	PIC DH-2 PIC DH-3	8 units		DH-2
XV. 3	XVI. Preserve existing affordable housing through rehab of LMI owner-occupied substandard housing units	HOME	PIC DH-1	4 units		DH-3

*Outcome/Objective Codes

	<i>A. Availability/Accessibility</i>	<i>B. Affordability</i>	<i>C. Sustainability</i>
XVII. Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

TABLE 3B
PLANNED HOUSING ACCOMPLISHMENTS
Waccamaw HOME Consortium

	Annual No. of Units Expected to Be Complet- ed	Resources used during the period			
		CDBG	HOME	ESG	HOPW A
ANNUAL AFFORDABLE HOUSING GOALS (Sec. 215)					
Homeless households	0				
Non-homeless households	66		X		
Special needs households	0				
ANNUAL AFFORDABLE RENTAL HOUSING GOALS (Sec. 215)					
Acquisition of existing units	0				
Production of new units	54		X		
Rehabilitation of existing units	0				
Rental Assistance	0				
Total Sec. 215 Affordable Rental	54		X		
ANNUAL AFFORDABLE OWNER HOUSING GOALS (Sec. 215)					
Acquisition of existing units	0				
Production of new units	8		X		
Rehabilitation of existing units	4		X		
Homebuyer Assistance	0				
Total Sec. 215 Affordable Owner	12		X		
ANNUAL HOUSING GOALS					
Annual Rental Housing Goal	54		X		
Annual Owner Housing Goal	12		X		
Total Annual Housing Goal	66		X		

- *both homeless and special needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction’s Name: Waccamaw HOME Consortium

Priority Need: Lack of affordable rental and homebuyer opportunities.

Project Title: Affordable Housing Development

Description:

Provide funding for the new construction or rehabilitation of rental units, new construction of homeownership units, innovative homeownership and special needs housing for low- and moderate-income households. Projects shall be primarily 5 or more units.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:
Georgetown, Horry, and Williamsburg Counties, South Carolina

Objective Number 1	Project ID	Funding Sources:	
HUD Matrix Code	CDBG Citation	CDBG	
		ESG	
Type of Recipient Individual	CDBG National Objective	HOME	\$
		HOPWA	
Start Date 7/1/2010	Completion Date 6/30/2011	Total Formula	
		Prior Year Funds	\$
Performance Indicator	Annual Units 0	Assisted Housing	
		PHA	
Local ID	Units Upon Completion 25	Other Funding	\$
		Total	\$

The primary purpose of this project is to help: the Homeless Persons with HIV/AIDS Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction’s Name: Waccamaw HOME Consortium

Priority Need: Preservation of affordable housing.

Project Title: Housing Rehabilitation

Description:

Preserve existing affordable housing through the rehabilitation of low- and moderate-income owner-occupied housing units.

Objective category: Suitable Living Environment Decent Housing Economic Opportunity
Outcome category: Availability/Accessibility Affordability Sustainability

Location/Target Area:

Georgetown, Horry, and Williamsburg Counties, South Carolina

Objective Number 3	Project ID	Funding Sources:	
HUD Matrix Code	CDBG Citation	CDBG	
		ESG	
Type of Recipient Individual	CDBG National Objective	HOME	\$
		HOPWA	
Start Date 7/1/2010	Completion Date 6/30/2011	Total Formula	
		Prior Year Funds	
Performance Indicator	Annual Units 0	Assisted Housing	
		PHA	
Local ID	Units Upon Completion 25	Other Funding	\$
		Total	\$