

**Waccamaw Regional Council of Governments  
Analysis of Impediments to Fair Housing Choice**

**December 23<sup>rd</sup>, 2013**





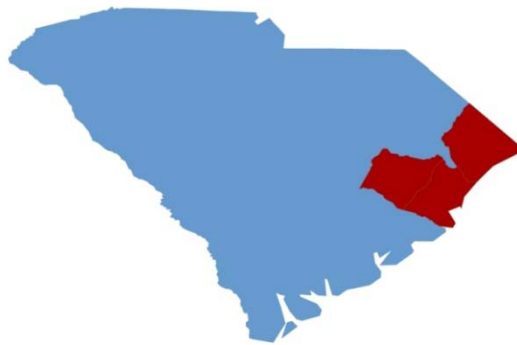
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## INTRODUCTION

The Waccamaw Region of South Carolina is located in the northeastern corner of the State and encompasses the Grand Strand coastal region. The three-county region of Horry, Georgetown and Williamsburg Counties is one of South Carolina's fastest growing areas, covering more than 2,880 square miles – an area larger than the State of Delaware. The Waccamaw region is a socio-economically and geographically diverse region – comprised of rural, agricultural and somewhat isolated inland communities in Williamsburg and western Horry Counties; industrial production in the seaport of Georgetown; African-American Gullah communities and fishing villages faced with rising development pressures; gated resort communities; and the tourism- rich, 60 miles of beaches known as the “Grand Strand.” The region's economy is dominated by service sector and tourism employment that is characterized by susceptibility to seasonal fluctuations, moderate wages and limited benefits



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.<sup>1</sup> 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. Rapid population growth in coastal Horry and Georgetown Counties has been accompanied by an unprecedented demand for land, housing, and infrastructure.

Rising development pressures and a growing housing market – prompted in large part by the continued influx of retirees and expansion of the Grand Strand as a year-round tourist destination – have consequently fueled increases in housing and land costs in Horry and Georgetown Counties. Prices have dropped somewhat as a result of the housing crash, but

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<sup>1</sup> *Claritas Demographic Estimates* via PolicyMap

not at the rates of the hard hit areas of the nation. Any relief to be had from declining home prices seems to have been overshadowed by unemployment and similar downward economic fluctuations.

Inland Williamsburg County has experienced net a population loss over decade; its economy and its citizens continue to struggle with poverty, lack of employment opportunities, and out migration. Sustained population growth and a steady rise in housing costs in Horry and Georgetown Counties have contributed to a housing market in which some residents – such as the elderly, low and moderate income, minorities, disabled, and other populations with special needs – are more likely to experience challenges in finding and maintaining affordable, safe and convenient housing options. Meanwhile, Williamsburg residents face obstacles to affordable housing and limited housing choice due to limited infrastructure, deteriorating housing stock and lack of economic opportunity.

### *Executive Summary*

- The 2011 population of the three counties that make up the Waccamaw Region (Georgetown, Horry, and Williamsburg) is roughly 360,138 people. This represents an approximate 24% growth for the region between 2000 and 2011.
- The majority of growth has been in Horry County, which gained nearly 69,000 people in the last decade.
- Williamsburg County's population continues to decline.
- Georgetown County's population grew by 8% from 2000 to 2011.
- Seniors grew to 17% of the regional population in 2011, outpacing the state of South Carolina by almost 3%. The senior population will continue to grow.
- Following national trends, household sizes in the region continued to decline. The average household size in the region was 2.47 in 2011.
- Whites make up 72% of the regional population; Blacks comprise 22% and Hispanics 5%.
- Horry County's Hispanic population has tripled since 2000.
- The median income for Georgetown and Horry Counties is approximately \$43,000. Williamsburg County's median income is substantially lower at \$24,500.
- 27% of all families in Williamsburg County live in poverty. This is double Georgetown's poverty rate of 13.5%. Horry County's poverty rate is 12%.

- Single-family detached homes make up 60% of Georgetown County's housing supply, 46% of Horry County's, and 57% of Williamsburg County's housing.
- Mobile homes comprise the second largest sector of housing units in all three counties – 19.5% in Georgetown, 15% in Horry, and 37% in Williamsburg.
- Three-bedroom homes account for 48.7% of Georgetown's housing supply, 44.1% of Horry's, and 56.2% of Williamsburg's housing.
- 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.
- The housing stock in Georgetown and Horry is newer than the state as a whole, whereas housing in Williamsburg is older than the state average.
- 45.3% (4,273 households) 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 42.0% (20,421 households) and Williamsburg County is estimated to have 43.4% (1,138 households) of cost burdened homeowners.
- 55% of renters in Georgetown County are cost burdened; 55.3% in Horry; and 48.7% in Williamsburg.
- Overcrowding is not extensive in the region as a percentage of the total housing stock. However, there are over 4,000 individual units categorized as overcrowded.
- In 2012, Georgetown had 7 reported new AIDS cases – a rate of 11.7 per 100,000 people. Over the same period Horry had 21 cases – a rate of 7.6 per 100,000 people. Finally, Williamsburg had 8 cases – a rate of 23.5 per 100,000 people.
- Low-income elderly households have a disproportionate share of housing problems amongst the regional elderly population.
- There are approximately 5,945 veterans living in Georgetown County, nearly 28,000 in Horry County and more than 2,000 in Williamsburg County.
- 9.3% of Georgetown County workers, and only 3% of Horry County workers, traveled an hour or more to work, while 13.1% of Williamsburg County residents had a long commute of an hour or more. This compares to 5.3% of workers statewide who travel an hour or more to work.
- 1.4% of Georgetown County workers, 2.9% of Horry workers, and 7% of Williamsburg workers live in a household with no vehicles available.

- All three counties in the Waccamaw Region outpace the state in terms of food stamp recipient rates. In 2010, 18.05% of South Carolinians received food stamps. Almost one third (32.4%) of Williamsburg County residents received food stamps; 21.5% of Georgetown County residents received food stamp assistance; Horry County was the closest to the state rate, but still higher, with 18.75%.
- 24.8% of the Horry County population residents were eligible for Medicaid subsidies in 2013. In Georgetown County 27.1% of the population were eligible. In Williamsburg County 37.4% of the population were eligible for Medicaid.
- Overwhelmingly renters and homeowners throughout the region are considered cost burdened, meaning they spend more than 30% of their monthly income towards housing costs.
- In recent years, jurisdictions throughout the Waccamaw Region and the state of South Carolina have made it more difficult for residents to submit Fair Housing Complaints. Both the City of Myrtle Beach and the Waccamaw Regional Council of Governments have recently shut down their Fair Housing Hotlines.

## ***Fair 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.

## ***Purpose***

The long-term objective of this *Analysis of Impediments to Fair Housing Choice* is to make housing choice a reality for Waccamaw residents through the prevention of discriminatory housing practices. One goal of the AI Study is to analyze the fair housing situation in the Waccamaw Region and to assess the degree to which fair housing choice is available for area residents. A second goal is to suggest ways to improve the level of choice through continued elimination of discriminatory practices if any are found to exist. The sections that follow provide a brief overview of the legal and conceptual aspects of fair housing planning and policy.



As part of the HUD-mandated Consolidated Planning process, the Waccamaw Regional Council of Governments (WRCOG) completed its second Consolidated Plan in the spring of 2011. The 5- year Consolidated Plan represents an assessment of the economic and social state of the region, as well as local government policies and programs to improve the living environment of its low/moderate income residents. The Strategic Plan includes a vision for the region that encompasses the national objectives of the CDBG program and is accompanied by a first year Action Plan that outlines short-term activities to address community needs. As part of the planning process, the WRCOG must also affirmatively further Fair Housing and undertake Fair Housing planning. This process includes the formal preparation of an *Analysis of Impediments to Fair Housing Choice*.

This *2006 Analysis of Impediments to Fair Housing Choice* represented the first in-depth examination of potential barriers, opportunities and challenges to housing choice for Waccamaw residents on a regional scale. This document seeks to build upon the 2006 AI and bring it do date with recent developments and data. *Impediments to Fair Housing* are any actions, omissions, or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice. *Fair Housing Choice* is the ability of persons, regardless of race, color, religion, national origin, disability, gender, or familial status, of similar income levels to have the same housing choices.

The *Analysis of Impediments* is an integral component of the Fair Housing planning process and consists of a view of both public and private barriers to housing choice and involves a comprehensive inventory and assessment of the conditions, practices, laws and policies that impact housing choice within a jurisdiction. The *Analysis of Impediments* will ultimately serve as the foundation for Fair Housing planning in the Waccamaw Region.

## ***Legal Foundations of Fair Housing***

The legal foundations of fair housing policies and principles have long been at the core of housing and community development activity. These foundations stem from *Title VIII* of the *Civil Rights Act of 1968*, amended by the *Fair Housing Act of 1988*, which mandate that HUD implement its programs to affirmatively further fair housing. This requirement also extends to Community Development Block Grant (CDBG) grantee jurisdictions at the State and local levels.

The Housing and Community Development Block Grant Act of 1974 requires the certification of fair housing in all CDBG programs. Under the *National Affordable Housing Act (NAHA) of 1990*, HUD established its Fair Housing Review Criteria for use by States and entitlement communities in coordinating statewide and local fair housing efforts. Entitlement communities are local governments specifically designated by HUD to receive direct program funding. The fair housing criteria outline general actions that constitute local fulfillment of the requirement to affirmatively further fair housing.

In 1989, the State of South Carolina enacted the *South Carolina Fair Housing Law*. The legislation was in response to the federal *Fair Housing Act of 1988* and added penalties for violation – making the State the first to enact a law in support of the federal requirements. The law extends protection to the same special populations as the federal statute and designates the South Carolina Human Affairs Commission as the State regulatory agency for fair housing compliance.

## *Fair Housing Concepts*

Housing choice plays a critical role in influencing both individual and family realization and attainment of personal, educational, employment, and income potential. The fundamental goal of HUD fair housing policy, and that of the State of South Carolina and the Waccamaw Regional Council of Governments, is to make housing choice a reality through sound planning. Through its on-going focus on Fair Housing Planning, HUD “is committed to eliminating racial and ethnic discrimination, illegal physical and other barriers to persons with disabilities, and other discriminatory practices in housing.” Among the recurring key concepts inherent in fair housing planning are:

- *Affirmatively Further Fair Housing (AFFH)* – Under its community development programs, HUD requires its grantees to affirmatively further fair housing through three broad activities: 1) conduct an Analysis of Impediments to Fair Housing Choice; 2) act to overcome identified impediments; and 3) track measurable progress in effecting impediments and the realization of fair housing choice. The AFFH obligation extends to both public and privately funded housing activities within the region. AFFH goes beyond the provision of affordable housing, and consists of actions that assure housing is available to all residents regardless of race, color, religion, national origin, disability, gender, or familial status
- *Affordable Housing* – Decent, safe, quality housing that costs no more than 30% of a household’s gross monthly income for utility and rent or mortgage payments.
- *Fair Housing Choice* – The ability of persons, regardless of race, color, religion, national origin, disability, gender, or familial status, of similar income levels to have the same housing choices.
- *Fair Housing Planning (FHP)* – Fair Housing Planning consists of three components: the Analysis of Impediments, a detailed Action Plan to address identified impediments, and a monitoring process to assess progress in meeting regional and community objectives. FHP consists of close examination of factors that can potentially restrict or inhibit housing choice and serves as a catalyst for actions to mitigate identified problem areas.
- *Impediments to Fair Housing* – Any actions, omissions, or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice.

- *Low and Moderate Income* – Defined as 80% of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. Very low-income is defined as 50% of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. Poverty level income is defined as 30% or below median family income.
- *Private Sector* – Private sector involvement in the housing market includes banking and lending institutions, insurance providers, real estate and property management agencies, property owners, and developers.
- *Public Sector* – The public sector for the purpose of this analysis includes local and State governments, regional agencies, public housing authorities, public transportation, community development organizations, workforce training providers, and community and social services.

### ***Fair Housing as a Component of the Consolidated Housing Plan***

In 1995, HUD combined the planning, reporting, and submitting requirements for its community development funding programs – such as CDBG, HOME, ESG and HOPWA – into a single format known as the Consolidated Plan. This revised Consolidated Plan approach more closely links the community needs assessment process, the housing market analysis, and the development of action strategies for addressing regional and community needs to the allocation and expenditure of program funds.

As part of the Consolidated Plan, jurisdictions must affirmatively further fair housing and undertake fair housing planning. An integral component of this fair housing planning process is the preparation of an Analysis of Impediments to Fair Housing Choice. The AI Study consists of a review of both public and private barriers to housing choice and involves a comprehensive inventory and assessment of the conditions, practices, laws and policies that impact housing choice within a jurisdiction.

The *2011 Consolidated Plan for the Waccamaw Region* provides the necessary foundation for regional fair housing planning. The AI Study – together with the Action Plan and a formal, on- going process for monitoring progress toward meeting performance goals – comprise the three basic components of Fair Housing Planning in the Waccamaw Region.

### ***Methodology***

The AI Study consists of a comprehensive review of laws, regulations, policies and practices affecting housing affordability, accessibility, availability and choice within Horry, Georgetown and Williamsburg Counties of the Waccamaw Region. The assessment specifically included an evaluation of:

- Existing socio-economic conditions and trends in the Waccamaw Region, with a

particular focus on those that affect housing and special populations;

- Public and private organizations that impact housing issues in the AI study area and their practices, policies, regulations and insights relative to Fair Housing choice;
- The range of impediments to Fair Housing choice that exist within both the high-growth coastal communities and the rural areas of the region;
- Specific recommendations and activities for the Council of Governments as well as local jurisdictions to address any real or perceived impediments that exist; and
- Effective measurement tools and reporting mechanisms to assess progress in meeting Fair Housing goals and eliminating barriers to Fair Housing choice in the Waccamaw Region.

The process began with the review of existing studies for information and data relevant to housing need and related issues. These documents included local comprehensive plans and ordinances, the Waccamaw Region Community Development Consolidated Plan, and other policy documents. Additional service provider data and observations were incorporated to include qualitative and quantitative information on special populations. A series of interagency forums were also held in the spring of 2006 for the service providers and public and private housing related organizations for each County. More than 30 organizations were represented at these forums – local governments, non-profits, civic and community organizations, financial institutions, housing and service providers – providing valuable statistical, regulatory, needs assessment, and policy information for the planning effort. As this is an update to the first AI, and since the AI is intended to be a living document, 2006 data and information are left in the report where their presence lends insight. Further public outreach and collaboration was conducted for the 2011 Consolidated Planning process.

Additional data was obtained from sources including Claritas Demographic Estimates via PolicyMap, American Community Survey estimates, the Division of Research and Statistics of the SC Budget and Control Board, the US Department of Housing and Urban Development (HUD), the National Low Income Housing Coalition (NLIHC), the SC Housing Finance and Development Authority, the Federal Financial Institutions Examinations Council (FFIEC), and the SC Department of Health and Environmental Control (SCDHEC). Interviews and focused research requests were conducted with State and local public and private sector representatives from area banking, lending, insurance, real estate, property management, educational, health, community service, and neighborhood organizations.

## *Impact*

Safe, decent and sanitary housing is agreed upon as a fundamental goal for all residents of the Waccamaw Region. It is the intent of this AI Study and its accompanying Action Plan to achieve the following goals:

- Assess current public and private strategies to meet the Region's housing, infrastructure, and community development needs and identify new strategies and approaches to enhance Fair Housing choice among Waccamaw residents.
- Raise awareness of housing, infrastructure, and community development needs among local and regional officials, service providers, enforcement staff as well as the private sector.
- Identify and cultivate areas for potential governmental, nonprofit and private sector partnerships within the Waccamaw Region.
- Foster coordination among service providers and jurisdictions throughout the region to maximize the use of limited fiscal resources to improve housing choice.
- Broaden housing opportunities for low to moderate-income residents and strengthen neighborhoods by stimulating community development and investment.
- Provide direction to the counties and municipalities of the Waccamaw Region to foster an ongoing commitment to ensuring Fair Housing choice.

## Regional Demographics

### Population

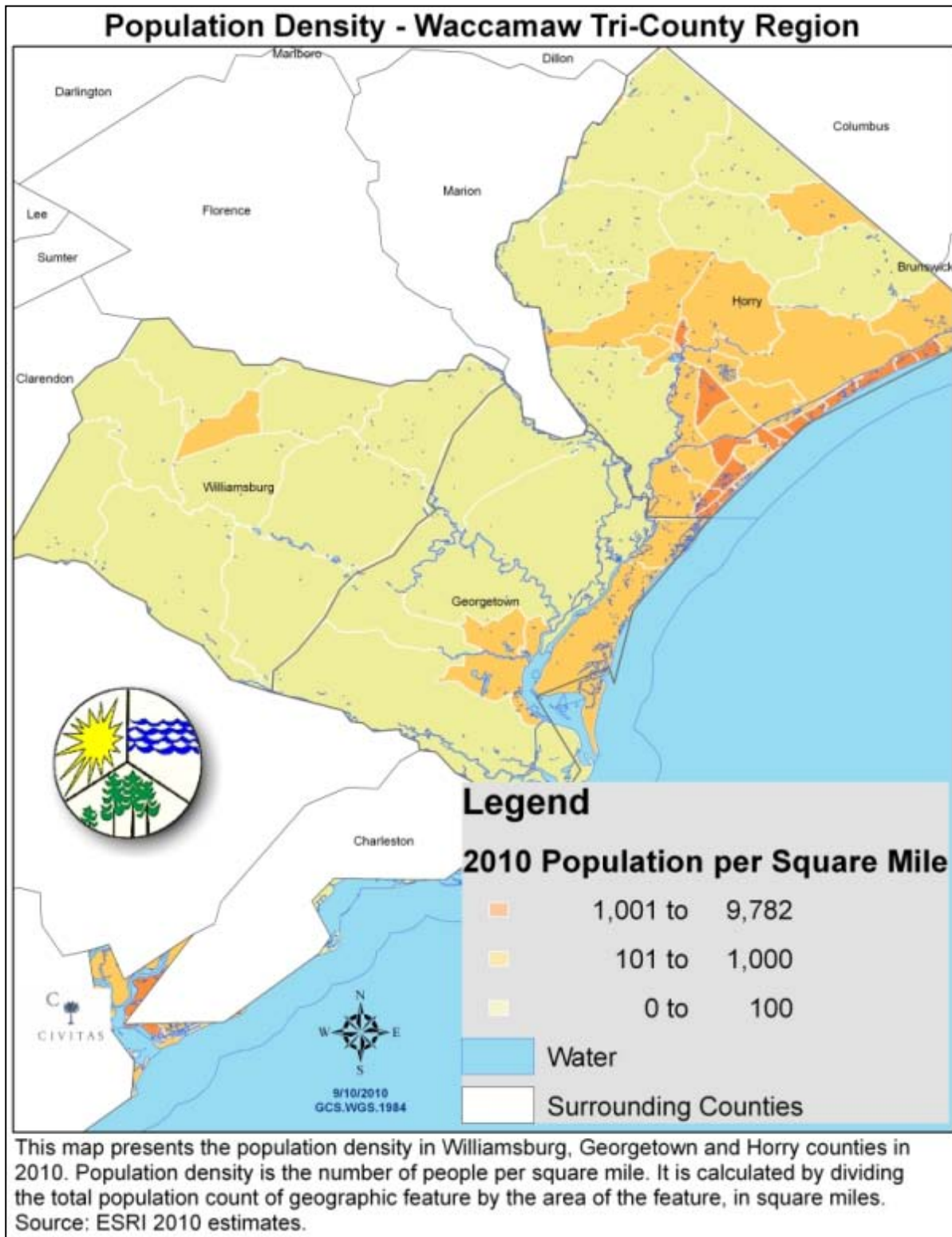
According to American Community Survey estimates, the 2011 population of the three counties that make up the Waccamaw Region (Georgetown, Horry, and Williamsburg) is roughly 360,138 people. This represents an approximate 24% growth for the region between 2000 and 2011. The region is expected to surpass 400,000 people by 2015.

Waccamaw Regional Population Change					
Year	Georgetown County	Horry County	Williamsburg County	Waccamaw Region	% Change (Regional)
2000	55,797	196,629	37,217	289,643	----
2011	60,280	265,139	34,719	360,138	24.33%
2015	63,661	305,272	33,795	402,728	11.82%
Source: 2000 Census, 2007-2011 American Community Survey 5 – Year Estimates, & PolicyMap via Claritas Inc.					

The majority of this growth has been in Horry County, which gained nearly 69,000 people during the last decade. Conversely, Williamsburg County experienced negative population growth, losing roughly 2,500 people, as the decades old trend of out-migration has continued across this rural community. Georgetown County has experienced an 8% increase in population over the same ten-year span, going from 55,797 in 2000 to 60,280 in 2011.

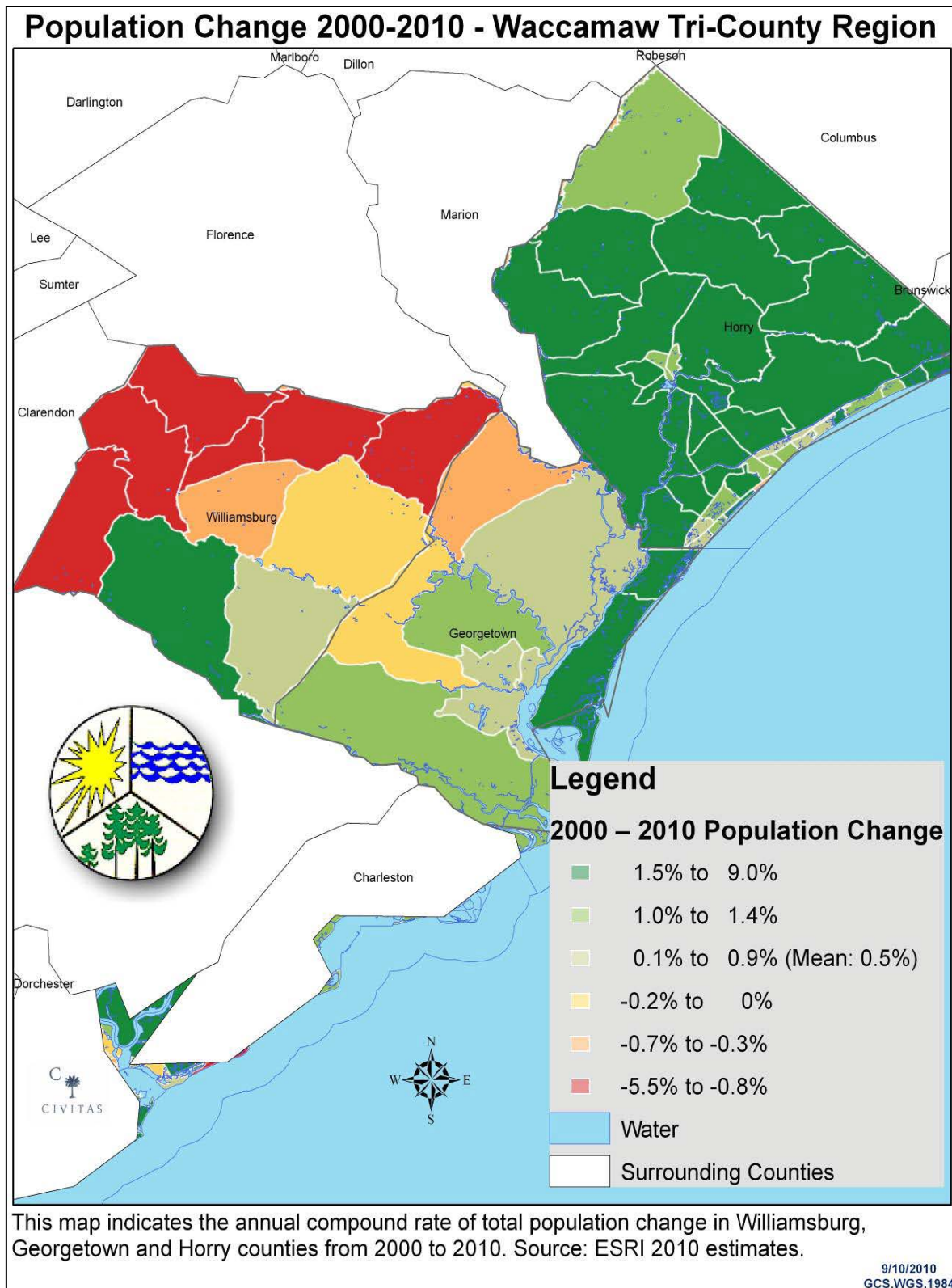
The full-page maps on the following three pages provide visual insights into the population trends throughout the region. Map 1 displays population density in the Waccamaw Region. The next two maps deal with changes in population over time. Map 2 shows where the population increased and decreased in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

*Map 1: Population Density*



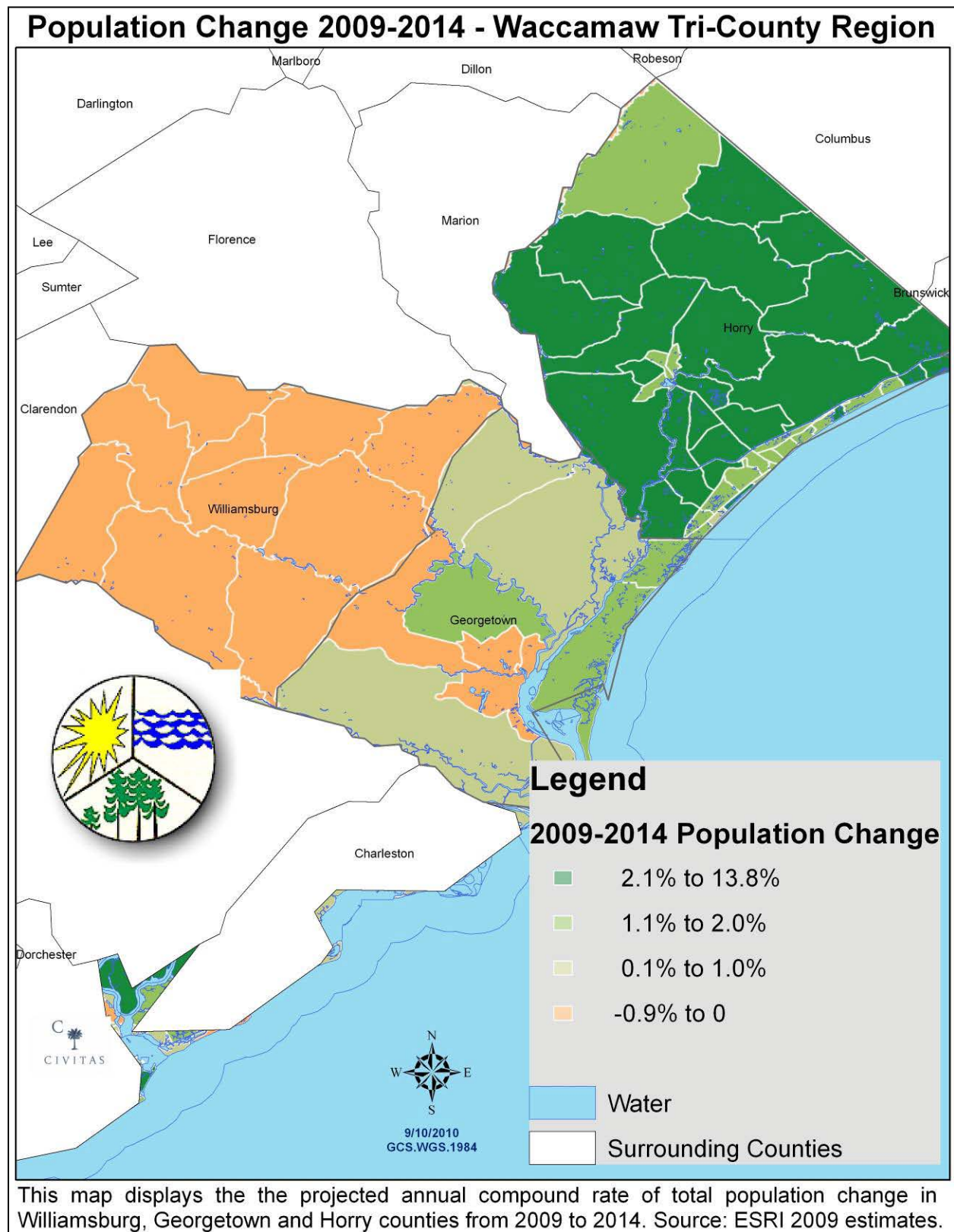


*Map 2: Population Change 2000-2010*





*Map 3: Projected Population Change 2009- 2014*



## Gender

Females account for 52% of the Waccamaw Region's total population, where males represent 48%, according to American Community Survey 2011 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% of South Carolina's population is female and 49% is male. The Waccamaw Region, with a 3% difference of females over males, is directly in between the national and the state ratios.

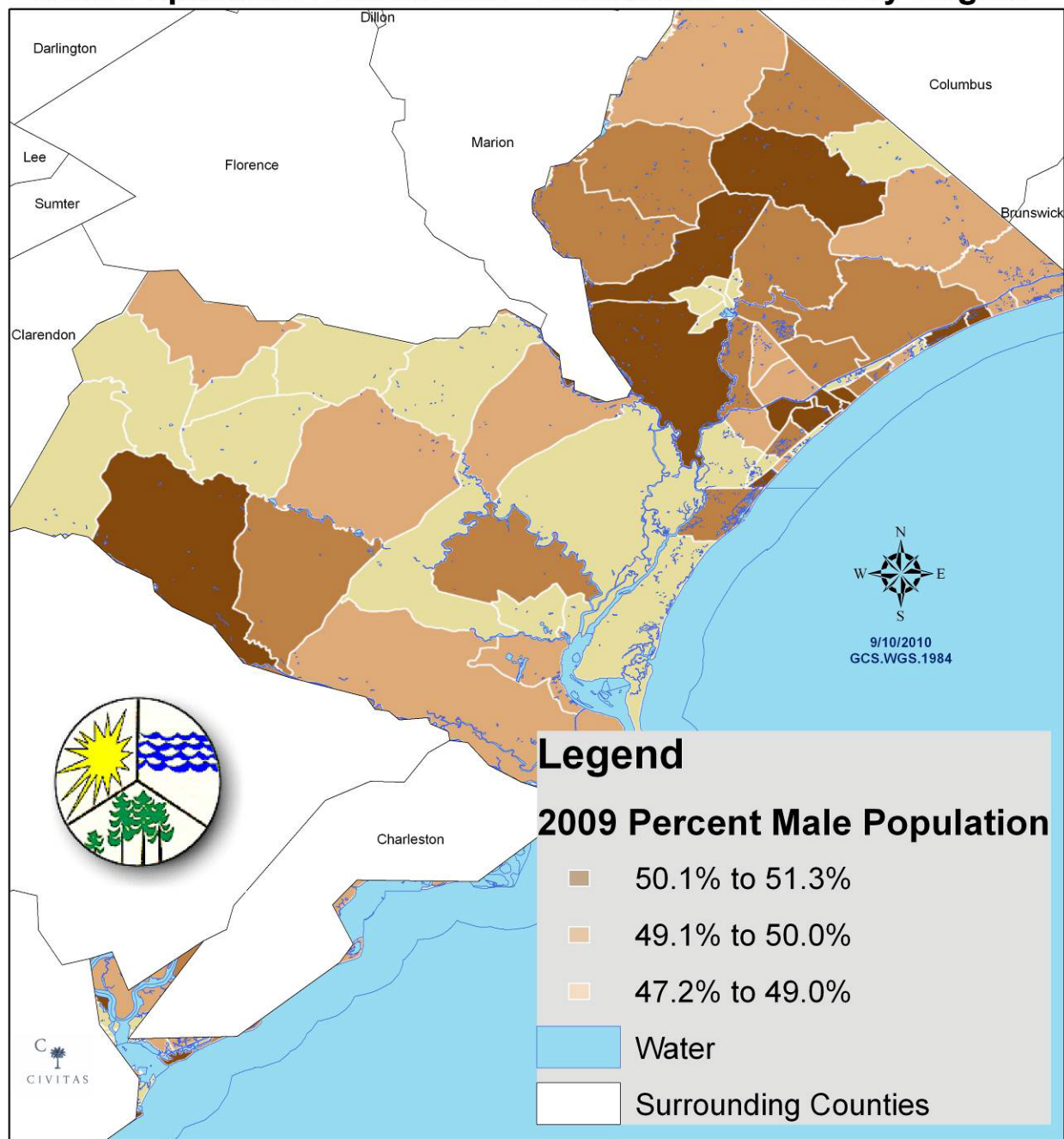
Waccamaw Regional Population and Gender		
Area	Male Population	Female Population
Georgetown Co.	47.8%	52.2%
Horry Co.	48.9%	51.1%
Williamsburg Co.	49.5%	50.5%
Waccamaw Region	48.1%	51.9%
Source: American Community Survey 2007-2011 Five Year Estimates		

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. 9) 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.

## Age

Approximately 60% of the Waccamaw Region's population is classified as working age, 20-64. Persons between the ages of 5 and 19 represent 17.7% of the region's population. Seniors, classified as 65 and over, make up just fewer than 17% of the population. The table below breaks out age demographics for each county and the region as of the 2010 Census.

Waccamaw Region 2011 Population and Age					
	Georgetown County	Horry County	Williamsburg County	Waccamaw Region	% Total Population (2010 Regional)
<b>Total Population</b>	<b>60,280</b>	<b>265,139</b>	<b>34,719</b>	<b>360,138</b>	<b>100%</b>
Under 5	3,392	15,127	2,121	20,640	5.7%
5-19 years	11,115	45,598	6,952	63,665	17.7%
20-64 years	34,082	160,114	20,636	214,832	59.7%
65+ years	11,691	44,300	5,010	61,001	16.9%
Median Age	45.1	41.3	40.6	--	--
Source: 2007-2011 American Community Survey 5 – Year Estimates					

Seniors accounted for 14.7% of the regional population in the year 2000. While seniors represent 17% of region's population in 2011, that number is expected to grow to 19.5% by 2015.<sup>2</sup> 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. In a state with an older population than the nation as a whole, the Waccamaw Region has an even higher percentage of seniors than the state. South Carolina is projected to have a 133% increase in the 65+ population by 2030.<sup>3</sup>

Georgetown has a median age of 45.1; Horry is much lower at 41.3 and Williamsburg lower still at 40.6. The 2010 median age in South Carolina was 38. 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 45.1 in 2011; 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.<sup>4</sup> Higher land and home prices in coastal regions

<sup>2</sup> Claritas 2010 Demographics via PolicyMap

<sup>3</sup> SC State Plan on Aging 2009-2012 <http://tinyurl.com/4ql2vjd>

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

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.

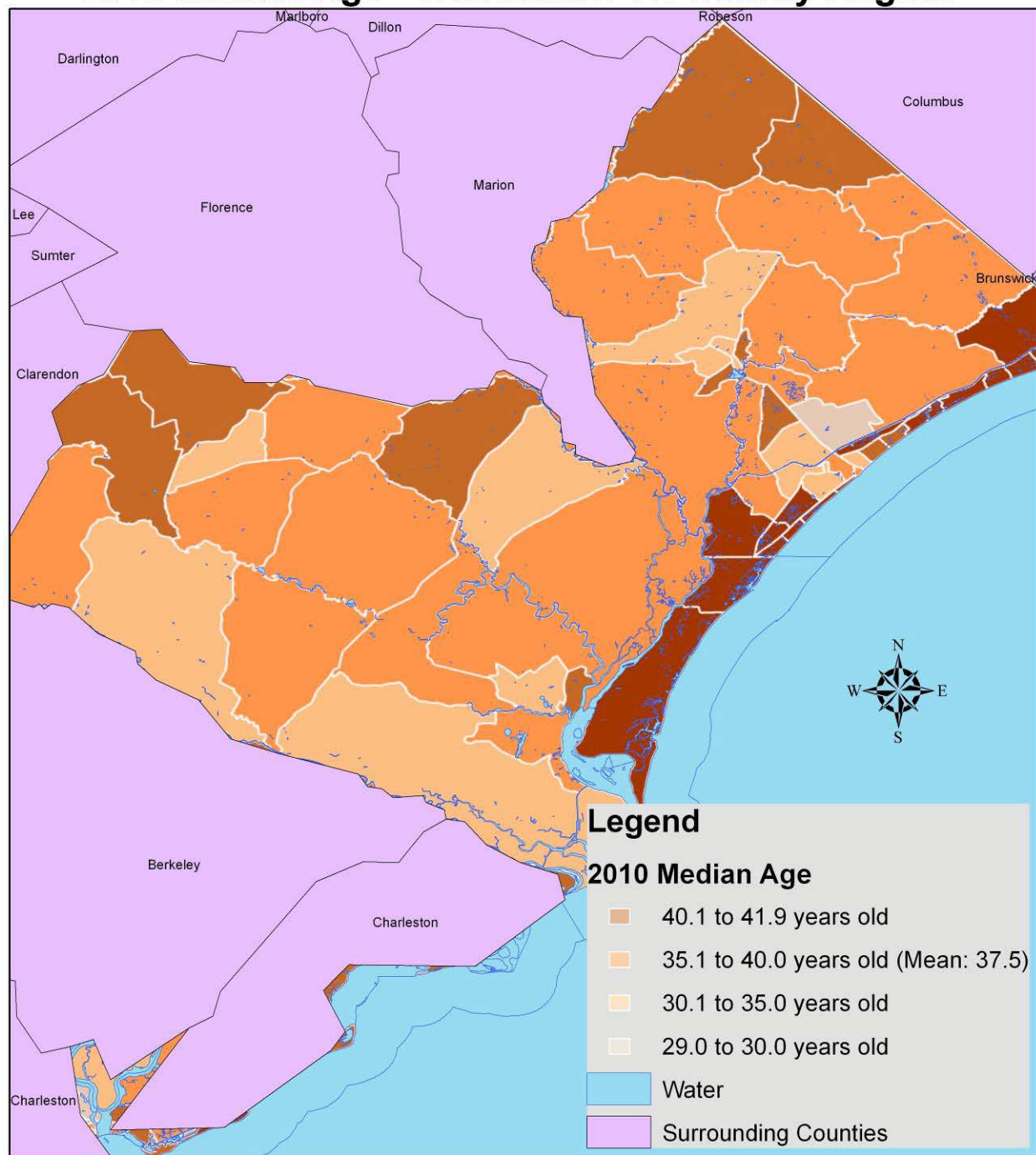
These demographic trends draw attention to the fact that the needs of seniors should be at the forefront of regional decision making in terms of housing, healthcare, and social services.

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



*Map 5: Waccamaw Region Median Age*

## 2010 Median Age - Waccamaw Tri-County Region

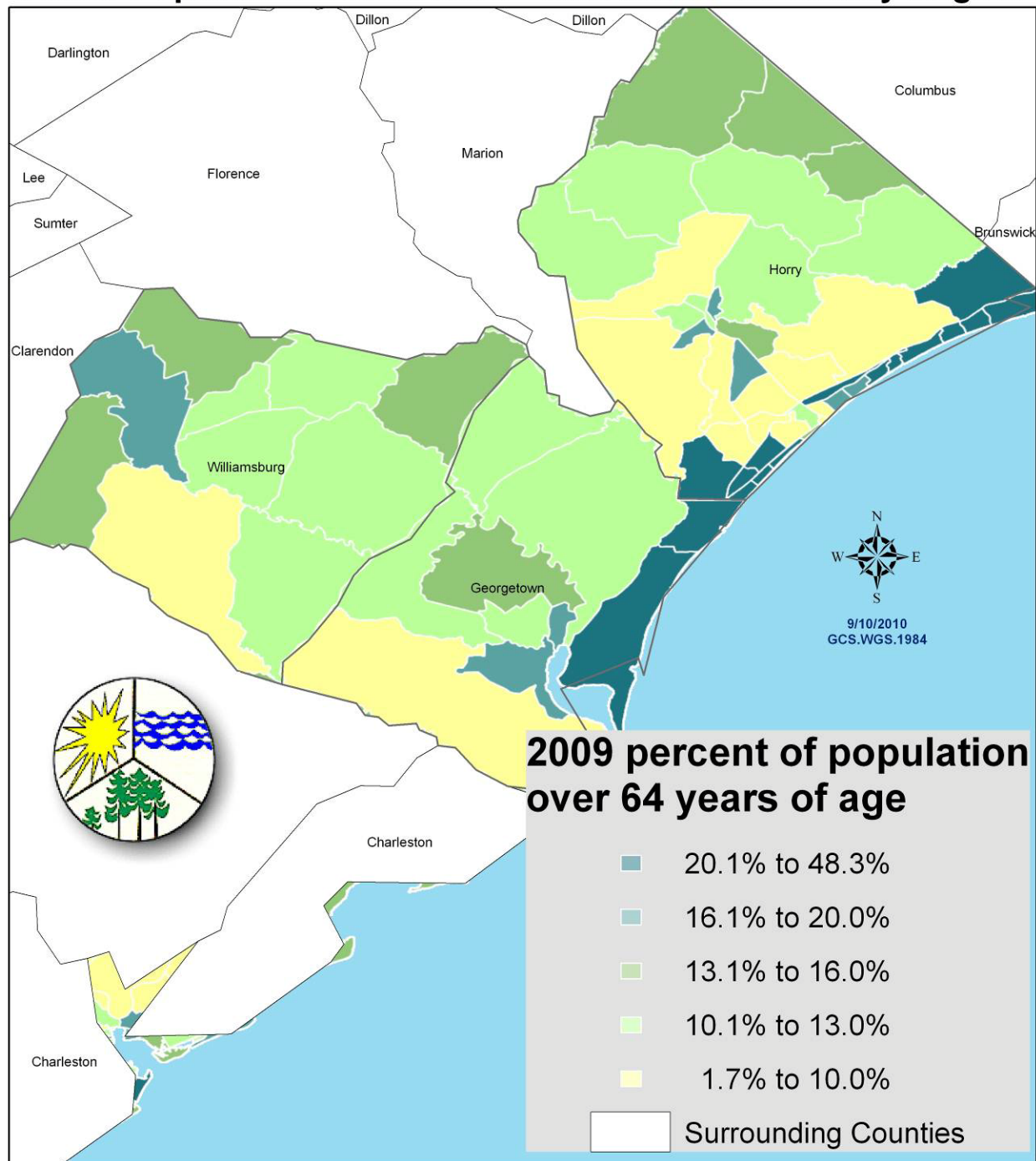


This map displays the median age distribution in Williamsburg, Georgetown, and Horry counties in 2010. The 2010 Median Age is based on the age of each person in complete years. Median age is calculated from the distribution of age by five-year groups. Source: ESRI 2010 estimates.



## 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.

## Households

The estimated population for the Waccamaw Region in 2011 was 360,138 and the total number of households was estimated at 145,872. The average household size (non-weighted) in the region was 2.47 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 2.3. The table below breaks out the regional household population data by county.

Waccamaw Region Households 2011			
Year	Population	Households	Average Persons per Household
Georgetown Co.	60,280	22,329	2.7
Horry Co.	265,139	112,358	2.3
Williamsburg Co.	34,719	11,185	2.9
<b>Waccamaw Region</b>	<b>360,138</b>	<b>145,872</b>	<b>2.47*</b>
Source: 2007-2011 American Community Survey 5 – Year estimates			
* 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
<b>Waccamaw Region</b>	<b>289,643</b>	<b>117,173</b>	<b>2.54*</b>
Source: Claritas via PolicyMap			
*Non-weighted average			

The total population in the region grew by 24% from the year 2000 to the year 2011. During the same period the number of households also increased by 24%. 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 just under 3%.

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.<sup>5</sup> Holding all else equal the trend of decreasing household size, as is present

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<sup>5</sup> America's Families and Living Arrangements, US Census, 2007:  
<http://tinyurl.com/28vz94k>



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.

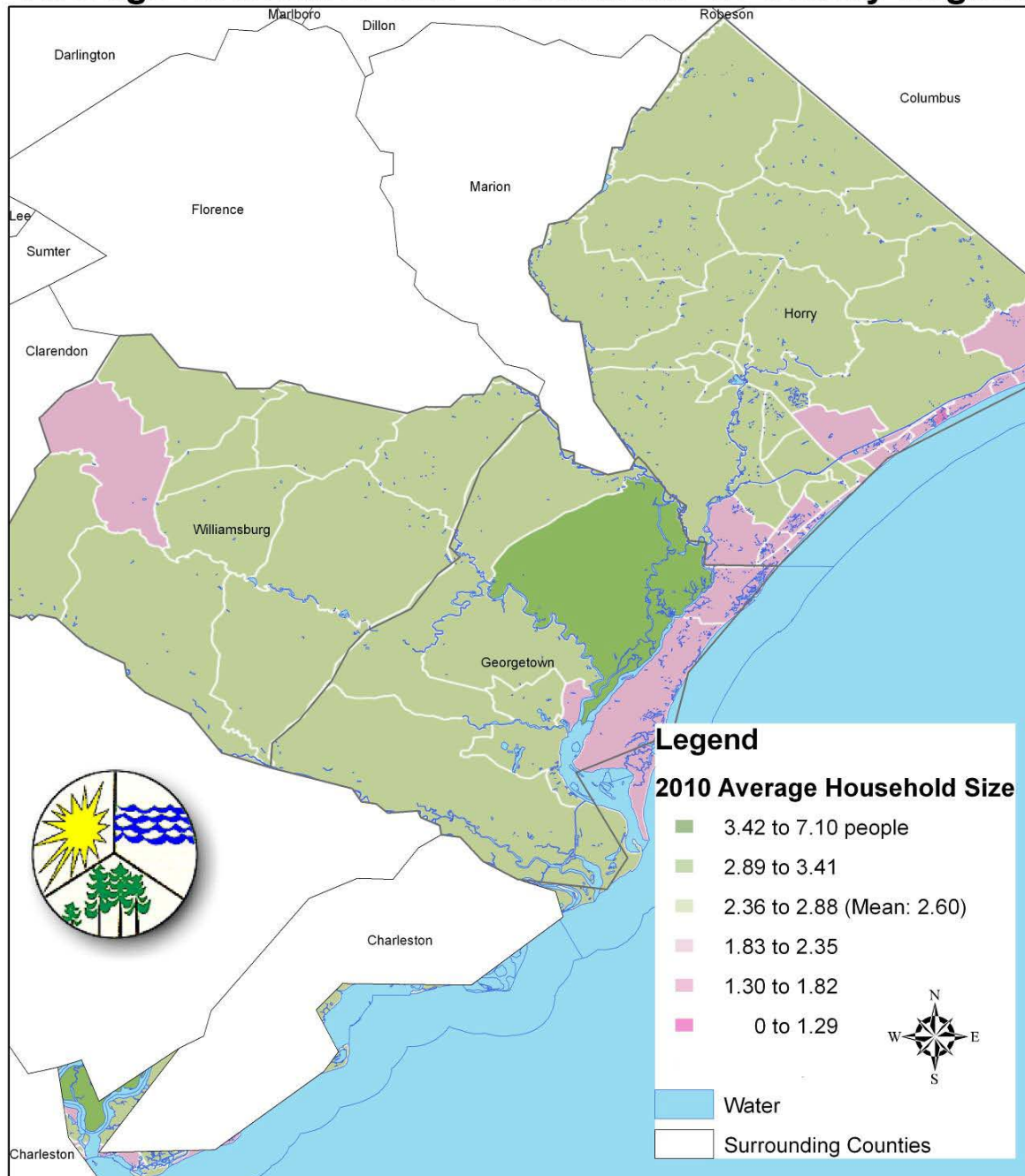
The table below provides deeper insight into household composition within the region, displaying data on the breakdown of family status and household type.

<b>2010 Waccamaw Region Household Composition</b>					
	Georgetown County	Horry County	Williamsburg County	Waccamaw Region	% Of Regional Households
Households	24,524	112,225	13,007	149,756	100%
Married w/ Children	3,508	16,418	1,668	21,594	14.4%
Single Male w/ Children	457	5,226	252	5,935	4.0%
Single Female w/ Children	1,933	7,553	1,336	10,822	7.2%
Non-family Households	7,242	39,971	4,153	51,366	34.3%
Householder living alone	6,222	30,108	3,767	40,097	26.8%
Over 65 years old and living alone	2,738	11,291	1,483	15,512	10.4%
Source: 2010 Census					
* 2007-2011 American Community Survey 5 Year Estimates are not available for this category					

In 2010, there were 24,524 households in the region and just 14.4% comprised of married adults living with children. Further, there are 10,822 households comprised of single female head of households with children under the age of 18. The most prominent feature in the above data is that non-family households and persons living alone compose the largest portions of households by far, accounting for 34% and 27% of total households respectively. 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.

## 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.

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## Racial Composition

The table below displays data on the racial makeup of the regional population according to the 2007 – 2011 American Community Survey 5 Year Estimates. Totals and percentages are given for each major racial group by county.

<b>Waccamaw Region 2011 Racial Demographics</b>				
<b>Race</b>	<b>Georgetown County</b>	<b>Horry County</b>	<b>Williamsburg County</b>	<b>Waccamaw Region</b>
Total Population	60,280	265,139	34,719	360,138
White	38,060 (63.1%)	210,575 (79.4%)	10,943 (31.5%)	259,578 (72.1%)
African American	20,453 (33.9%)	36,453 (13.7%)	23,036 (66.3%)	79,942 (22.2%)
Asian	409 (0.7%)	3,062 (1.2%)	53 (0.2%)	3,524 (1.0%)
Native Hawaiian or Pacific Islander	0 (0.0%)	74 (0.0%)	0 (0.0%)	74 (0.0%)
American Indian or Alaskan Native	76 (0.1%)	1,221 (0.5%)	44 (0.1%)	1,341 (0.4%)
Hispanic	1,860 (3.1%)	15,544 (5.9%)	540 (1.6%)	17,944 (5.0%)
Some other Race	981 (1.6%)	10,776 (4.1%)	252 (0.7%)	12,009 (3.3%)
Two or More Races	301 (0.5%)	3,225 (1.2%)	391 (1.1%)	3,917 (1.1%)
<i>Source: 2007 – 2011 American Community Survey 5 Year Estimates</i>				

Of the approximately 366,000 people in the Waccamaw Region, 259,785 (72.1%) are White. There are an estimated 79,942 African Americans in the region, which make-up 22.2% of the population. The 17,944 Hispanics living in the region comprise the next largest racial group, representing roughly 5% of the population. Asians are 1% of the population, and Native Americans represent 0.4%. 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 (5%) is very close to the statewide rate of 4.29%. 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 66% African American – more than double the 28% for South Carolina. The other side of that coin is that Whites are only 31% of the Williamsburg population – less than half of statewide rate of 66.95%. Similar differences exist in Horry County; but inversely so, with almost 79% of the population White and only 13% of the population African American.

## *Hispanic Population*

Hispanics are the nation's fastest growing minority population and are projected to be the largest minority group by 2010. This trend is reflected in South Carolina as well, with the State's Hispanic population projected to more than double from 1990 to 2025, representing a growth rate six times higher than the population as a whole. This growth is projected to be the greatest in the coastal region of the State.

With much of the Grand Strand serving the tourist industry, a strong construction market, and agricultural operations located in the rural areas, the counties in the Region attract a growing migrant and seasonal worker population. The 2000 Census noted a population of more than 5,000 Hispanic residents in Horry County, 919 in Georgetown County and 273 in Williamsburg County. Many local providers to be undercounted by at least 10% estimated these numbers.

In 2011, there were 17,944 Hispanics living in the region (15,544 in Horry, 1,860 in Georgetown, and 540 in Williamsburg) - comprising the third largest racial group and representing roughly 5% of the population. This represents a tripling of the Hispanic population since 2000, with the most of the growth occurring in Horry.

A statewide Hispanic Needs Assessment conducted by the Institute for Families in Society at the University of South Carolina revealed that the State's Hispanic population is vulnerable to chronic health problems, low income and poverty, low educational attainment, and multiple barriers to access for support services including transportation, language, and cultural norms.

*Latino Americanos en Accion* (LEA) is a non-profit formed in 2001 that emerged from a countywide Hispanic Task Force organized to identify and address the needs of Horry County's growing Hispanic community. LEA provides counseling in the areas of education, financial awareness, employment, housing, family and health. The organization also provides assistance with legal and banking issues, court translation, consumer protection, transportation, taxes, and immigration matters. LEA serves well over 100 Hispanic clients each month through its various services and agency referral system.

## Household Income

The estimated 2011 median income for Georgetown County is \$42,677, which is nearly the same as Horry County's median income at \$42,877. However, Williamsburg County is at a significantly lower level of income than the rest of the region with a median of just \$24,530 – another indicator of its persistently struggling economic state.

<b>Waccamaw Region Median Household Income</b>	
Area	Median Income
Georgetown County	\$42,677
Horry County	\$42,877
Williamsburg County	\$24,530
<i>Source: 2007-2011 American Community Survey 5 Year Estimates</i>	

The table below displays 2011 American Community Survey data for regional income ranges by number of households earning each range.

<b>Waccamaw Region 2011 Annual Income by Category</b>		
Category	Number of Households	Percent of Households
<b>Georgetown County</b>	<b>22,329</b>	<b>---</b>
Less than \$10,000	2,360	10.6%
\$10,000 - \$24,999	4,672	20.9
\$25,000 - \$49,000	5,406	24.2%
\$50,000 - \$99,999	6,131	27.5%
\$100,000 or more	3,760	16.8%
<b>Horry County</b>	<b>112,358</b>	<b>---</b>
Less than \$10,000	8,406	7.5%
\$10,000 - \$24,999	22,194	19.8%
\$25,000 - \$49,000	33,990	30.3%
\$50,000 - \$99,999	33,556	29.8%
\$100,000 or more	14,212	12.6%
<b>Williamsburg County</b>	<b>11,185</b>	<b>---</b>
Less than \$10,000	2,041	18.2%
\$10,000 - \$24,999	3,610	32.3%
\$25,000 - \$49,000	2,638	23.6%
\$50,000 - \$99,999	2,203	19.7%
\$100,000 or more	693	6.2%
<b>Waccamaw Region</b>	<b>145,872</b>	<b>---</b>
Less than \$10,000	12,807	8.8%
\$10,000 - \$24,999	30,476	20.9%
\$25,000 - \$49,000	42,034	28.8%
\$50,000 - \$99,999	41,890	28.7%
\$100,000 or more	18,665	12.8%
<i>Source: 2007-2011 American Community Survey 5 Year Estimates</i>		

The 2011 American Community Survey estimates that 13.5% of all families in Georgetown County live in poverty. Further, 24.5% of Georgetown families with children under the age of 18 are below the poverty level. The situation gets worse for single-mother households with children under the age of 18, of which 50.8% live in poverty. For comparison, the corresponding poverty rates for South Carolina are roughly 12% for all families, 19% families with children under 18, and 42% for single-mother households.

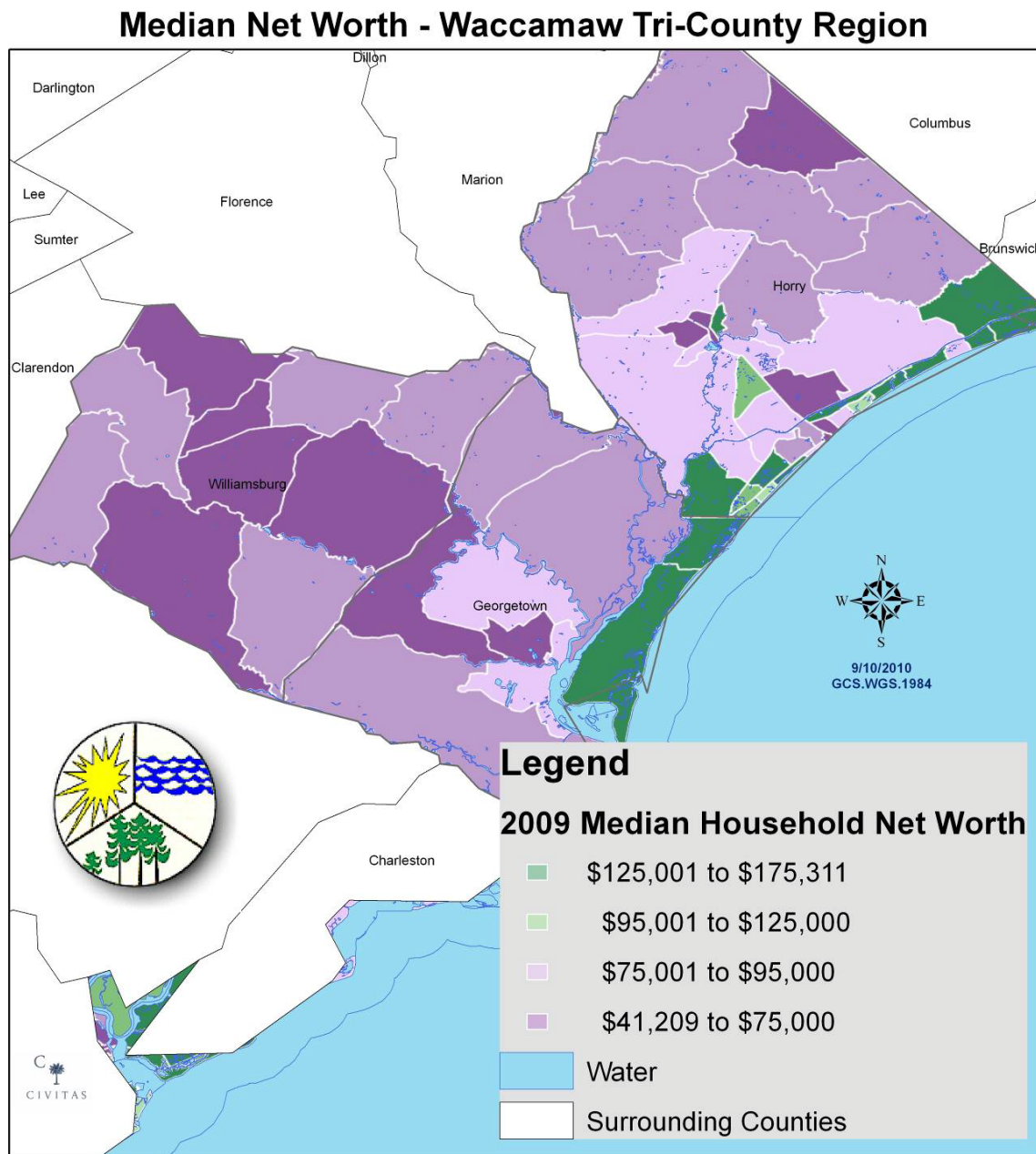
Percentage of Area Families Living in Poverty			
Area	All Families	Married Families w/ Children under 18	Female head of household no husband present & children under 18
Georgetown County	13.5%	7.3%	51.0%
Horry County	11.9%	9.8%	47.1%
Williamsburg County	27.0%	13.5%	61.7%
<i>Source: 2007-2011 American Community Survey 5 - Year Estimates</i>			

Horry County's figures (shown in the table above) are only slightly better than Georgetown, with a lower percentage of its families living in poverty. Conversely, the situation in Williamsburg is much worse, 27% of all families in Williamsburg County live in poverty. Furthermore, nearly 62% of single-mother households, with children under the age of 18, are below the poverty line.

Map 9 below shows median net worth throughout 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: Median Household Net Worth*



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.

## 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 60% of Georgetown County's housing supply, 46% of Horry County's, and 57% of Williamsburg County's housing.

Waccamaw Region Housing Units by Type		
Number of Bedrooms	Number of Units	Percentage of Area Units
<b>Georgetown County</b>	<b>33,563</b>	<b>--</b>
Single Family Detached	20,341	60.6%
Single Family Attached	795	2.4%
2 unit homes & duplexes	594	1.8%
3 or 4 units	1,625	4.8%
5 to 9 units	1,463	4.4%
10 to 19 units	1,023	3.0%
20 or more units	1,162	3.5%
Mobile Homes	6,560	19.5%
<b>Horry County</b>	<b>183,061</b>	<b>--</b>
Single Family Detached	83,988	45.9%
Single Family Attached	4,882	2.7%
2 unit homes & duplexes	3,588	2.0%
3 or 4 units	7,531	4.1%
5 to 9 units	16,021	8.8%
10 to 19 units	17,507	9.6%
20 or more units	21,870	11.9%
Mobile Homes	27,528	15.0%
<b>Williamsburg County</b>	<b>15,418</b>	<b>--</b>
Single Family Detached	8,748	56.7%
Single Family Attached	33	0.2%
2 unit homes & duplexes	182	1.2%
3 or 4 units	308	2.0%
5 to 9 units	347	2.3%
10 to 19 units	60	0.4%
20 or more units	49	0.3%
Mobile Homes or manufactured housing	5,676	36.8%
Source: 2007-2011 American Community Survey 5 – Year Estimates		

One striking feature of the above data is the prominence of mobile homes (or manufactured housing) in the regional supply. Mobile homes comprise the second largest sector of housing units in all three counties. Horry's 15% of mobile homes is slightly better than the

statewide 18% while Georgetown is at 19.5% and in Williamsburg nearly 37% of all housing units are mobile homes. Williamsburg is again the definite outlier with such a large percentage of its housing stock consisting of mobile homes.

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 2011 estimates. The most common housing size in the region is the three-bedroom. Three-bedroom homes account for 48.7% of Georgetown's housing supply, 44.1% of Horry's, and 56.2% of Williamsburg's housing. Two-bedroom homes make up the next largest housing size, with Georgetown at 19.8%, Horry at 28.9%, and Williamsburg at 22.3% of total supply.

Waccamaw Region Housing Units by Size		
Number of Bedrooms	Number of Units	Percentage of Area Units
<b>Georgetown County</b>	<b>33,563</b>	<b>--</b>
No bedroom	1,891	5.6%
1 bedroom	945	2.8%
2 bedrooms	6,658	19.8%
3 bedrooms	16,359	48.7%
4 bedrooms	6,084	18.1%
5 bedrooms or more	1,626	4.8%
<b>Horry County</b>	<b>183,061</b>	
No bedroom	17,012	9.3%
1 bedroom	9,805	5.4%
2 bedrooms	52,967	28.9%
3 bedrooms	80,793	44.1%
4 bedrooms	18,122	9.9%
5 bedrooms or more	4,362	2.4%
<b>Williamsburg County</b>	<b>15,418</b>	<b>--</b>
No bedroom	202	1.3%
1 bedroom	575	3.7%
2 bedrooms	3,433	22.3%
3 bedrooms	8,672	56.2%
4 bedrooms	2,107	13.7%
5 bedrooms or more	429	2.8%
Source: 2007-2011 American Community Survey 5 - Year Estimates		

## *Regional Housing Tenure*

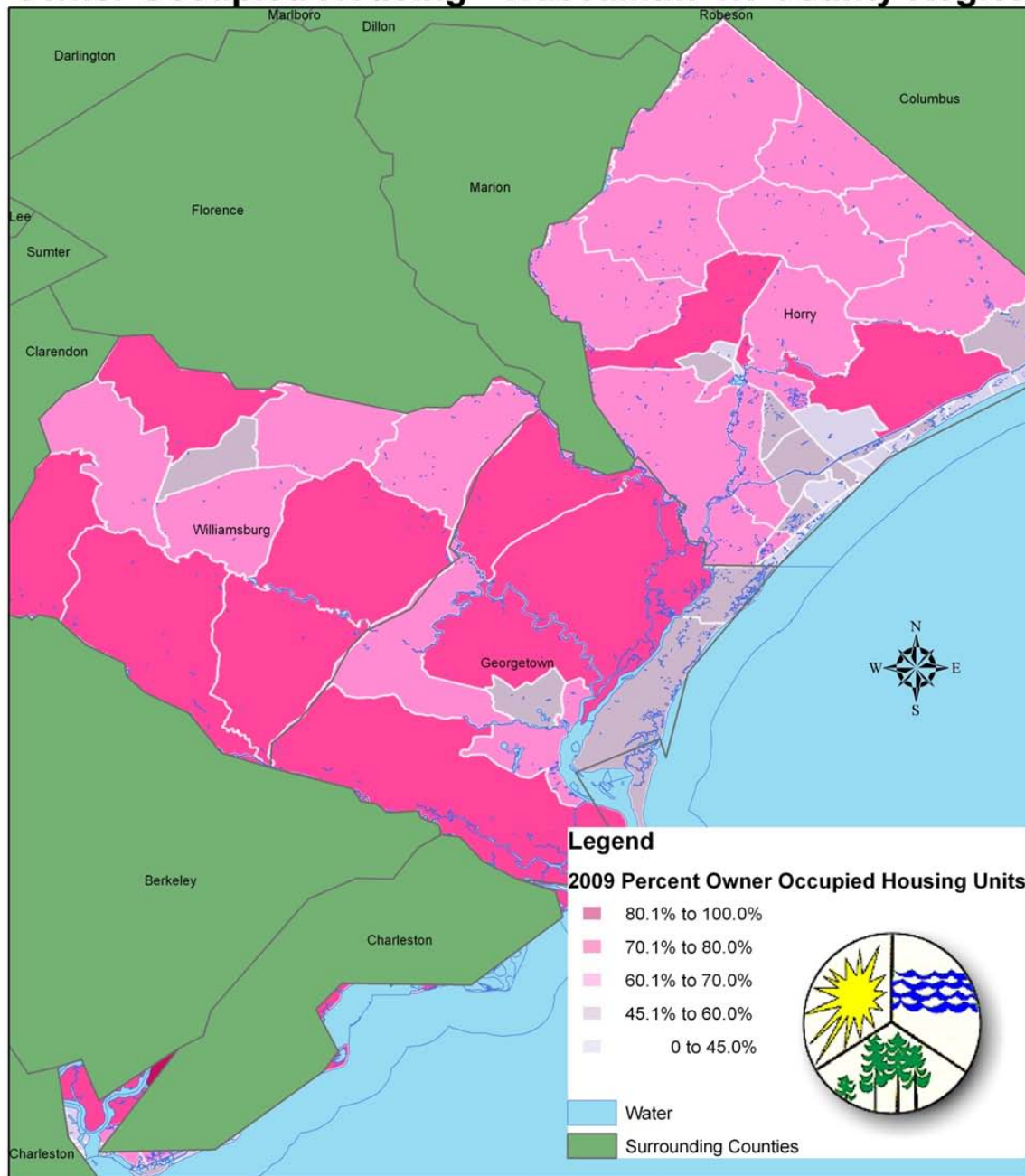
Home ownership rates across the region are largely in line with that of South Carolina as a whole, with the exception of Williamsburg County, which has a larger portion of renters. In 2010 an estimated 70.43% of households within the state of South Carolina owned their home. As of the 2011 ACS estimates, Georgetown's home ownership was well above the state average at 76.7% and home ownership in Horry is just slightly above the state at 70.9%. While Williamsburg County is lower than both the rest of the region and the state average, it does follow closely with 68.1% of households owning their home.

Waccamaw Region Housing Tenure		
Area	Owner Occupied Housing Units	Percentage of Housing Units
Georgetown County	22,329	76.7%
Horry County	79,702	70.9%
Williamsburg County	7,619	68.1%
Waccamaw Region		
Source: 2007-2011 American Community Survey 5 – Year Estimates		

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.

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## 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.

According to *PolicyMap*, in 2010 the median year built for houses in South Carolina was 1984. Georgetown County's median housing age of 1988 was four years younger than the state. Horry County's housing stock was younger than Georgetown's, with a median year built of 1993. Following other housing statistics in the region, 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
<b>Georgetown County</b>	<b>33,563</b>	<b>--</b>
Built 2005 or later	2,359	7.0%
2000-2004	4,831	14.4%
1990-1999	7,874	23.5%
1980-1989	6,171	18.4%
1970-1979	4,357	13.0%
1960-1969	2,449	7.3%
1950-1959	2,617	7.8%
1940-1949	1,213	3.6%
1939 or earlier	1,692	5.0%
<b>Horry County</b>	<b>183,061</b>	<b>--</b>
Built 2005 or later	17,755	9.7%
2000-2004	34,206	18.7%
1990-1999	47,883	26.2%
1980-1989	41,292	22.6%
1970-1979	22,393	12.2%
1960-1969	8,311	4.5%
1950-1959	6,459	3.5%
1940-1949	2,124	1.2%
1939 or earlier	2,638	1.4%
<b>Williamsburg County</b>	<b>15,418</b>	<b>--</b>
Built 2005 or later	515	3.3%
2000-2004	447	2.9%
1990-1999	3,029	19.6%
1980-1989	2,447	15.9%
1970-1979	3,085	20.0%
1960-1969	1,377	8.9%
1950-1959	1,236	8.0%
1940-1949	1,006	6.5%
1939 or earlier	2,276	14.8%
Source: 2007-2011 American Community Survey 5 - Year Estimates		

### *Residential Energy Costs*

While rent or mortgage payments represent the largest percentage of housing costs, additional costs such as electricity, heating fuel, and water and sewer charges can also play a major role in affordability. Heating and cooling account for more than 46% of energy usage in a new single-family home, and can represent an even greater percentage of energy usage in older housing units that lack adequate insulation, weatherproofing and thermal windows and doors. In an effort to reduce residential energy usage, the South Carolina General Assembly adopted a mandatory statewide building code in 1997 that includes the Council of American Building Officials' *Model Energy Code*. The Energy Code establishes minimum insulation standards and requires double paned or storm windows. Georgetown, Horry and Williamsburg Counties, as well as other jurisdictions in the region that administer and enforce building standards, operate under this Code and enforce the minimum energy efficiency standards. However, homes constructed prior to 1997 were built to much less stringent standards.

This is particularly true for homes built prior to the mid-1970s and manufactured homes built before 1977.

Roughly 94% of the housing stock in Williamsburg County, 78% of housing in Georgetown County, and 71% of housing in Horry County was built prior to 1997. Older homes in general have lower values and rent for less, making them attractive to families with low and moderate incomes. Unfortunately, the lower rents and mortgage payments are sometimes offset by the additional cost of heating and cooling an older, less energy-efficient structure. A family may move into an older home because of the lower rent, but may be forced to move because they simply cannot afford the high electric or heating fuel bills.

### *Lead Based Paint Hazards*

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 12,328 houses in Georgetown County that were built in 1979 or before – 36.7% of the county's housing stock. 22.9% of the housing units in Horry County (41,925 units) were built in or before 1979. Williamsburg County has by the largest percentage of its stock pre-1979 at 58.2%, but due the smaller population it has also has the fewest total units at 8,980. 93.8% of all houses in Williamsburg County were built prior to the year 2000.

## Construction Activity

### 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 2008 to 2012, as well as the estimated value of those buildings at the time of construction.

Building Permits					
	2008	2009	2010	2011	2012
<b>Georgetown County</b>					
Residential buildings	239	131	140	149	186
Total value	\$59,957,721	\$30,961,256	\$29,695,801	\$25,484,308	\$45,817,150
<b>Horry County</b>					
Residential buildings	1,920	1,476	1,400	1,491	2,075
Total value	\$519,904,760	\$252,250,247	\$224,298,934	\$265,400,982	\$376,310,008
<b>Williamsburg County</b>					
Residential buildings	49	43	30	24	24
Total value	\$5,650,020	\$4,498,289	\$4,053,719	\$565,555	\$3,197,765
Source: US Census Bureau, Residential Construction Branch & PolicyMap 2013					

Between 2008 and 2010, all three counties experienced a significant decline in new construction activity both in terms of the number of permits issued and the aggregate value of new construction projects. However, there appears to be a rebound from the housing market collapse taking place starting in 2011. Once again, Horry County leads the region in sheer numbers with 2,075 new construction permits issued in 2012 for a total value of just over \$376 million, followed by Georgetown with 186 permits issued for a valuation of just under \$46 million and Williamsburg County with just 24 new construction permits issued in 2012 with an estimated total value of \$3.2 million.



## Housing Affordability

A critical factor in Fair Housing choice is the availability of affordable housing. Housing affordability is generally defined as a household paying no more than 30 percent of annual household income on housing.<sup>6</sup> Conversely, a household is considered cost-burdened if its occupants are paying more than 30% of their income for housing costs.

### 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 2011 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
<b>Georgetown County</b>	<b>9,432</b>	<b>--</b>
Less than 20%	2,974	31.5%
20.0 – 24.9%	1,172	12.4%
25.0 – 29.9%	1,013	10.7%
30.0 – 34.9%	821	8.7%
35% or more	3,452	36.6%
<b>Horry County</b>	<b>48,718</b>	<b>--</b>
Less than 20%	14,911	30.6%
20.0 – 24.9%	7,691	15.8%
25.0 – 29.9%	5,695	11.7%
30.0 – 34.9%	4,362	9.0%
35% or more	16,059	33.0%
<b>Williamsburg County</b>	<b>2,625</b>	<b>--</b>
Less than 20%	864	32.9%
20.0 – 24.9%	396	15.1%
25.0 – 29.9%	227	8.6%
30.0 – 34.9%	257	9.8%
35% or more	881	33.6%
<b>Waccamaw Region</b>	<b>60,775</b>	<b>--</b>
Less than 20%	18,749	30.8%
20.0 – 24.9%	9,259	15.2%
25.0 – 29.9%	6,935	11.5%
30.0 – 34.9%	5,440	8.9%
35% or more	20,392	33.6%
<b>Total Owner Occupied Units</b>	<b>60,775</b>	<b>--</b>
<b>Total Households above 30%</b>	<b>25,832</b>	<b>42.5%</b>
Source: 2007 – 2011 American Community Survey 5 - 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 2011 ACS data estimate that 45.3% (4,273 households) 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 42.0% (20,421 households) and Williamsburg County is estimated to have 43.4% (1,138 households) of cost burdened homeowners.

### *Rental Housing Affordability*

The table below displays 2011 American Community Survey estimates for the number of rental units and their corresponding rents for the Waccamaw Region.

Waccamaw Region Gross Rents		
Area	Number of Units*	Percentage of Area Rental Units
<b>Georgetown County</b>	<b>3,854</b>	<b>--</b>
Less than \$200	19	0.5%
\$200 - \$299	234	6.1%
\$300 - \$499	418	10.8%
\$500 - \$749	1,92	28.3%
\$750 - \$999	1,356	35.2%
\$1,000 - \$1,499	414	10.7%
\$1,500 or more	321	8.3%
Median Rent	\$777	--
<b>Horry County</b>	<b>30,348</b>	
Less than \$200	428	1.4%
\$200 - \$299	560	1.8%
\$300 - \$499	2,175	7.2%
\$500 - \$749	8,947	29.5%
\$750 - \$999	10,943	36.1%
\$1,000 - \$1,499	6,097	20.1%
\$1,500 or more	1,198	3.9%
Median Rent	\$808	---
<b>Williamsburg County</b>	<b>1,970</b>	
Less than \$200	258	13.1%
\$200 - \$299	217	11.0%
\$300 - \$499	406	20.6%
\$500 - \$749	848	43.0%
\$750 - \$999	184	9.3%
\$1,000 - \$1,499	57	2.9%
\$1,500 or more	0	0.0%
Median Rent	\$527	---
Source: 2007-2011 American Community Survey 5 -Year Estimates		
*Occupied Housing Units Paying Rent		

The \$750 to \$999 rent range makes up the largest portion of units in Georgetown County, accounting for 35.2% of rental units. Horry County is also dominated by the \$750-\$999 range with 36.1% of all renters paying rent in this range. Williamsburg's rental market is dominated by units in the in the \$500-\$749 ranges which accounts for 43% 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.

2012 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 2012 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
<b>Georgetown County</b>	<b>3,675</b>	
Less than 15%	644	17.5%
15.0-19.9%	358	9.7%
20.0 – 24.9%	246	6.7%
25.0 – 29.9%	404	11.0%
30.0 – 34.9%	287	7.8%
35% or more	1,736	47.2%
<b>Horry County</b>	<b>29,885</b>	
Less than 15.0%	2,803	9.4%
15.0 – 19.9%	3,691	12.4%
20.0 – 24.9%	3,771	12.6%
25.0 – 29.9%	3,009	10.4%
30.0 – 34.9%	2,593	8.7%
35% or more	13,928	46.6%
<b>Williamsburg County</b>	<b>1,807</b>	
Less than 15.0%	213	11.8%
15.0 – 19.9%	236	13.1%
20.0 – 24.9%	228	12.6%
25.0 – 29.9%	250	13.8%
30.0 – 34.9%	138	7.6%
35% or more	742	41.1%
<b>Waccamaw Region</b>	<b>35,367</b>	
Less than 15.0%	3,660	10.3%
15.0% - 19.9%	4,285	12.1%
20.0 – 24.9%	4,245	12.0%
25.0 – 29.9%	4,067	11.5%
30.0 – 34.9%	3,018	8.5%
35% or more	16,406	46.4%
<b>Total Renter Occupied Units</b>	<b>35,367</b>	<b>---</b>
<b>Total Households above 30%</b>	<b>19,424</b>	<b>54.9%</b>
Source: 2007-2011 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. 55% of renters in Georgetown County are cost burdened; 55.3% in Horry; and 48.7% in Williamsburg.

## Disproportionate Needs

The following set of tables from the 2011 Consolidated Plan utilizes HUD's CHAS data to display cost burdened households in the region by income and race. This data allows analysis of housing problems across variables such as income, race, and family size to discern if certain minorities or vulnerable population experience a disproportionate burden of housing problems in the region. For example, racial minorities tend to make up portions of households with housing problems that are greater than their representation in the population as a whole. Such phenomena are identified as impediments to fair housing choice.

The following two tables display cost burdened household data by income ranges in the region. The first table highlights moderate cost burden and the second table represents severe cost burdened.

Moderate cost burned households stretch the gamut of income ranges, with mid to low-income households experiencing right along with high earners. As people move up in the income, they also tend to move up in debt and liabilities in terms of upgrading automobiles, buying larger homes, etc.

<b>Moderate Cost Burdened Households</b>		
<b>Georgetown County</b>		
<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
<b>Horry County</b>		
<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
<b>Williamsburg County</b>		
<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: CHAS		

Severely cost burdened households show a different pattern than that of their moderate counterparts in that they are highly dominated by lower and middle-income ranges.

<b>Severe Cost Burdened Households</b>		
<b>Georgetown County</b>		
<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
<b>Horry County</b>		
<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
<b>Williamsburg County</b>		
<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: CHAS		

The two tables below deal with cost burdened households by race and income. The first table deals with homeowners and the second table deals with renters. 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%.



<b>Cost Burdened Owner Occupied Households by Race &amp; Household Income</b>			
<b>Georgetown County</b>			
	<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
<b>Horry County</b>			
	<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
<b>Williamsburg County</b>			
	<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: CHAS			

<b>Cost Burdened Renter Occupied Households by Race &amp; Household Income</b>			
<b>Georgetown County</b>			
	<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
<b>Horry County</b>			
	<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
<b>Williamsburg County</b>			
	<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: CHAS			

## Housing Problems

This section provides data on overcrowding and inadequate facilities. Those families that occupy homes without a complete kitchen or bathroom are considered to lack adequate facilities. Families that have more than one person per room are considered to be overcrowded.

### Lack of Adequate Facilities

The following table displays data on the number of housing units in the Waccamaw Region that lack complete plumbing, complete kitchens, and that do not have telephone service available.

Waccamaw Region Households Lacking Adequate Facilities		
Area	Occupied Housing Units	Percent of Area Homes
<b>Georgetown County</b>		--
Lacking Complete Plumbing Facilities	66	0.3%
Lacking Complete Kitchen Facilities	152	0.7%
No Telephone Service Available	1,143	5.1%
<b>Horry County</b>		
Lacking Complete Plumbing Facilities	368	0.3%
Lacking Complete Kitchen Facilities	656	0.6%
No Telephone Service Available	4,025	3.6%
<b>Williamsburg County</b>		--
Lacking Complete Plumbing Facilities	94	0.8%
Lacking Complete Kitchen Facilities	42	0.4%
No Telephone Service Available	1,257	11.2%
Source: 2007-2011 American Community Survey 5 - Year Estimates		

American Community Survey data do not show that lack of adequate facilities is a pressing problem in the region. In all three counties, over 99% of housing units are deemed to have adequate plumbing and kitchen facilities. However, many practitioners and service providers in the area have 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. The following table displays data on the number of occupants per room in housing units throughout the Region.

Waccamaw Region Housing Tenure by Occupants per Room		
Area	Owner Occupied	Renter Occupied
<b>Georgetown County</b>		--
1.00 or less	16,990	4,775
1.01 to 1.50	19	93
1.51 or more	16	336
<b>Horry County</b>		--
1.00 or less	78,807	48,846
1.01 to 1.50	433	1,175
1.51 or more	462	3,347
<b>Williamsburg County</b>		--
1.00 or less	7,531	6,000
1.01 to 1.50	82	123
1.51 or more	6	81
<b>Total Households with Overcrowding</b>	<b>484</b>	<b>3,764</b>
Source: 2007-2011 American Community Survey 5 - Year Estimates		

Overcrowding is not extensive in the region, though there are over 4,000 units categorized as overcrowded. The majority of overcrowded units are in Horry County and are renters. Renters across the board are much more likely to live in overcrowded units compared to homeowners. While a very low percentage of units are overcrowded, 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.

<b>Overcrowded Households by Tenure &amp; Household Income</b>		
<b>Georgetown County</b>		
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
<b>Horry County</b>		
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
<b>Williamsburg County</b>		
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: 2009 CHAS		

## Public, Affordable, and Assisted Housing Units

The mission of the region's PHAs is the same as that of the Department of Housing and Urban Development: To promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination. The PHAs also share the same goals as follows:

- Increase the availability of decent, safe, and affordable housing.
- Improve community quality of life and economic vitality
- Promote self-sufficiency and asset development of families and individuals
- Ensure Equal Opportunity in Housing for all Americans

The following tables summarize public housing data from five authorities in the region.

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	837	1573	3+ years (closed)	n/a	
Georgetown	145	446	2+ years (closed)	295	31
Conway	325	--	1 year (open)	260	--
Kingstree	NA	NA		140	30
Lake City	244	600	4-5 years (closed)	337	--
Source: Executive Summaries provided by directors of each Housing Authority. April 2011					

The Myrtle Beach Housing Authority (MBHA) also manages the following types of rental assistance grant programs:

- \*HOME Tenant Based Rental Assistance
- \*Supportive Housing Program
- \*Shelter Plus Care

Further, MBHA owns a 48-unit USDA Rural Development property with project based rental assistance in place. This property has three handicap accessible units.

## 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
<b>Georgetown County</b>				
	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 Apartments	32	Low-income	SCDHFDA-LIHTC & USDA
Andrews	Magnolia Park	34	Low-income	SCDHFDA-LIHTC
Andrews	Elm Square	24	Elderly	SCDHFDA-LIHTC
<b>Horry County</b>				
	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 Exempt Bond
Myrtle Beach	Bay Pointe II	56	Low-income	SCDHFDA-LIHTC
Conway	Legacy Apartments	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 Commons	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 Landing	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				

## Vulnerable Populations

The following sections focus on persons with disabilities, persons with HIV/AIDS, veterans, seniors and the homeless. While general medical and social services are available to these vulnerable populations of the Waccamaw Region, the numbers of senior citizens, veterans and disabled persons can be expected to rise over the next five to ten years. While there are no specific findings at this time to indicate these populations have been discriminated against in terms of Fair Housing opportunities, these populations will continue to face challenges, more than others, in finding adequate and affordable housing. Furthermore, demand for these services outpaces available funding, creating bottlenecks in delivery. Waccamaw will need to expand social services, transportation services and housing opportunities available for these populations in the coming years.

### Senior Citizens

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 displays the senior population for each county and the region as a whole for the years 2000 and 2011.

Waccamaw Region 2010 Population and Age									
	Georgetown County		Horry County		Williamsburg County		Waccamaw Region		% total population (Regional)
Year	2000	2011	2000	2011	2000	2011	2000	2011	2010
Aging 65+	8,354	11,691	29,470	44,300	4,856	5,010	42,680	61,001	17%
Source: 2000 & 2010 Census									

Seniors accounted for 14.7% of the regional population in the year 2000. Seniors grew to 17% of region's population by 2011, and that number is expected to continue grow to 19.5% by 2015.<sup>7</sup> By comparison, seniors represented 13.5% of the state of South Carolina in 2011, with that number expected to grow to 18.6% by 2015. At the national level, seniors account for an estimated 12.9% of the country's population.<sup>8</sup> 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.<sup>9</sup>

The table below looks at housing problems within the regional elderly population.

<sup>7</sup> Claritas 2010 Demographics via PolicyMap

<sup>8</sup> American Community Survey 2011 (5 year estimates)

<sup>9</sup> SC State Plan on Aging 2009-2012 <http://tinyurl.com/4ql2vjd>

<b>Elderly Households with Housing Problems by Tenure &amp; Household Income</b>				
<b>Georgetown County</b>				
	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
<b>Horry County</b>				
	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
<b>Williamsburg County</b>				
	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				

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. Special attention must be paid to low-income elderly populations as they in much higher need of services, and are more likely to be unable to get the services they need.

## *Senior Services*

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 appointments, 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.<sup>10</sup>

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 services, environmental modifications, respite care, attendant cares services, the personal emergency response system, and limited incontinence supplies.<sup>11</sup>

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<sup>10</sup> 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](http://www.scmatureadults.org)

<sup>11</sup> Ibid.

## ***Persons with Developmental or Physical Disabilities***

Disabilities can include a wide range of conditions – physical limitations, mental illness, as well as serious medical conditions. Included are persons with mental retardation, autism, traumatic brain injury, spinal cord injury and similar disabilities. A person is considered to have a disability if they have difficulty performing functions such as seeing, hearing, talking, walking, climbing stairs, lifting and carrying; have difficulty performing activities of daily living; or have difficulty with social roles such as helping children with homework, working at a job or doing household chores. A person who is unable to perform one or more activities, who uses an assistive device to get around, or who needs assistance from another person to perform basic activities is considered to have a severe disability.

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 populations, 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.

<b>Disabled Households with Housing Problems by Tenure &amp; Household Income</b>			
<b>Georgetown County</b>			
<b>Owner Occupied</b>			
<b>Household Income</b>	<b>Housing Problems</b>	<b>No Housing Problems</b>	<b>N/A</b>
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
<b>Renter Occupied</b>			
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
<b>Horry County</b>			
<b>Owner Occupied</b>			
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
<b>Renter Occupied</b>			
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
<b>Williamsburg County</b>			
<b>Owner Occupied</b>			
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
<b>Renter Occupied</b>			
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			



## Veterans

South Carolina's large veteran population experiences special needs in long-term care, homelessness, and medical care. Nationally, nearly 39% of living veterans are 65 years or older – generating a growing need for a full spectrum of home and community-based support programs. It is also estimated that approximately 23% of the nation's adult homeless population are veterans, with many more living in poverty and at risk of becoming homeless.

According to American Community Survey estimates, in 2012 there were approximately 5,945 veterans living in Georgetown County, nearly 28,000 in Horry County and more than 2,000 in Williamsburg County. There are some 400,000 veterans living across South Carolina. Over 90% of veterans in the state are male. While area veterans are attracted to the coastal area by the amenities that all retirees enjoy – temperate weather, golf, the beach, and shopping – many were initially drawn by the close proximity of the former Myrtle Beach Air Force Base. Although some veterans relocated when the base closed in 1993, most elected to stay in the area, with Shaw Air Force Base in Sumter now being the closest military installation.

Area veterans benefit from close proximity to the Myrtle Beach Veterans Administration (VA) community based outpatient clinic (CBOC) – a provider of primary healthcare services and 1 of 8 community-based VA centers in the State. Because of high demand, the Myrtle Beach clinic is in line for a construction project that will more than double the size of the existing clinic. The VA operates 2 full major medical centers in South Carolina – the Ralph H. Johnson VA Medical Center in Charleston and the William Jennings Bryan Dorn VA Medical Center in Columbia. The Johnson VA Medical Center is an 87-bed primary, secondary and tertiary care medical center that provides acute medical, surgical and psychiatric inpatient care, and both primary and specialized outpatient services. In addition, the Center operates a 28-bed nursing home. The Johnson VA Medical Center is closely affiliated with the Medical University of South Carolina. The Dorn VA Medical Center is a 244-bed facility providing acute medical, surgical, psychiatric, and long-term care. The Hospital provides primary, secondary and some tertiary care, and also operates a 112-bed Nursing Home Care Unit adjacent to the hospital. The University of South Carolina's School of Medicine is located on the hospital grounds and is closely affiliated with the Hospital.

VA programs for the homeless are also centered in Charleston and Columbia. These programs are funded through grants and per diem payments by the VA to community, non-profit organizations that provide transitional housing and job training programs. These support services are augmented by the involvement of volunteers from veterans support groups throughout the State.

## *Homeless Persons*

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.<sup>12</sup> 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.”<sup>13</sup>

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.”<sup>14</sup>

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 streets. Approximately 63% of homeless women have

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<sup>12</sup>National Homeless Coalition Fact Sheet [http://www.nationalhomeless.org/factsheets/How\\_Many.html](http://www.nationalhomeless.org/factsheets/How_Many.html)

<sup>13</sup>NAEH: [http://www.endhomelessness.org/section/about\\_homelessness/snapshot\\_of\\_homelessness](http://www.endhomelessness.org/section/about_homelessness/snapshot_of_homelessness)

<sup>14</sup> Ibid.

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.”<sup>15</sup>

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			Total
County	#	Persons	Male	Female	Total Adults	Male	Female	Total Youth	
Georgetown	8	26	10	24	36	0	0	0	65
Horry	106	205	440	202	644	11	14	25	893
Williamsburg	15	35	15	19	34	0	0	0	90
Region	129	266	465	245	714	11	14	25	1048

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.

<sup>15</sup> 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								
	Disability					Other Groups		
County	Substance Abuse	Mental Illness	HIV	Other Disability	Total 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
<b>Waccamaw Region</b>	<b>108</b>	<b>101</b>	<b>8</b>	<b>78</b>	<b>223</b>	<b>138</b>	<b>67</b>	<b>42</b>
Source:								

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

2009 Waccamaw Regional Homeless Counts						
	Race				Ethnicity	
County	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
<b>Waccamaw Region</b>	<b>378</b>	<b>597</b>	<b>53</b>	<b>20</b>	<b>52</b>	<b>996</b>
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				
	Shelter Type			
County	Emergency Shelter	Transitional Housing	Unsheltered	Total
Georgetown	3	0	62	65
Horry	208	174	511	893
Williamsburg	0	59	31	90
<b>Waccamaw Region</b>	<b>211</b>	<b>233</b>	<b>603</b>	<b>1,048</b>
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
Shoreline Behavioral Health	Horry	0	5	0	5	0
<b>Totals</b>		<b>76</b>	<b>138</b>	<b>48</b>	<b>84</b>	<b>23</b>
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.

<b>Transitional Housing</b>					
<b>Name</b>	<b>Location</b>	<b>Beds for Households with Children</b>	<b>Beds for Households without Children</b>	<b>HMIS Beds for Households with Children</b>	<b>HMIS Beds for Households without Children</b>
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
<b>Totals</b>		<b>230</b>	<b>89</b>	<b>230</b>	<b>68</b>

*Permanent supportive* housing offers people whom 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.

<b>Permanent Supportive Housing</b>					
<b>Name</b>	<b>Location</b>	<b>Beds for Households with Children</b>	<b>Beds for Households without Children</b>	<b>HMIS Beds for Households with Children</b>	<b>HMIS Beds for Households without Children</b>
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
<b>Totals</b>		<b>194</b>	<b>90</b>	<b>194</b>	<b>90</b>



## *Homelessness Strategic Plan*

The specific actions that the Continuum has taken 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.

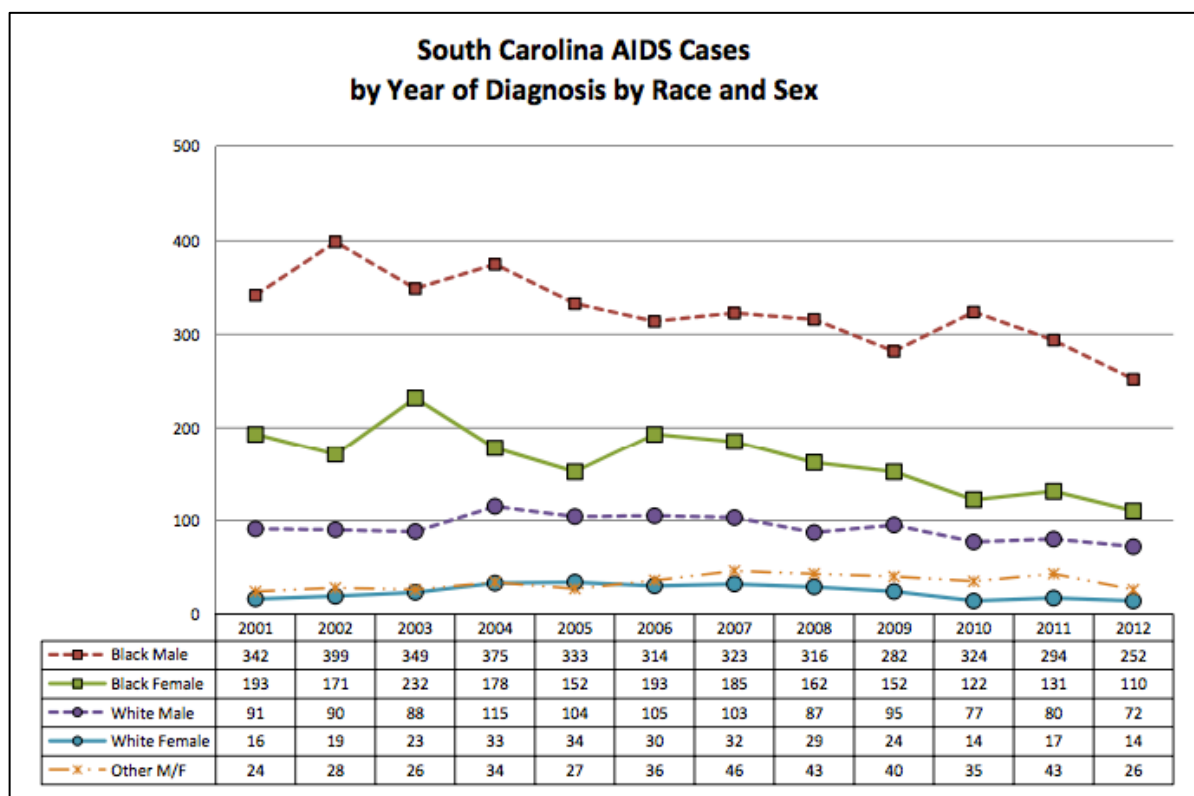
*City of Myrtle Beach, Horry and Georgetown counties*--Similar to the way Myrtle Beach addressed family homelessness with Alliance Inn, a comprehensive housing and services center for families, these coastal communities are initiating a comprehensive approach to ending chronic homelessness. The first 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.

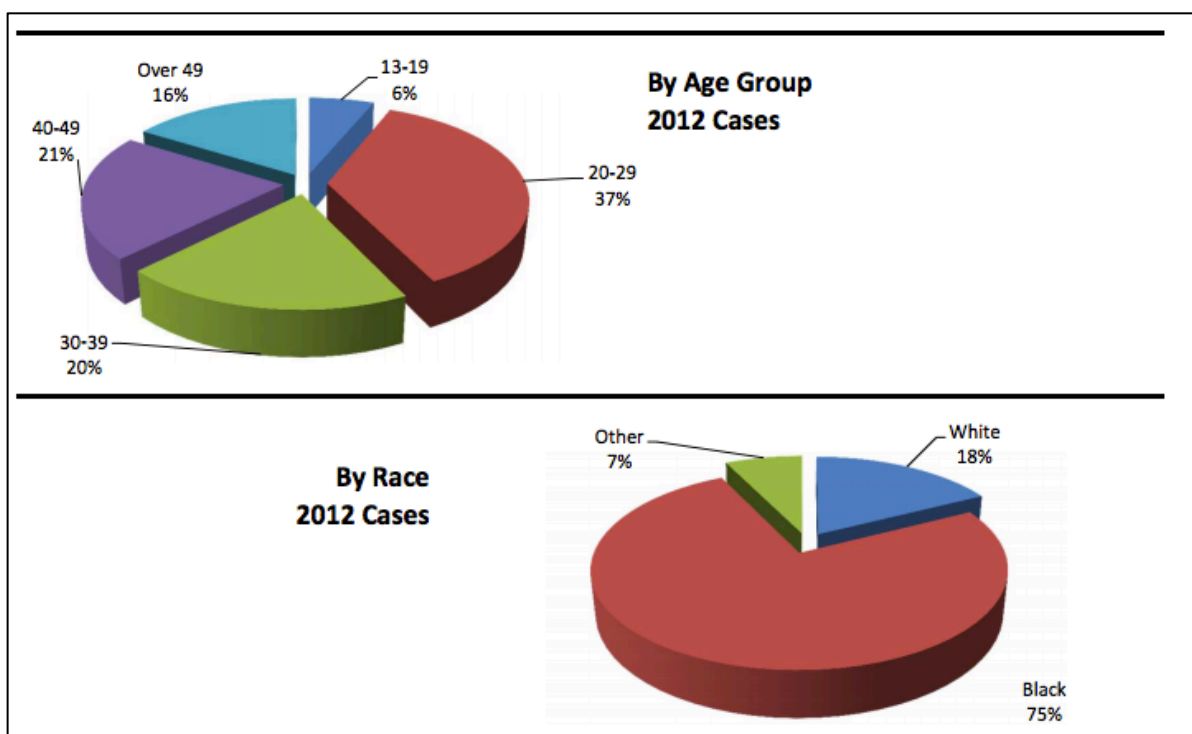
*Williamsburg County* is a more rural community that is just beginning to strategize to end chronic homelessness. Williamsburg is looking to improve access to services with a single point of entry program through the Williamsburg Enterprise Community Commission.

## Persons with HIV/AIDS

From 1981 to 2012 16,873 AIDS cases were reported in South Carolina. Of those, 8,732 have died from the syndrome. There were 8,141 known cases of persons living with AIDS in the state as of December 31, 2012. The chart below displays annual AIDS statistics in South Carolina from 2001 to 2012.



The pie charts below show SC AIDS cases by race and age. Blacks comprise 75% of AIDS cases in SC, where as whites account for 18%. The 20-29 old age cohort represents 37% of AIDS cases, the largest group by far.



From January 1<sup>st</sup> to December 31<sup>st</sup> 2011 Georgetown had 10 reported AIDS cases – a rate of 16.7 per 100,000 people. Over the same period Horry had 26 cases – a rate of 9.4 per 100,000 people. Finally, Williamsburg had 8 cases – a rate of 26.4 per 100,00 people.<sup>16</sup>

The AIDS numbers decreased for all three counties from 2011 to 2012 – both in terms of absolute numbers and in terms of rates. From January 1<sup>st</sup> to December 31<sup>st</sup> 2012 Georgetown had 7 reported AIDS cases – a rate of 11.7 per 100,000 people. Over the same period Horry had 21 cases – a rate of 7.6 per 100,000 people. Finally, Williamsburg had 8 cases – a rate of 23.5 per 100,000 people.<sup>17</sup>

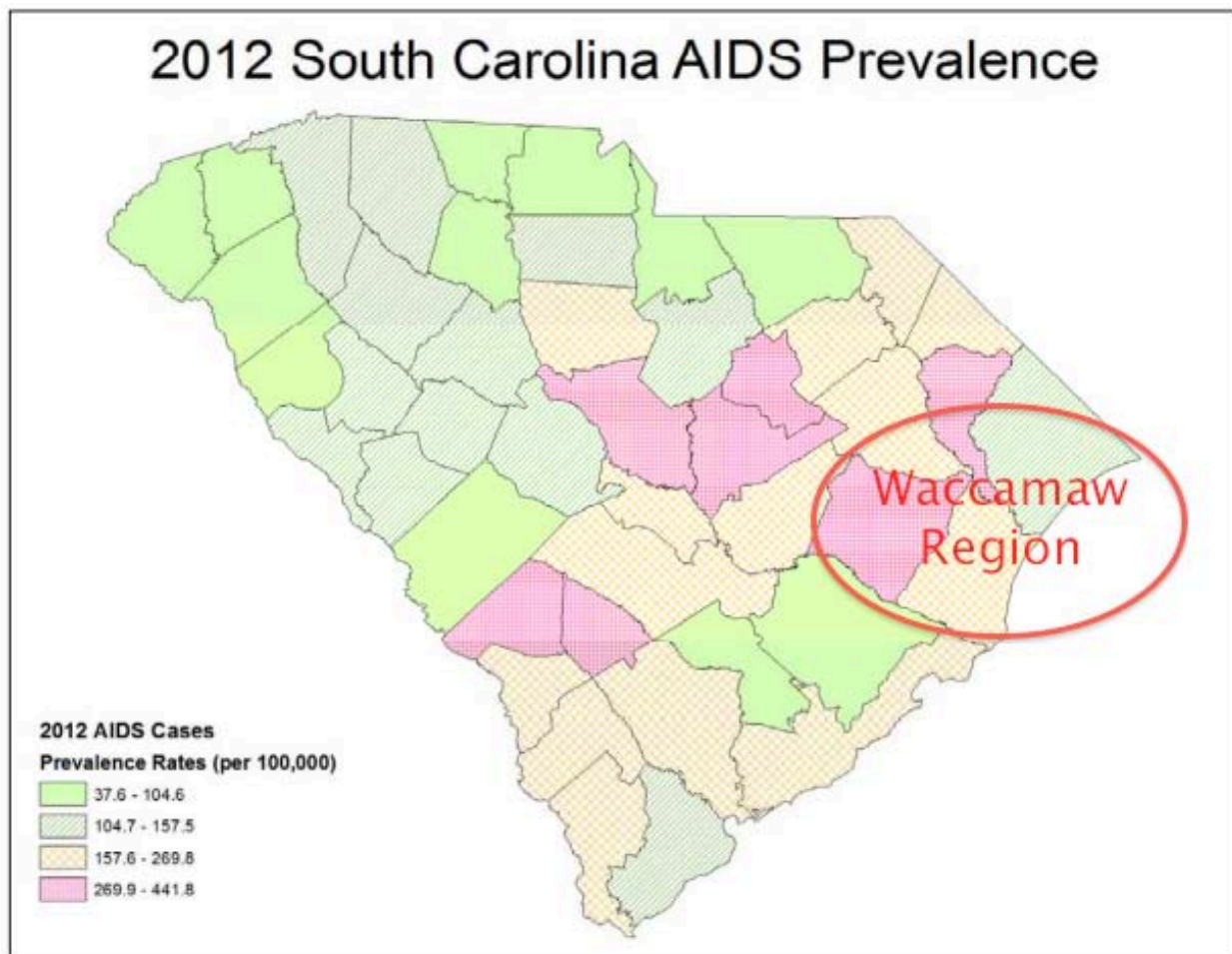
AIDS cases:	Jan-Dec 2011		Jan-Dec 2012	
County	Cases	Rate	Cases	Rate
Georgetown	10	16.7	7	11.7
Horry	26	9.4	21	7.6
Williamsburg	9	26.4	8	23.5
Source: SC DHEC				

<sup>16</sup> SCDHEC [http://www.scdhec.gov/health/disease/sts/docs/SurveillanceReport\\_2012.pdf](http://www.scdhec.gov/health/disease/sts/docs/SurveillanceReport_2012.pdf)

<sup>17</sup> Ibid.

In total, 656 AIDS-related deaths have occurred in the Waccamaw Region since 1981. 139 deaths occurred in Georgetown; 376 occurred in Horry; 141 occurred in Williamsburg. Cumulative rates for each county are as follows: Georgetown – 181.7 cases per 100,000 people; Horry – 136.1 cases per 100,00 people; Williamsburg – 346.2 per 100,000 people. Williamsburg’s cumulative rate is alarming – the third 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 and AIDS-related deaths.

The map below displays South Carolina counties by AIDS incidence rates. Williamsburg has a higher rate of AIDS than many areas of the state.



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.”<sup>18</sup>

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<sup>18</sup> SCDHEC STD/HIV Program <http://www.scdhec.gov/health/disease/stdhiv/hopwa.htm>



## *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.<sup>19</sup> 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 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 resource for information on programs and environmental strategies that work to prevent substance abuse.<sup>20</sup>

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<sup>19</sup> 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](http://www.scmatureadults.org)

<sup>20</sup> DAODAS. Prevention Services. Retrieved March 14, 2006, from [www.daodas.state.sc.us/web/prevention.html](http://www.daodas.state.sc.us/web/prevention.html)

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).<sup>21</sup>

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.<sup>22</sup> A list of additional services for Georgetown, Horry, and Williamsburg counties can be found in Appendices D, E, and F, respectively.

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<sup>21</sup> DAODAS. Intervention Services. Retrieved March 14, 2006, from <http://www.daodas.state.sc.us/web/intervention.html>

<sup>22</sup> DAODAS. Treatment Services. Retrieved March 14, 2006, from <http://www.daodas.state.sc.us/web/treatment.html>



## Transportation

The lack of accessible and reliable transportation is a major barrier that is disproportionately experienced by low-income residents and special populations. Greater demands are also placed on transportation services as area residents move from government assistance programs to the workplace, with the creation of employment and job training resources being of little help to those residents who cannot access them. Ten percent (10%) of occupied housing units in Georgetown County, 6.5% in Horry County and 15.8% in Williamsburg County lack access to a personal vehicle. The lack of reliable transportation can greatly impede individual efforts to seek and retain employment, access critical health care, obtain support services such as child care, and pursue advanced education and training opportunities. Such transportation access includes a broad, multi-modal network of transit options that include reliable and responsive public transit systems and safe and interconnected pedestrian and bicycle pathways.

### Public Transit

Affordable and reliable transportation is a necessity for all residents. However, the lower incomes and limited access of special needs populations limits the availability of affordable and reliable transit to maintain employment, receive support services, and access health care and other needed programs.

Coastal Rapid Public Transit Authority (CRPTA) was founded in May 1983 with the goal of providing transportation for residents of and visitors to Horry and Georgetown Counties. CRPTA became the Waccamaw Regional Transportation Authority in 1997 and is now also marketed to the public under the name of The Coast RTA. More than 823,000 persons use the Coast RTA services annually. RTA vehicles travel more than 2,170,000 miles each year. The Coast RTA transit routes are shown in Map 3-9.

The *Fixed Route System* operates more than 35 vehicles ranging from air-conditioned coaches to vans equipped to accommodate physically disabled passengers. Fixed route service is available 7 days a week, 365 days a year. The system travels 15 routes throughout the Coastal Carolina region, including Myrtle Beach, North Myrtle Beach, Surfside Beach, Conway, Loris, and Aynor. Frequency of service averages once each hour, however peak frequency on heavily used routes is every 30 minutes. The Coast RTA buses are maintained and cleaned daily and are wheelchair accessible.

*Dash About for Seniors (DAS)* is a demand-response service designed to provide transportation for citizens over age 60, the disabled, and the general public on a space-available basis. Transportation may be provided for any destination within the RTA service delivery area and includes travel to and from Myrtle Beach, North Myrtle Beach, Surfside, Murrell's Inlet, Georgetown, Conway, Aynor, Loris and Little River. Clients must register for the program. Services are available seven days a week from 8:00 am to 9:00 pm, excluding holidays and inclement weather. Requests for rides

must be made no earlier than 10 days in advance and no later than 48 working hours before the requested time for transportation.

*Neighborhood Circulators* began service in Horry County in 2002 and provides transportation on two routes throughout the area from the Booker T. Washington and Pine Lakes neighborhoods to the Grand Strand Regional Medical Center, Plantation Point Plaza, Myrtle Square Mall, Seaboard Commons, Broadway at the Beach and other Myrtle Beach area destinations.

Fares range from \$1.00 for shorter routes to \$3.00 for the longest routes, with most fares averaging \$1.00. Reduced fare passes are available for senior citizens, persons with disabilities, students and Medicare cardholders and are valid on all fixed routes during regular operating hours. Fares for DAS are \$12 for a round trip, \$6.00 for a one-way trip, and neighborhood fares are \$1.00.

The *Citizen's Accessible Transit Service* (CATS) is a complementary Para-transit service for persons with disabilities. All Para-transit patrons must meet the criteria of having some type of physical or mental disability, and must be unable to independently and safely use the Coast RTA fixed route system. Reservations are taken daily and one day's notice for service is required. CATS services are available within a three-fourths mile radius (road distance) of fixed routes in The Coast RTA system. Service is offered to qualified riders during fixed route operating hours. CATS is a curb-to-curb advanced reservation, shared ride, transportation service. There are no restrictions on the purpose or frequency of reservations, although service is provided on a time and space available basis. CATS riders and companions pay double the fixed route fare, but no more than \$3 per person for service. Approved and registered attendants are not charged to accompany riders and companions are allowed on a space available basis.

The Williamsburg County Transit Authority (WCTA) provides transportation services to residents of Williamsburg County to destinations both within the County and to neighboring communities. The Authority transports more than 450,000 residents annually to include destinations within the County and to Myrtle Beach fixed routes. All residents of Williamsburg County, particularly persons of low-income, the elderly, and persons with disabilities are encouraged to use WCTA services. During peak months as many as 45 residents a day are transported to worksites in Myrtle Beach. Residents are also transported to other destinations both within and out of the County through contracts with human services agencies such as the SC Departments of Social Services, Disabilities and Special Needs, Medicaid, and Upward Bound at Williamsburg Technical College. Special service routes also provide transportation to churches and other organizations. The WCTA fleet numbers 54 vehicles and includes buses, vans and mini-buses as well as several utility vehicles.

Demand response service is also provided to and from physicians and pharmacies in and around the Kingstree area as well as out of the County and is available Monday through Friday. Reservations for the demand response service must be made 24 hours in advance.

In-county prices for the service range from \$2 for a one-way trip within Kingstree to \$3 for a one-way trip to other destinations within Williamsburg County. Prices for destinations outside of the County range from \$10 round trip to Manning and Lake City to \$20 round trip to Columbia or Charleston. The WCTA employment commuter service operates 7 days a week, 24 hours a day and is closed only on Christmas day. Currently, a one-way fare to Myrtle Beach is \$2.50. However, the WCTA is proposing to increase the fare to \$3.00 per one-way trip effective at the beginning of 2007 to help defray increasing fuel costs and associated expenses.

The WCTA continually seeks to serve additional clients and communities where transportation is an ~~unmet~~, but critical need. The Authority is in the planning stages of establishing an in- county fixed route system in the near future.

### ***Commuting Patterns***

According to the 2012 ACS estimates, 34.3% of Georgetown County workers, 31% of Horry County workers, and 30.4% of Williamsburg County workers traveled less than 15 minutes to work. This compares with 28.3% of workers statewide. 9.3% of Georgetown County workers, and only 3% of Horry County workers, traveled an hour or more to work, while 13.1% of Williamsburg County residents had a long commute of an hour or more. This compares to 5.3% of workers statewide who travel an hour or more to work.

While more than 92% of workers in Horry County and 72% of workers in Georgetown County are employed in the local economy (in county), only 57.7% in Williamsburg County work within the County. 42% of workers in Williamsburg County travel outside of the County to work – high when compared to the 26.8% of Georgetown workers who work outside the county, and extremely high compared to the only 4.5% of Horry County workers that commute to work outside of their home county.

Overwhelmingly, households within the region have personal transportation available; 1.4% of Georgetown County workers, 2.9% of Horry workers, and 7% of Williamsburg workers live in a household with no vehicles available. Understandably then, public transportation accounts for only 0.1% of all work commutes in Georgetown County, 0.1% in Horry County and 1.6% of commutes in Williamsburg County. Statewide, public transportation accounts for 0.5% of work commutes. 91% of Georgetown workers, and 93% of both Horry and Williamsburg workers travel to work by car. Only 7.3% of Georgetown County drivers, 10.3% of Horry County drivers and 11.4% of Williamsburg County drivers participate in carpools. Biking and walking account for less than 3% of commutes in all three counties.

## Supportive Services

Access to support services, health care, and other resources are key considerations in assessing the affordable housing supply. Special populations – such as the elderly, veterans, low income, the chronically ill, and residents with disabilities – generally experience a need for greater levels of support services than the population as a whole. The location of housing supply within the context of overall accessibility to critical support services, employment, and medical care can either create or mitigate barriers to affordable housing and housing choice.

### *Health and Medical*

Portions of all three Waccamaw counties are designated as a *Medically Underserved Area* with *Medically Underserved Populations* (MUA/MUP) and *Health Professional Shortage Area* by the US Department of Health and Human Services. The Waccamaw Region as a whole is experiencing critical shortages in its nursing and allied health workforce. A lack of access to medical care and shortage of health professionals can exacerbate the health problems of area residents, especially minorities and low income. In addition, the elderly population of the State is projected to double over the next 25 years, amid an aging population and the influx of more retirees. Such rapid growth will also place unprecedented demands on an already strained and understaffed health care system, especially in more popular retirement areas along the coast.

Georgetown County is served by 138 practicing physicians and 129 dentists. Horry County has the largest concentration of health professionals in the region with 410 practicing physicians and 85 dentists, while Williamsburg County has only 23 physicians and 6 dentists. Residents of the Waccamaw Region have access to several major hospital systems as well as several non-profit health care providers that provide free and reduced cost health and medical services for disadvantaged populations.

The ***Grand Strand Regional Medical Center*** (GSRMC) is a 219-bed acute care hospital serving residents and visitors of Horry and surrounding counties. The Hospital has the only cardiac surgery program in Horry and Georgetown counties and is a designated trauma center. Located in the heart of Myrtle Beach on 82<sup>nd</sup> Parkway, GSRMC has a medical staff of more than 275 physicians, 900 staff members and 350 hospital volunteers. The Medical Center has six affiliates throughout the Grand Strand to provide health care – the Grand Strand Regional Diagnostic & Women's Center, South Strand Ambulatory Care Center, Grand Strand Regional Medical Center Wound Care Program, North Strand Diagnostic Center, North Strand Senior Health Center, and the South Strand Senior Health Center on the campus of the Community Medical Center - South Strand.

The **Conway Medical Center** (CMC) – based in Conway – is a private, non-profit provider of acute care to residents of Horry County and surrounding communities. The Hospital is accredited by the Joint Commission on the Accreditation of Healthcare Organizations (JCAHO) and licensed by the South Carolina Department of Health and Environmental Control (SCDHEC). CMC offers access to 200 physicians and 160 patient rooms. Now in its 75<sup>th</sup> year, the Hospital is certified as a Level II Perinatal Center and a Level III Trauma Center. In addition to the three-story hospital, the Center campus also includes the Kingston Nursing Center, an 88-bed nursing center owned and operated by the Hospital, a medical office complex, and the Wellness & Fitness Center, which includes a cardiac rehabilitation area and outpatient physical therapy. One of CMC's most recent initiatives is the HEALTHREACH mobile health services program, designed to address the needs of Horry County's medically underserved residents. Free mobile health screenings are provided to residents who lack primary health care services. The initiative has helped more than 1,500 residents identify and treat chronic health problems that threaten too many adults and children in the County.

**Georgetown Hospital System** includes two hospitals with more than 150 physicians. The *Georgetown Memorial Hospital* (GMH) has grown from a 50-bed facility founded in 1950 to a 131-bed, acute-care facility offering state-of-the-art equipment and providing a full range of inpatient and outpatient services. The hospital is one of two providers of acute inpatient services in Georgetown County. Georgetown Memorial Hospital is located on a 7-acre campus, located in the City of Georgetown. A private, not-for-profit entity, the Georgetown Hospital System was formed in 2001 and opened its second inpatient facility - Waccamaw Community Hospital - in 2002.

**Waccamaw Community Hospital**, which opened in November 2002, has 83 inpatient beds, including 54 inpatient beds and 29 beds in an acute physical rehabilitation center. Like GMH, Waccamaw Community Hospital offers outpatient services, community programs and special events. Both facilities have 24-hour emergency departments. Waccamaw Community Hospital (WCH) is operated as a private not-for-profit organization and serves the northern segment of Georgetown County and surrounding areas.

The Georgetown Hospital System also offers a variety of other services located at sites throughout Georgetown County including the *HealthPoint Center for Health and Fitness* – a 40,000 square foot facility; *NextStep Rehabilitation Services* offering adult outpatient physical, speech and occupational therapy at four sites located in Murrells Inlet, Andrews, Pawleys Island and in Georgetown; the *NextStep Wound Healing Center* located in Murrells Inlet and providing a multi-disciplinary approach to wound management; as well as the *Waccamaw Medical Park*, located in Murrells Inlet and housing diagnostics including x-ray, mammography and laboratory. Georgetown Hospital System's *Francis B. Ford Cancer*



*Treatment Center* opened in February 2004. In addition to radiation therapy, the Center located on Highway 701, houses medical oncology offices and provides access to chemotherapy. The facility is a joint venture with the MUSC Hollings Cancer Center.

***Williamsburg Regional Hospital*** (WRH) is a non-profit hospital serving the residents of Williamsburg County and surrounding areas. WRH operates a 78-bed acute care facility that provides general medical and surgical services including 24-hour emergency care, an intermediate Intensive Care Unit, outpatient surgery, and labor and delivery services. The facility has provided continuous medical care and served as the County's only hospital for more than four decades.

***McLeod Health*** is a regional healthcare organization with South Carolina locations in Florence, Dillon, Darlington, Loris, and Little River. Founded in 1906, McLeod is a locally owned, not-for-profit institution which features the strength of more than 750 physicians and 4,700 employees, in addition to modern facilities; premier technology; and a dedication to improving the health of people of the community.

***McLeod Loris Hospital***, located in Loris, is a fully accredited acute care facility with 105 licensed beds. It offers a wide range of inpatient and outpatient services, and a medical staff of more than 120 active and affiliated physicians. Hospital services include inpatient and outpatient services, cardiology, surgery, ICU, radiology, rehabilitation, obstetrics, women's health services, hospice, and a Level III Trauma Center that serves more than 19,000 patients annually.

***McLeod Seacoast***, located in the North Myrtle Beach area, is a 50-bed hospital offering a wide range of inpatient and outpatient services. Their medical staffs include more than 120 active and affiliate physicians.

The ***Myrtle Beach Veterans Administration (VA) Clinic*** provides primary care for veterans and is operated by the Veterans Administration. Due to technology and changes in national and VA health care trends, the VA has moved from a hospital-based system to a primarily outpatient-focused system in recent years. In South Carolina, the VA operates major medical centers in Charleston and Columbia. To provide more care for veterans, especially those living in rural areas, the VA operates outpatient clinics in Myrtle Beach, Beaufort, Florence, Greenville, Rock Hill, Sumter and Orangeburg. Area veterans also have access to the Fayetteville medical center, located 93 miles to the northwest in neighboring North Carolina.

The Myrtle Beach, Little River, Kingstree, and Georgetown Offices of the ***SC Department of Health and Environmental Control*** provide adult and child immunizations, blood tests, environmental health, family planning and other services for residents of the Waccamaw Region.

***Health Care Partners of SC, Inc.*** is a community health center whose mission is to provide affordable health care to the medically underserved population within their service area. Health Care Partners operates facilities at four sites – two in Conway, one in Johnsonville and one in Marion. Payment is determined by a sliding fee scale and is based on family size and income. Health Care Partners provides a comprehensive set of health care services that include a women's clinic, pediatric clinic, adult medicine, weight control counseling, mental health counseling, diabetes prevention, nutrition counseling, and a full service lab.

***Friendship Medical Clinic*** is the oldest free medical clinic in South Carolina, providing free primary health care, including a full service pharmacy, for medically indigent residents of Horry County since 1965. Low income and indigent adults residing in Horry County who have no access to medical insurance and fall below 185% of the Federal poverty guidelines are served by the Clinic. The Clinic has more than 500 active patient files and distributes in excess of \$900,000 in medications (retail value) per year.

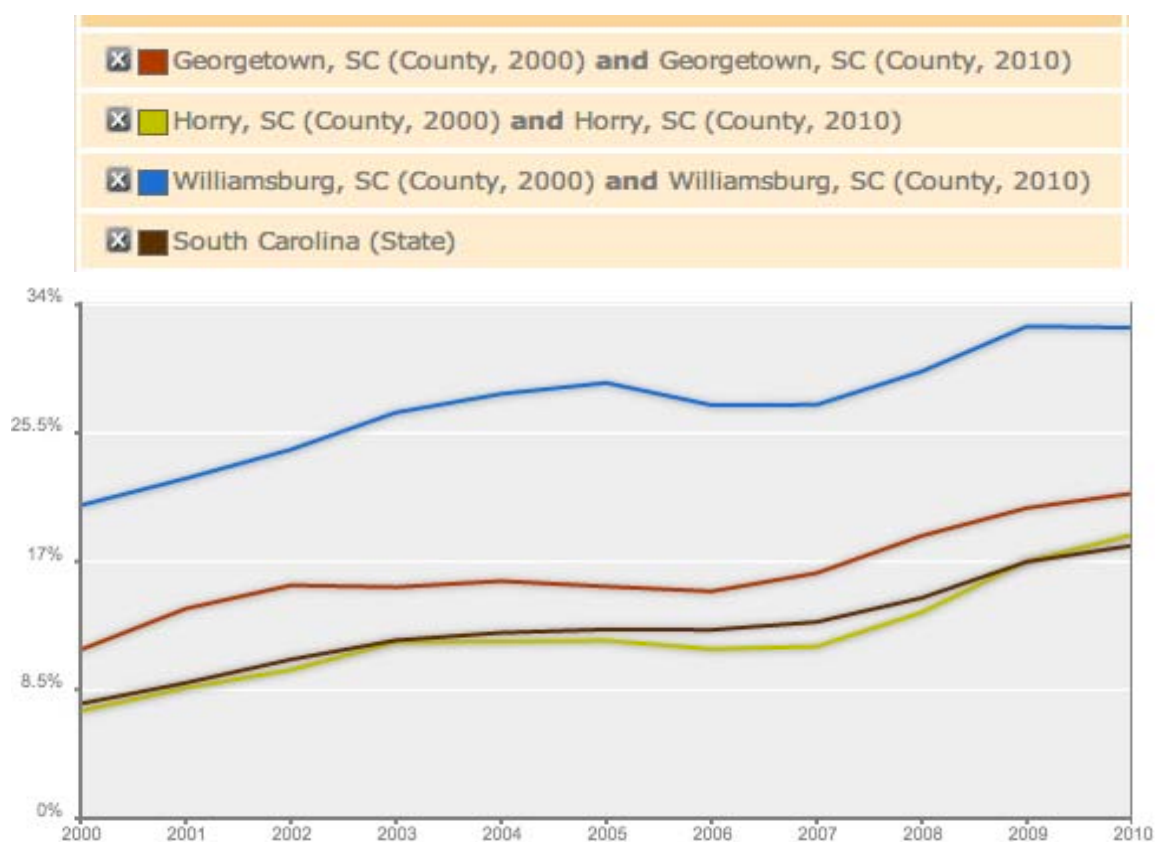
***Black River Healthcare, Incorporated*** is a non-profit community health care center established in 1987 to provide primary health services for families in Clarendon, Florence and Williamsburg counties. The goal of Black River Healthcare is to work collaboratively to improve access to medical care for all. Black River Healthcare is a full service Family Medical Facility specializing in a broad range of medical care for families and individuals of all ages. Black River Healthcare's corporate offices and primary medical health care facility are located in Manning, with full service medical centers also located in the communities of Kingstree, Olanta and Greeleyville. Black River Healthcare is served by two hospitals, the Clarendon Memorial Hospital in Manning and the Williamsburg Regional Hospital in Kingstree.

## Social Services

### Food Stamps

All three counties in the Waccamaw Region outpace the state in terms of food stamp recipient rates. In 2010, 18.05% of South Carolinians received food stamps. Almost one third (32.4%) of Williamsburg County residents (11,154) received food stamps in 2010. 21.5% (12,930) of Georgetown County residents received food stamp assistance. Horry County was the closest to the state rate, but still higher, with 18.75% (50,734).

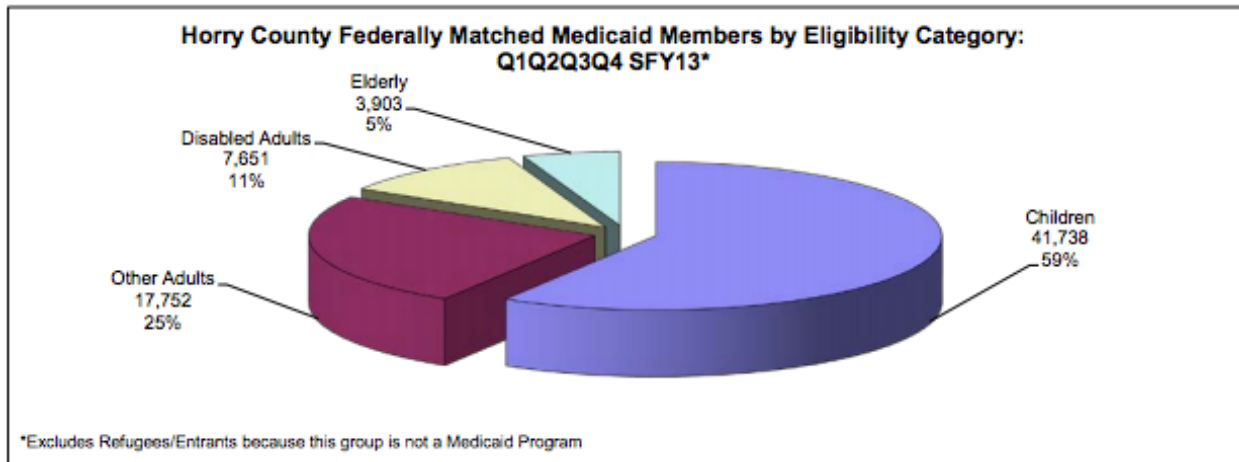
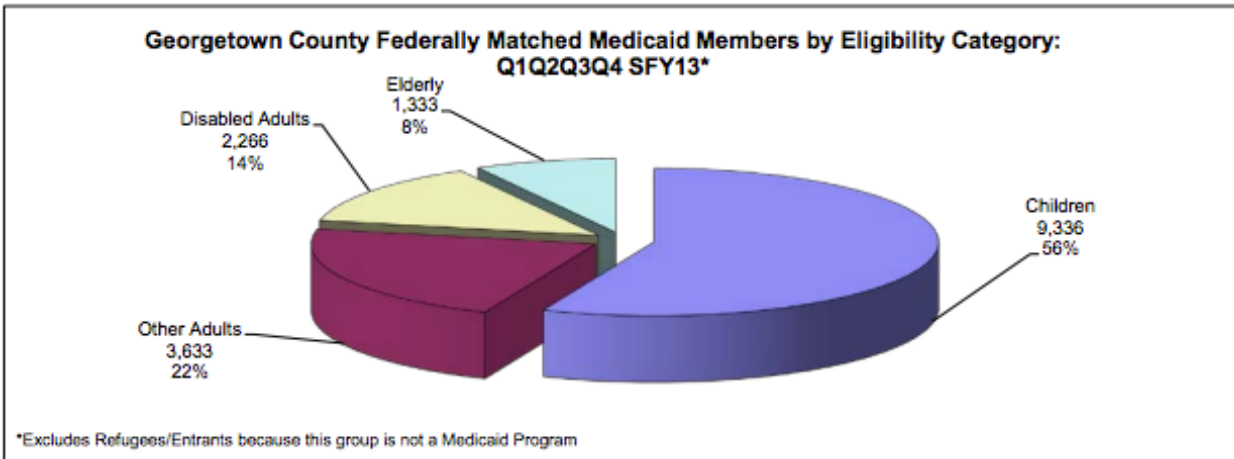
The line graph below displays food stamp recipient rates for the Waccamaw Region and South Carolina as a whole from 2000 to 2010.



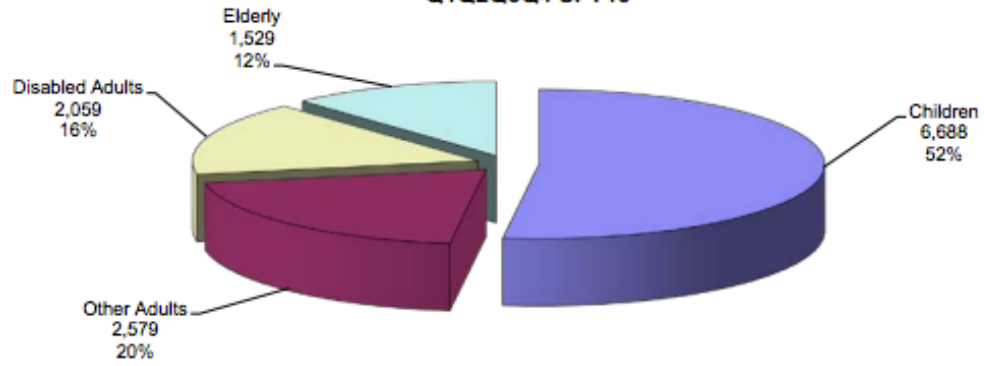
Horry County has kept an approximate pace with the state over the period shown, while Georgetown has been at least a few percentage points higher every year. However, Williamsburg County has experienced significantly higher rates of food stamp recipients, which is indicative of the economically depressed conditions the area continues to experience.

## Medicaid

More than 69,926 Horry County residents were eligible for Medicaid subsidies in 2013 – 24.8% of the population. In Georgetown County, 16,311 residents were eligible for Medicaid - 27.1% of the population. Finally, there were 12,559 Medicaid eligible residents in Williamsburg County – 37.4% of the population. The following three pie charts below display the Medicaid members of each county by eligibility category.



**Williamsburg County Federally Matched Medicaid Members by Eligibility Category:  
Q1Q2Q3Q4 SFY13\***



\*Excludes Refugees/Entrants because this group is not a Medicaid Program

## *Training and Education*

Education is key to achieving higher incomes and an improved quality of life. The importance of job-preparation and training in improving individual and family socio-economic conditions is paramount. For those who are trying to pull out of the cycle of dependence, finding a job with adequate earnings to support a family is a daunting challenge. Without access to advanced education and training, lower income and other disadvantaged residents can be restricted to less secure, minimum wage jobs with little opportunity for advancement. However, the myriad of employment and training resources offered by State and local agencies are of little assistance to residents who cannot readily access them. The persistent barriers posed by geography, infrastructure, family responsibilities, lack of educational attainment, low income, and work schedules can impede access to higher education for some residents. The provision of learner-centered access to post-secondary outlets such as the technical college system, adult literacy programs, quality day care, transportation, and the use of new information technologies for flexible, on-demand learning alternatives can significantly reduce the traditional barriers of time and place and contribute to educational success and participation in lifelong learning opportunities.

The Horry County School District is the 3<sup>rd</sup> largest in the State, serving more than 34,500 students in Grades K through 12. The District's 45 schools include 24 elementary, 9 middle, and 9 high schools. With an enrollment of 9,885 students, the Georgetown School District ranks 19<sup>th</sup> statewide. The District has 17 schools including 9 elementary schools, 4 middle schools and 4 high schools. The Williamsburg County School District has an enrollment of 5,560 students and ranks 34<sup>th</sup> out of the 85 school districts in South Carolina. The District's 14 schools include 8 elementary schools, 1 middle school and 3 high schools.

The Waccamaw Region is also home to four post-secondary institutions. Coastal Carolina University is a four-year, public institution offering both undergraduate and graduate degrees. Horry-Georgetown Technical College and Williamsburg Technical College are public, two-year institutions offering diplomas, certificates, and associate degree programs, as well as short-term occupational training. In addition, Webster University, a private institution offering masters degrees in business-oriented fields of study, is located in Myrtle Beach.

***Coastal Carolina University (CCU)*** is a public, predominantly undergraduate, liberal arts institution with a current graduate and undergraduate enrollment of more than 7,600 students. Nearly 19% of CCU students are minorities and 58% are female. CCU has posted a record increase in enrollment of 55% since 1993. Founded in 1954 as an independent, two-year college, the institution became a part of the University of South Carolina (USC) system in 1961 and awarded its first four-year degrees in 1975. In 1994, CCU became independent of the USC system, but remains a state-assisted university with its own Board of Trustees.

The University offers baccalaureate degrees in 39 major fields of study and 36 undergraduate minors. In addition, Coastal Carolina offers a Master of Business Administration degree, a Master of Science degree in coastal marine and wetlands studies and Master of Education degrees that include the Master of Arts in Teaching, and the Master of Education in Educational Technology. CCU serves its immediate five-county area through a 302-acre main campus in Conway and at satellite campuses in Myrtle Beach at the Coastal Carolina University Higher Education Center, at the Waccamaw Center for Higher Education in Litchfield, and in Georgetown. A recent \$75 million capital expansion increased building space on the main campus by more than 30%.

***Horry-Georgetown Technical College (HGTC)*** is a comprehensive community college serving the residents of northeastern coastal South Carolina and is one of 16 colleges that comprise the South Carolina Technical College System. HGTC is one of the fastest growing of all public higher education institutions in South Carolina, with a Fall 2005 credit enrollment of 5,400 students. The College experienced a 105% increase in total headcount over the last 10 years. The College offers 60 degree, diploma and certificate programs. HGTC maintains 4 campus sites throughout its two-county service area, with its main campus located in Conway and satellite campuses in Myrtle Beach, Georgetown and North Myrtle Beach.

As the only public, two-year college in South Carolina's northeastern coastal region, the College provides a key entry point to higher educational opportunity for residents, many of whom would not have access to affordable and accessible education without the open admissions policy of HGTC. A majority of these residents are low-income and the first in their families to attend college. More than 90% of HGTC students rely on some form of financial assistance to attend college. Nearly two-thirds of the student body is female and more than one-fourth are minorities (African-American and Hispanic).

HGTC has a long history of partnering with community-based and private organizations to improve educational opportunity, mitigate barriers to postsecondary access, and prepare students for academic and career success. Some of the key programs and resources that contribute to educational opportunity in area include the *Program for Accelerated College Enrollment (PACE)*. The PACE initiative allows qualified high school students in target schools to enroll in university transfer courses to get a head start on their college degrees. HGTC is also one of only 3 two-year colleges in the State providing an on-campus child development center and the only college in the region offering childcare to students as a support service. The Center is operated in partnership with Head Start.

HGTC also administers several federally funded programs designed to serve at-risk middle and high school students in rural and disadvantaged areas of Horry and Georgetown counties including Educational Talent Search and Upward Bound. The programs support the successful transition of students from middle to high school, graduation of students from high school, and post-secondary enrollment. Participants receive tailored services that include career assessment, tutoring, test preparation, parent/student workshops, and

financial aid assistance.

The College has also partnered with the Horry County School District and other public and private organizations to develop an Early College Initiative. The Early College will allow talented, but at-risk, students to earn college and high school credits simultaneously so that upon graduation, the students will have a high school diploma and a two-year degree, with the option of entering the workforce or continuing their education at a four-year institution.

**Webster University** provides additional graduate education opportunity to Waccamaw area residents through its Myrtle Beach campus. Webster initially established a graduate program in 1976 to serve military personnel stationed at the Myrtle Beach Air Force Base. Now available to the broader community, the University offers a Master of Business Administration and Master of Arts degree in Business, Management, Human Resource Development, Computer Resources and Information Management and Counseling. Students who have earned a bachelor's degree from an accredited four-year college or university are eligible to apply for admission to Webster. Classes are scheduled to accommodate working adults through weeknight and weekend sessions. Enrollment at the University's Horry County campus includes more than 500 students, drawing from a service area that includes Horry, Georgetown, Williamsburg, Florence, and Marion Counties in South Carolina and southeastern North Carolina.

**Williamsburg Technical College (WTC)** is a two-year community college serving the residents of Williamsburg County in the South Carolina Lowcountry. WTC is one of 16 colleges that comprise the South Carolina Technical Education System and is the only Predominantly Minority Institution within the Waccamaw Region. Accredited by the Commission on Colleges of the Southern Association of Colleges and Schools (SACS), WTC provides occupational training, general education, and college transfer courses in 5 associate degree programs, 3 diploma programs, and 21 certificate programs. A full range of support services – from developmental studies and financial aid to career planning and job placement – are offered to promote student retention and completion of advanced education.

WTC has a predominantly minority student body (74%) with a credit enrollment of 750 students. WTC enrollment of women at 72% and minorities at 74% significantly exceeds the SC Technical College System enrollment average of only 60% female and 27% minorities. Nearly half (46%) of WTC students are aged 25 years or older, three-fourths (72%) are the first in their families to attend college, and 58% are employed at least part-time. Almost 60% of WTC students receive Pell grants and 64% report financial aid as their primary source of funding for college education. This data affirms the role of WTC in providing a key entry point into higher education for low- income, first-generation and other non-traditional students.



# EVALUATION OF FAIR HOUSING STATUS

## *Complaints and Compliance Reviews*

Under the *South Carolina Fair Housing Law* enacted in 1989, it is unlawful to refuse to sell, rent, finance or otherwise make available a dwelling on the basis of race, color, religion, sex, familial status, national origin, or handicap. The Fair Housing Law covers apartments, houses, manufactured homes and vacant lots to be used for housing. With few exceptions, anyone who has control over residential property and real estate financing must adhere to these regulations. This includes rental managers, property owners, real estate agents, landlords, banks, developers, builders, insurers, home inspectors, and individual homeowners who are selling or renting their property.

The South Carolina Human Affairs Commission (SCHAC) administers the State's Fair Housing Law and has the authority to investigate complaints, subpoena witnesses, issue orders, hold hearings and enforce findings. The jurisdiction of the Commission includes both the public and private sectors. The SCHAC is composed of fifteen members, with two members from each congressional district appointed by the Governor, with the advice and consent of the State Senate, and three members at-large appointed by the Governor. Members serve a three-year term, with no more than two consecutive terms.

To register a complaint with the SCHAC, the aggrieved party must officially file the complaint within 180 days after the date of the alleged discrimination. Within 10 days of the initial filing, the Compliance staff of the Commission investigates the complaint and notifies the applicant of the validity of the complaint. If a violation has occurred, a formal complaint form is completed. During this process, every effort is made to mediate and resolve the problem. The primary mechanism used for mediation and resolution of complaints is the Mediation/Alternative Dispute Resolution effort. This effort is a voluntary process designed to facilitate case closure by bringing the parties in dispute together and reaching a mutually acceptable solution. An impartial party facilitates negotiations – precluding the investigation process and usually resulting in both respondent and complainant emerging with a "win-win" solution to the problem.

Investigations must be completed within 100 days after the filing of a complaint. If the SCHAC determines that there are no reasonable grounds for the complaint, the complaint is dismissed. If the determination is that there are reasonable grounds for the complaint and settlement efforts are unsuccessful, one of the following options may be pursued:

1. Either party may elect to have the claim decided in a civil action. If this option is chosen the SCHAC must initiate and maintain a civil action on behalf of the aggrieved person within 30 days from the date of election.
2. If neither party chooses to elect a civil action, SCHAC refers the charge to the Chairman of the Commission to designate a panel of 3 members to sit and hear the complaint.

3. The complainant may choose to sue the respondent in State court. If this option is chosen it is done at the expense of the participants, with no involvement by SCHAC.

In South Carolina, the Office of Fair Housing and Equal Opportunity of the US Department of Housing and Urban Development also receives and investigates Fair Housing complaints from persons who believe that they have been discriminated against based on race, color, national origin, sex, family status or disability when trying to buy or rent a home or apartment. Although the Department primarily receives complaints related to federally-funded housing, cases with the SCHAC that have not been resolved within 180 days of filing are referred to the Department of Fair Housing and Equal Opportunity for resolution. Complaints can be made by contacting that office directly, filing the complaint online through the HUD web site, or by calling a toll-free number.

### ***Fair Housing Complaints***

The below tables display fair housing complaints from Georgetown, Williamsburg, and Horry Counties received by the South Carolina Human Affairs Commission from 2006 to 2010.

<b>Georgetown County</b>		
<b>Year</b>	<b>Type of complaint</b>	<b>Status</b>
<b>2006</b>	<b>(5 total)</b>	
	Race	Conciliated
	Race	No cause determination
	Conditions of sale, rental occupancy or services	Conciliated
	Conditions of sale, rental occupancy or services	No cause determination
	Conditions of sale, rental occupancy or services	No cause determination
<b>2007</b>	<b>(2 total)</b>	
	Conditions of sale, rental occupancy or services	No cause determination
	Sex	No cause determination
<b>2008</b>	<b>(0 total)</b>	
	No complaints	
<b>2009</b>	<b>(4 total)</b>	
	Conditions of sale, rental occupancy or services	No cause determination
	Conditions of sale, rental occupancy or services	No cause determination
	Race	No cause determination

	Sex	No cause determination
<b>2010</b>	<b>(5 total)</b>	
	Conditions of sale, rental occupancy or services	No cause determination
	Conditions of sale, rental occupancy or services	No cause determination
	Race	No cause determination
	Sex	No cause determination
	Other	No cause determination

There were 16 fair housing complaints in Georgetown County over the five-year period. Of those, 4 complaints (25%) were based on race, 3 were based on sex, and 8 were based “conditions of sale, rental occupancy, or services.” One complaint was classified as “other.”

14 of the 16 cases were closed with a “no cause for determination” finding. Two cases were settled through concillation.

<b>Horry County</b>		
<b>Year</b>	<b>Type of complaint</b>	<b>Status</b>
<b>2006</b>	<b>(7 total)</b>	
	Conditions of sale, rental occupancy or services	No cause determination
	Conditions of sale, rental occupancy or services	No cause determination
	Race	No cause determination
	Race	No cause determination
	Sex	No cause determination
	Sex	No cause determination
	Other	No cause determination
<b>2007</b>	<b>(10 total)</b>	
	Conditions of sale, rental occupancy or services	No cause determination
	Conditions of sale, rental occupancy or services	No cause determination
	Conditions of sale, rental occupancy or services	Conciliated
	Race	Conciliated

	Race	No cause determination
	Race	No cause determination
	Sex	No cause determination
	Refuse to rent, sell, or deal with	No cause determination
	Multiple	No cause determination
	Other	No cause determination
<b>2008</b>	<b>(2 total)</b>	
	Conditions of sale, rental occupancy or services	No cause determination
	Sex	No cause determination
<b>2009</b>	<b>(8 total)</b>	
	Conditions of sale, rental occupancy or services	No cause determination
	Conditions of sale, rental occupancy or services	No cause determination
	Conditions of sale, rental occupancy or services	No cause determination
	Conditions of sale, rental occupancy or services	No cause determination
	Multiple	No cause determination
	Multiple	No cause determination
	Sex	No cause determination
	Sex	No cause determination
<b>2010</b>	<b>(10 total)</b>	
	Conditions of sale, rental occupancy or services	No cause determination
	Conditions of sale, rental occupancy or services	No cause determination
	Other	No cause determination
	Other	No cause determination
	Other	No cause determination
	Multiple	No cause determination

	Multiple	No cause determination
	Race	No cause determination
	Sex	No cause determination
	Sex	No cause determination

There were 37 fair housing complaints in Horry County over the five-year period. Of those, 5 complaints were based on race, 8 were based on sex, and 12 were based “conditions of sale, rental occupancy, or services.” Four complaints were classified as “other” and 5 were classified as having multiple causes as the basis. One complaint had a basis of “refuse to rent, sell or deal with.”

15 of the 17 cases were closed with a “no cause for determination” finding. Two cases were settled through concillation.

Williamsburg County		
Year	Type of complaint	Status
2006	(0 total)	
	No complaints	
2007	(2 total)	
	Refuse to rent, sell, or deal with	No cause determination
	Race	No cause determination
2008-2010	(0 total)	
	No complaints	

There were only 2 fair housing complaints in Williamsburg County over the five-year period. One complaint was based on race. One complaint had a basis of “refuse to rent, sell or deal with.” Both cases were closed with a “no cause for determination” finding.

## ***Addressing previously identified Impediments***

### ***Fair Housing Services and Activities***

The Waccamaw Regional Council of Governments received a FIP Grant to operate a Fair Housing Hotline as well as hold 14 workshops on Fair Housing throughout the 3-County service area from 2008-2011. During this time thousands of flyers, bookmarks, brochures and other fair housing educational/awareness materials were handed out at various charitable and holiday events in all three counties. As a required and vital piece of the COG's administration of CDBG awards from the SC Department of Commerce for activities in the non-entitlement or small cities, Fair Housing Action Plans have to be submitted and followed.

### ***Affordable Housing Opportunities***

Another direct way to address the impediments to fair housing is to create new affordable housing opportunities that are contractually compliant to fair housing. Given that the #1 impediment from the previous AI was a lack of affordable housing, the COG's efforts to increase supply directly impact fair housing in a positive way. Below is a listing of new housing opportunities constructed since 2006 in the 3-County service area?

<b>Project Name</b>	<b>Number of Affordable Units</b>	<b>Type of Housing</b>	<b>Location - County</b>
Pipers Pointe	72	Rental	Horry
Baypointe 1	50	Rental	Horry
Baypointe 2	56	Rental	Horry
Halyard Bend	48	Rental	Horry
Williamsburg 6	6	Rental	Williamsburg
HFH-Horry VOD/Canal-Nance	1	Homeowner	Horry
HFH-G Scattered 1	4	Homeowner	Georgetown
HFH-G Scattered 2	4	Homeowner	Georgetown
MJW Apts	11	Rental	Horry

Providing direct assistance to eligible homeowners who need their homes rehabilitated is another method of directly addressing impediments. Beyond the obvious benefits to the homeowner, this activity provides stability to the family in terms of investment and to the community in terms of housing stock and neighborhood stability. Below is the list of homeowner rehabilitations conducted since 2006:

<b>Project</b>	<b>Location – County</b>
S. Jordan	Georgetown
G. Glasby	Georgetown
T. Mitchum	Williamsburg
J. Pryor	Williamsburg
M. Watson	Georgetown
E. Lance	Williamsburg
M. Brown	Georgetown
R. Howell	Georgetown
E. Brown	Horry
E. Brommel	Georgetown
L. Vereen	Horry
Gore	Horry
Grissett	Horry
Gause	Horry
Simmons	Horry
Parker	Horry
Sarvis	Horry
T. McCray	Georgetown
T. Washington	Georgetown
G. Milton	Georgetown
J. Carr	Williamsburg
A. Form	Georgetown
J. Green	Georgetown
W. Heyward	Georgetown
E. Point	Georgetown
E. Williams	Georgetown
L. Carr	Williamsburg
M. Myers	Georgetown
D. Green	Georgetown
L. Grimage	Georgetown
Sarah Rish	Georgetown
B. Elliot	Georgetown
L. Jackson	Georgetown

## *Transportation and Access*

### Waccamaw Regional Transit Authority

- Para transit - Over the past several years the Waccamaw Area Transit Authority (known as the RTA) has continued to provide Para transit (special needs transportation) for the disabled and elderly with specially equipped vehicles and specially trained drivers. This service is vital as it serves the 3-county WRCOG service area and provides transportation to those who otherwise would have no access and no specialized vehicles to accommodate their needs.
- Workforce Transit - Since 2007 RTA has been providing bus services to those from very rural areas to locations where jobs are more readily available. Through this one-way community service, folks are able to remain in their homes and earn a living.

### Neighbor-to-Neighbor

- “N2N” is a program that began after 2006 and has grown in size and scope over the years.
- Serves Horry County (Urban Areas) and Georgetown County (only in Pawleys Island)
- A volunteer board formed to create the Neighbor-To-Neighbor service. Volunteers are recruited and go through a rigorous training process.
- Rides are provided for medical, social service, and quality of life activities and are coordinated with the volunteers and riders through a scheduling processer.
- Over 150 individuals are provided rides each month; the participants are low income, elderly and the disabled; number of rides provided: 2008: 488, 2009: 1432, 2010: 2436, 2011: 2934, 2012: 4853; 216 volunteers serve the program

### Assisted Rides Program

- Started in January 2013 in the Waccamaw Regional Council of Governments office for the Aging.
- Serves both urban and rural areas of all three counties in the service area.
- 57 Volunteer Drivers and 179 riders/participants to-date with a total of 3581 rides provided.



## *Citizen Input and Concerns*

Agencies and organizations whose constituencies need Fair Housing options are a valuable resource in determining impediments to Fair Housing choice. The Waccamaw Regional Council of Governments sought not only to encourage citizen participation in the planning, implementation, and evaluation stages of the Consolidated Plan, but also to exceed minimum federal requirements for citizen participation in each of these stages. Public hearings were held on February 22, 2011 and April 20, 2011 in Georgetown, South Carolina at the offices of the WRCOG. The WRCOG advertised in the Sun News, a newspaper of general circulation. The plan was also mailed out to the municipalities and posted on our website for 30 days. Public comments regarding affordable housing, special housing with supportive services, neighborhood and community revitalization, public facilities, economic development, homelessness, and special needs were received at this meeting. WRCOG staff also presented the findings of the Consolidated Plan at a public hearing in Horry County on February 22, 2011. The plan was published on the WRCOG's web site for 30 days prior for public comment.

Citizen comments and issues raised during the public meetings in Georgetown, SC, Myrtle Beach, SC focused on the current economic crisis, the effect of foreclosures on low and moderate income housing, and lack of public funding caused by decreased tax revenues. A primary concern in each county seems to be affordability. With rising housing and land costs, both owned and rental housing is still out of reach for many extremely low, low, and moderate income families and individuals – even with the housing crash. Housing for the elderly is a key concern here, since many elderly are paying over half their income for housing and since many live in substandard, deteriorating structures. For lower income residents of any age, a shortage of livable rental properties makes finding affordable housing more difficult. For those with lower incomes who would like to own homes, predatory lending is a concern, especially when coupled with many applicants' financial illiteracy. Related to this problem is the possibility that some banks are reluctant to lend to low- to moderate-income buyers, especially after the turmoil in the financial markets. Cost of insurance is yet another barrier for these families, especially those in low lying and coastal areas, exclusions and limitations for new policyholders add to this problem. Rising land and house values, taxes, and gentrification also add to the impediments to fair housing choice. Developers seeking to build "affordable housing" often build on land that is far from a main business district in order to cut costs; however, this adds to the problem of transportation to and from work for those who cannot afford private vehicles.

# ASSESSMENT OF CURRENT PUBLIC AND PRIVATE FAIR HOUSING PROGRAMS AND ACTIVITIES

## *Identification of Public and Private Support of Fair Housing Choice*

An integral component in the provision of Fair Housing is support – whether it is provided by or to public and private entities. Support takes many forms, but the most tangible is financial assistance. Much of the funding support for Fair Housing in the Waccamaw Region is provided directly by State agencies that receive most of their funding from the federal government through grant and loan programs. The major grant, loan, and subsidy programs currently used to promote Fair Housing opportunities include local programs – such as entitlement community initiatives, housing authorities, and tax increment financing districts – as well as larger federal and state programs such as Community Development Block Grants, Section 8, Emergency Shelter Grants, and housing tax credits.

## *Federal and State Grant and Loan Programs*

*Community Development Block Grant (CDBG)* – The *Community Development Block Grant (CDBG) Program* is the primary program for promoting community revitalization offered through the US Department of Housing and Urban Development (HUD). CDBG provides annual grants on a formula basis to more than 900 metropolitan cities and urban counties known as entitlement recipients. In addition, it provides formula-based grants to all 50 states and Puerto Rico for distribution to smaller, non-entitlement communities. Seventy percent (70%) of CDBG dollars are allocated to entitlement communities and the remaining 30% are allocated to states under the state CDBG program for distribution to non-entitlement local governments. Allocations for both entitlement and state programs are made using a formula that considers the factors of population, poverty, overcrowded housing, age of housing, and growth.

CDBG funds can be used for a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities and services. Eligible activities under CDBG funding include: real property acquisition; acquisition and construction of public works and community facilities; code enforcement; relocation assistance; reconstruction and rehabilitation of residential and nonresidential properties; provision of public services such as employment, crime prevention, child care, health, drug abuse, education, and Fair Housing counseling; provision of special economic development assistance; funding community-based organizations in neighborhood revitalization, community economic development, and energy conservation projects; home-ownership assistance; Fair Housing; and planning and administrative costs to include actions to affirmatively further Fair Housing. Each activity must meet one of 3 national CDBG objectives to: 1) Benefit low- and moderate-income persons (primary objective); 2) Aid in the prevention or elimination of slums or blight; and 3) Meet other community

development needs that present a serious and immediate threat to the health or welfare of the community. Over a 1-to-3 year period, at least 70% of the funds spent by a grantee must be directed to activities that benefit low- and moderate-income persons.

*Myrtle Beach and Conway:* An Intergovernmental Agreement between Horry County, the City of Conway, and the City of Myrtle Beach was executed on October 1, 2013 in order to maximize the amount of countywide Community Development Block Grant funding and to proportionately allocate the benefits. Under this agreement, Horry County's percentage of allocation is 54%, Myrtle Beach's percentage of allocation is 29%, and the City of Conway's allocation is 17%. Both Myrtle Beach and Conway are considered Sub-recipients of the Horry County Entitlement Grant. The County's The 2013-2014 CDBG allocation from HUD was \$2,277,074. In all cases, 100% of the CDBG funds go toward low-to moderate-income areas and/or residents.

The Horry County Community Development and Grants Department is the lead agency responsible for preparing the Consolidated Plan. As an Urban Entitlement County, Horry County administers Community Development Block Grant (CDBG) program and the Emergency Solutions Grant (ESG) funding from the US Department of Housing and Urban Development (HUD). As the lead agency, the County plays an oversight role in helping all unincorporated areas in administering the programs covered by the Consolidated Plan.

Additional efforts for the coming years focus on encouraging preservation of historic residences through the completion of an historic properties inventory, supporting the efforts of public and private organizations in serving the needs of the area's homeless and special needs populations, and working with the Housing Authority of Conway as they develop plans for future public housing units and pursue public and private partnerships to bring housing opportunities to families in need. The City also plans to work with local postsecondary education providers – Horry Georgetown Technical College and Coastal Carolina University – to promote the pursuit of advanced education and technical training by Conway area residents.

Non-entitlement local governments apply for CDBG funding through the South Carolina Department of Commerce. Funding cycles are typically in April and September and the maximum grant award is \$500,000. A matching requirement of 10% of the grant amount is required from the unit of local government. Non-entitlement jurisdictions that have been awarded competitive CDBG funding for the coming year include the Town of Andrews (\$500,000 for upgraded sewer service), the Town of Hemingway (\$500,000 for new water service), Williamsburg County (\$500,000 for new water service) and Georgetown County (\$50,000 for a regional planning grant). The Waccamaw Regional Council of Governments provides administrative services for CDBG grants to its member jurisdictions, particularly those without or with minimal community development staffing. Since 1982, the COG estimates that jurisdictions within the Region have collectively received more than \$52,634,000 in CDBG funding.

*Public Housing Assistance Funds* – The Public Housing Operating Fund provides operating Subsidies to housing authorities to assist in funding the on-going operation and maintenance expenses of authority-owned units. The subsidies are required to help maintain services and provide minimum operating reserves. Public housing is intended to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities.

Public housing is limited to low-income families and individuals. An authority determines applicant eligibility based on: 1) annual gross income; 2) applicant qualification as elderly, having a disability, or as a family; and 3) US citizenship or eligible immigration status. Rent for tenants of public housing, which is referred to as the Total Tenant Payment (TTP) in this program, is based on the family's anticipated gross annual income minus deductions, if any. HUD regulations allow authorities to exclude from annual income the following allowances: \$480 for each dependent; \$400 for any elderly family, or a person with a disability; and some medical deductions for families headed by an elderly person or a person with disabilities. Annual income is the anticipated total income from all sources received from the family head and spouse, and each additional member of the family 18 years of age or older.

There are four housing authorities serving the communities of the Waccamaw Region – two in Horry County and one each in Georgetown and Williamsburg Counties.

The *Housing Authority of Conway* is a local agency that was created in the early 1970s to assist low-income families in obtaining decent, safe and sanitary housing at an affordable cost. The Authority's service area includes the City of Conway and much of the unincorporated area of Horry County, excluding the Myrtle Beach Housing Authority service area. In addition to management of 4 public housing developments with a total of 298 public housing units, the Authority administers the Section 8 voucher program in their service area. As of August 2006 there were approximately 360 families using Section 8 vouchers for housing, with 100 families on the waiting list for the program.

The *Myrtle Beach Housing Authority* (MBHA) is a local public agency created by resolution of the City of Myrtle Beach in 1986. The Authority's Family Self-Sufficiency (FSS) program is designed to help low-income families attain a better standard of living while promoting self-sufficiency. The MBHA service area covers the eastern third of Horry County, primarily east of the Waterway, and includes the City of Myrtle Beach and surrounding urban area. MBHA also administers the Section 8 Rental Assistance Program for 725 families, with more than 600 families on the program waiting list.

The *Housing Authority of Georgetown* is a local agency established in 1962. The Authority's service area includes all of Georgetown County, with responsibilities that include the administration of the Section 8 Rental Assistance Program for the County and the ownership and management of 5 public housing developments with a total of 291 housing units. There are 163 Georgetown families using Section 8 vouchers for housing, with more than 220 families on the waiting list for the program.

The *Housing Authority of Kingstree* is an independent local agency that was established in 1978 by the City of Kingstree. The Authority, while operating separately, has an Executive Director who also manages the Housing Authority of Lake City. The Authority owns and manages 3 public housing projects with a total of 140 housing units in Williamsburg County. As of August 2006 there were 92 families in the County using Section 8 vouchers for housing, with nearly 300 families on the waiting list.

*US Department of Agriculture (USDA) Rural Development* – USDA community development programs are a major part of the Rural Development mission. USDA Rural Development invested more than \$325 million in rural South Carolina in 2004 to improve the quality of life for more than 257,400 people and 276 businesses through housing, water and waste services, community facilities programs, business and cooperative development and job creation. Rural housing is a major part of the Rural Development mission area and as such, the USDA Rural Development program is committed to assisting families and individuals in South Carolina with their needs for decent, safe, sanitary, and affordable housing. Single Family Housing (SFH) programs administered by USDA offer home ownership and home improvement loans and grants for individuals and families in rural areas.

Multi-Family Housing (MFH) programs administered by USDA Rural Development include Rural Rental Housing (RRH), Direct and Guaranteed Rural Rental Housing (GRRH) Loans, Rental Assistance, Farm Labor Housing (LH) Loans and Grants, and Housing Preservation Grants (HPG). Housing programs offered by USDA Rural Development include:

*Section 502 Program-Insured* is a single-family housing direct loan program that provides opportunities for very low- and low-income families and individuals to purchase, construct or rehabilitate their own homes with a direct loan from Rural Development. The homeowner's monthly mortgage payment is based on their income.

*Section 502 Program-Guaranteed program* provides is loan guarantees to lenders. Lenders may approve loans up to 100% of the appraised value for moderate-income applicants. An approved lender originates the loan and the agency will guarantee 90% of the mortgage.

*Section 504 Program-Insured Loans and Grants* assist qualified very low-income homeowners to make repairs to improve or modernize their home, to make their homes safer and sanitary or to remove health and safety hazards. Grants are available for repairs that remove health or safety hazards to qualified applicants 62 years of age or older.

*Technical Assistance Grants* are targeted for self-help housing for public or non-profit groups. Eligible applicants must show a need for self-help housing, the professional expertise to supervise a project, and lack of funding.

*Section 515 Program* loans are made to individuals, partnerships, non-profit corporations,

state or local public agencies, or associations to develop multi-family housing complexes in rural communities. These rural rental housing complexes provide eligible persons in low- and moderate-income categories and senior citizens 62 years of age or older with rental housing suited to their living requirements.

*Section 533 Housing Preservation Grants* provide funds to eligible applicants to conduct housing preservation programs benefiting very low- and low-income rural residents. An eligible applicant can be a state, county, town, or public non-profit corporation authorized to receive and administer HPG funds. The assistance is used to reduce the cost of repair and rehabilitation, remove or correct health or safety hazards, comply with applicable development standards or codes, or make needed repairs to improve the general living conditions.

*Section 538 Rural Rental Housing Guaranteed Loan Program* guarantees loans for developers of affordable rental housing. The program may be used to build housing for very low-, low-, and moderate-income persons, but units funded since 1997 serve mainly low- and moderate-income people.

*Section 516 Farm Labor Loans and Grants* provide decent, safe, and sanitary housing for domestic farm labor in areas where a need for farm labor exists. USDA Rural Development provided more than \$461,000 in Georgetown County, \$4.3 million in Horry County and \$911,640 in Williamsburg County in loans and grants for single-family housing in 2005. Funding for single-family homes came from a variety of sources including the Section 502 Very Low-income and Low-income programs, the Section 504 grant and loan programs and from the Section 502 guaranteed loan program. More than \$1.5 million was invested in Williamsburg County for multi-family housing in 2005, including \$472,702 in direct loan funds, \$1,049,998 in leveraged funds (used in conjunction with funds from 3<sup>rd</sup> parties to complete projects) and \$252,000 for rental assistance. More than \$838,000 was invested in Georgetown County, including \$200,000 for direct loans, \$212,372 for leveraged loans and \$426,594 for rental assistance. There were no USDA funds directed to Horry County for multi-family housing in 2005.

*Continuum of Care - Supportive Housing Program* – HUD's *Continuum of Care* homeless assistance program is a comprehensive approach to assisting individuals and families in moving from homelessness to independence and self-sufficiency. Understanding that homeless people have varying needs, a continuum of care provides a coordinated range of services allowing individuals to move from emergency shelter to transitional housing and then to permanent housing. Along the way, individuals in need of counseling and supportive services, job training, and other supportive social services are provided these opportunities so that root causes of homelessness are addressed. Funding for continuum of care applications is provided through 3 competitive programs – the Supportive Housing Program (SHP), Moderated Rehabilitation Single Room Occupancy (SRO) program; and Shelter Plus Care (S+C). In addition to the programs in the Super Notice of Funding Availability (SuperNOFA), a continuum of care is also supported through the Emergency Shelter Grant (ESG) formula grant program.

The *Supportive Housing Program* (SHP) helps homeless people live as independently as possible by facilitating the development of housing and related supportive services for people moving from homelessness to independent living. SHP funds states, local governments, other government agencies such as housing authorities, and nonprofit organizations providing housing and supportive services for the homeless. SHP supports 5 program designs:

- Transitional housing, which helps homeless people move to permanent housing.
- Permanent housing for homeless people with disabilities.
- Safe havens, or 24-hour supportive housing, that serve hard-to-reach homeless people with severe mental illness.
- Supportive services for homeless people not living in supportive housing.
- Other types of innovative supportive housing for homeless people.

Supportive services include child care, employment assistance, outpatient health services, case management, assistance in locating and accessing permanent housing, employment assistance, nutritional counseling, security arrangements, and help to obtain other assistance. SHP funds may be used to:

- Acquire land for a homeless facility
- Build, rehabilitate, or lease housing for homeless persons.
- Pay for new or increased supportive services for homeless people.
- Cover day-to-day operating expenses of supportive housing.
- Pay administrative expenses.

*HOME Investment Partnerships* – The *HOME Investment Partnership* program affirms the national commitment to provide decent, safe and affordable housing to all Americans and to alleviate the problems of excessive rent burdens, homelessness, and deteriorating housing stock. HOME provides funds and general guidance to state and local governments to develop affordable housing strategies to address local needs and conditions. HOME strives to meet both the short-term goal of increasing the supply and availability of affordable housing and the long-term goal of building partnerships between state and local governments and private and nonprofit housing providers. The funds may be used for tenant-based rental assistance, homebuyer's assistance, property acquisition, new construction, rehabilitation, demolition, relocation, site improvements, and administrative costs. All HOME based housing and rental assistance must be targeted to low-income families and funds may not be used to match other federal programs. Jurisdictions must reserve 15% of their HOME funds for housing that is developed, sponsored, or owned by Community Housing Development Organizations (CHDO). A CHDO is a private, community-based nonprofit that has among its purposes the provision of decent, affordable housing for low-income persons.

The *South Carolina State Housing Finance and Development Authority* (SCSHFDA) has administered the HOME program on behalf of the state since the program's inception in 1992. The Authority's goal is to promote partnerships among banking institutions, municipalities, and nonprofit and for-profit organizations with the objectives of raising awareness of the HOME program and increasing housing quality and capacity statewide. Recipients are allowed to select eligible activities based on their respective housing needs provided these activities are consistent with the priorities and needs of the State Consolidated Plan. Eligible activities include new construction and rehabilitation of existing rental units and homeownership assistance that provides borrowers with an opportunity for homeownership that may not be available through conventional means.

*Waccamaw Regional HOME Consortium* –The Waccamaw HOME Consortium is a regional entity created as a local conduit for federal funding to support affordable housing development. The mission of the Consortium is to assist non-profit, for-profit, and local units of government to construct a full spectrum of affordably priced housing. To accomplish this mission, the Consortium has applied for and been granted HOME Investment Partnership funds through the U.S. Department of Housing and Urban Development (HUD). Several jurisdictions within the Waccamaw Region have entered into an intergovernmental agreement that created the Waccamaw HOME Investment Partnership Consortium. Home Consortium partners include Georgetown, Horry and Williamsburg Counties, the cities of Conway, Georgetown, Loris and Myrtle Beach and the towns of Andrews, Greeleyville, Hemingway, Kingstree, Lane, and Stuckey. The regional Consortium receives a yearly entitlement from the federally funded HOME Program (HOME Investment Partnership Program) through the Department of Housing and Urban Development and provides technical assistance for projects that increase affordable housing opportunities within the Waccamaw Region. The annual anticipated allocation for the region is approximately \$1 million. Georgetown County serves as the lead agency for the Consortium and the Waccamaw Regional Council of Governments administers the program. Below is a list of activities sponsored by the Waccamaw HOME Consortium in an effort to further promote Fair Housing Choice in conjunction with HOME & CDBG activities throughout the region.



Grant Name	Fair Housing Activity	Date
Town of Atlantic Beach	Declare April Fair Housing Month	Apr-07
	Publish Fair Housing Ad	Apr-07
	Pass Fair Housing Ordinance	Jan-07
	Maintain Fair Housing Center in Town Hall	Ongoing
	Refer Fair Housing Complaints to WRCOG	Ongoing
Town of Greeleyville	Proclaim and advertise April as fair housing month	Apr-09
	Update and display fair housing poster	Ongoing
	Pass resolution declaring April as fair housing month	Ongoing
	Advertise in local newspaper April is fair housing month	Apr-09
	Continue to distribute Educational Outreach materials throughout the town	Ongoing
Town of Lane	Declare April Fair Housing Month	Apr-08
	Publish Fair Housing Ad	Apr-08
	Pass Fair Housing Ordinance	Sep-06
	Maintain Fair Housing Center in Town Hall	Ongoing
	Refer Fair Housing Complaints to WRCOG	Ongoing
	Print Fair Housing Info on water Bill	Apr-08
Town of Andrews	Continue to proclaim and advertise April as Fair Housing Month	Apr-11
	Advertise in local newspaper April is fair housing month	Apr-11
	Update and display fair housing posters throughout the county	Feb-11
	Publish an article in the local paper about fair housing	Nov-11
Georgetown County	Sponsor Georgetown Housing Partnership Fair Housing Event	Jan-07
	Pass Fair Housing Resolution	Apr-07
	Published Fair Housing Resolution	Apr-07
	Maintain Fair Housing Information Center	Ongoing
Georgetown County	Update and display Fair housing posters throughout the county	Feb-09
	Continue to display Fair housing posters throughout the county	Ongoing
	Participate in the local parades distributing brochures etc. to the public in reference to Fair Housing	Feb. 2009 to Feb. 2010
Georgetown County	Continue to proclaim and advertise April as Fair Housing Month	Apr-11
	Advertise in local newspaper April is fair housing month	Apr-11
	Update and display Fair housing posters throughout the county	Feb-11

	Continue to display Fair housing posters throughout the county	Ongoing
	Pass out Fair Housing Brochures to the public during parades in the Town of Andrews and Georgetown	August 2010 to August 2011
City of Loris	Continue to proclaim and advertise April as Fair Housing Month	Apr-11
	Advertise in local newspaper April is fair housing month	Apr-11
	Update and display fair housing posters throughout the city	Apr-11
	Loris Community Bog-off Festival - will participate as a vendor to distribute information to the citizens of Loris informing of their Fair Housing Rights	Oct-10
City of Georgetown	Continue to proclaim and advertise April as Fair Housing Month	Apr-09
	Advertise in local newspaper April is fair housing month	Apr-09
	Update and display Fair Housing posters throughout the city	Feb-09
	Continue to display Fair housing posters throughout the city	Ongoing
	Participate in the annual Harbor Walk Festival/set up booth to inform the Community of their Fair Housing Rights	Jun-09
Town of Kingstree	Continue to proclaim and advertise April as Fair Housing Month	Ongoing
	Advertise in local newspaper April is fair housing month	Ongoing
	Maintain Fair Housing Center in Town Hall	Ongoing
	Set up a display area and pass out Fair Housing brochures at the annual Santee Electric Co-op membership meeting. The attendance last year exceeded 4000.	Jul-11
	Will participate with the local schools in their activities in the celebration of Martin Luther King Day and/or Black History Month	Jan/Feb 2012
Town of Andrews	Continue to proclaim and advertise April as Fair Housing Month	Ongoing
	Maintain Fair Housing Center in Town Hall	
	Handed out lots of fair housing materials at the back-to-school blast in town	Aug-13

*Section 8 Housing Choice Voucher Program* – The *Section 8 Housing Choice Voucher Program* provides rent subsidies to low- and very low-income households. Section 8 is funded by HUD and administered in South Carolina by the State Housing Finance and Development Authority (SHFDA). The Authority invests more than \$9 million in HUD Section 8 funds annually and helps more than 2,000 very low-income households to live in safe and sanitary housing. The Section 8 program for Georgetown County is administered by the Housing Authority of Georgetown, the program for Williamsburg County is administered by the SHFDA, and the Section 8 voucher program for Horry County is administered by two programs – the Housing Authority of Conway and the Myrtle Beach Housing Authority.

Section 8 is not an entitlement program, nor an emergency housing assistance or public housing program. Participants apply for admission into the program and are placed on a waiting list. Waiting lists vary in length, with eligible applicants in some areas having to wait more than 5 years for housing assistance. Assistance is offered on a first-come, first-served basis with priority given to lower-income elderly, disabled, or veterans. Approximately 75% of households receiving Section 8 assistance are “extremely low-income” or poverty level (below 30% of the median). The typical Section 8 household is a family of 2 with an annual income of less than \$10,000. More than half of the assisted households are headed by an elderly (aged 62 or older) or disabled person. Section 8 subsidies are provided in 2 major categories – tenant-based and project-based subsidies. In the tenant-based category the program provides a payment subsidy to eligible households to assist them in affording housing in the private rental market. This tenant-based assistance program allows families the flexibility to select where they want to live. Participating families can relocate within the United States and retain their Section 8 assistance. Project-based assistance programs promote the development of new affordable housing units, providing rental subsidies for units instead of families, with families benefiting from subsidies only while they live in subsidized units. Other Section 8 funding programs available for affordable housing include the Moderate Rehabilitation and New Construction and Contract Administration programs.

*South Carolina Housing Trust Fund* – Like the HOME program, the *South Carolina Housing Trust Fund* provides funding for the construction or rehabilitation of units or developments for lower income individuals and families. The Housing Trust Fund was established by the Legislature in 1992 as the first legislation in South Carolina history to commit revenues to the development of affordable housing. Proceeds from the documentary stamp tax – through an increase of twenty cents per \$500 on real estate sold – are earmarked for the Trust Fund.

*Emergency Shelter Grants (ESG)* – The *Emergency Shelter Grant* program is administered in South Carolina through the Division of Economic Opportunity of the Office of the Governor. Eligible activities include: renovation, rehabilitation or conversion of facilities for emergency homeless shelters; provision of social services to shelter populations; operational expenses for shelters; homeless prevention initiatives; and staffing for shelters. Most grants are awarded to local non-profit organizations serving the homeless. Horry County received an ESG grant of \$135,441 in 2013 for supportive/preventative services and operational expenses.

*HOPWA* – The Housing Opportunities for Persons with AIDS (HOPWA) program is designed to provide housing assistance and supportive services for low-income people with HIV/AIDS and their families. HOPWA has been successful in helping organizations work with individuals with HIV/AIDS and their families to deal with crisis management, illness, and the depletion of finances. Funding may be used for a range of activities including: housing information services; resource identification; project or tenant-based rental assistance; short term rent, mortgage, and utility payments to prevent homelessness; housing and development operations; and supportive services. Project sponsors in South Carolina provide short-term rent, mortgage and utility payments for persons with HIV/AIDS and their families. The South Carolina HOPWA program is administered by the SC Department of Health and Environmental Control's STD/HIV Branch. Most of the funds are used to provide short-term housing payments to prevent homelessness. Short-term payments average from \$1,340 to \$1,600 per client. About one-third of the clients receiving housing assistance are families. Because trends indicate that there is an urgent need for more housing available on a long-term basis, the program is currently planning several pilot projects to address long-term housing needs.

HOPWA funding has been awarded on an annual basis to CARETEAM, Inc. to provide services to low-income people with HIV/AIDS and their families in Horry, Georgetown and Williamsburg Counties.

*Multi-family Tax Exempt Bond Financing Program* – The *Multi-family Tax Exempt Bond Financing Program* is designed to promote rental housing development and has provided permanent financing for at least 7,000 apartments in 41 rental-housing complexes located throughout South Carolina. The SHFDA administers the program. There was no multi-family tax exempt bond activity in the Waccamaw Region in program year 2005-2006, however statewide a total of 960 units of housing in apartment complexes across the state will be purchased and rehabilitated through the program, of which 100 percent are reserved for occupancy by a low income individual or family.

*Low Income Housing Tax Credit Program* – The Low Income Housing Tax Credit Program was established by the Tax Reform Act of 1986, in which Congress mandated that tax credits be allocated by a state housing credit agency. In 1987, the SHFDA was designated as administrator of the program. The Internal Revenue Service administers federal oversight of the Tax Credit Program. The Low Income Housing Tax Credit Program is designed to provide an incentive to owners developing multifamily rental housing. Developments that may qualify for credits include new construction, acquisition with

rehabilitation, and rehabilitation and adaptive reuse. Owners of and investors in qualifying developments can use the credit as a dollar-for-dollar reduction of federal income tax liability. Allocations of credits are used to leverage public, private and other funds in order to keep rents to tenants affordable. Individuals, partnerships, corporations, for-profit and nonprofit organizations and other legal entities are eligible for tax credits. A special set-aside allocation is also available for qualified nonprofit organizations and developments financed through the Rural Housing Service.

*Homeownership First Mortgage Program* – Initiated in 1979, the Single Family Homeownership Program targets first-time buyers with programs such as the statewide Homeownership Mortgage Revenue Bond Program. The 2 basic types of programs available through the Homeownership Mortgage Revenue Bond Program are the First Mortgage Program (applicants must not own a home or have any ownership interest at the time of purchase) and the Down Payment Assistance Program (limited to borrowers at 80% or less of median income). The HOME Down Payment Assistance Program is also available to assist with second and third mortgage loans in conjunction with recipients of First Mortgage loans. Over the past 18 years, the SHFDA has helped more than 27,000 households in South Carolina realize their home ownership goals under this program.

*Community Development Corporations (CDCs)* – Community Development Corporations are community-based, non-profit organizations created for the purpose of developing and improving low-income communities and neighborhoods through economic and related development, which have a primary function of developing projects and designing activities to enhance economic opportunities of the people in the community served, including efforts to enable them to become owners and managers of small businesses and producers of affordable housing and jobs.

The *South Carolina Community Economic Development Act* was enacted in 2000 to support community-based CDCs and Community Development Financial Institutions (CDFIs). In South Carolina, CDCs and CDFIs are the vehicles through which this legislation aims to address community economic development and create partnerships for community economic revitalization. There are 4 Community Development Corporations working on housing related programs in the Waccamaw Region. Community Development Corporations are community-based, non-profit organizations created for the purpose of developing and improving low-income communities and neighborhoods through economic and related development. As a certified CDC, these organizations are entitled to a credit against state income tax, bank tax, or premium tax liability for up to thirty-three percent (33%) of all amounts contributed.

*Grand Strand Housing and Community Development Corporation and Home Alliance, Inc.* – The Myrtle Beach Housing Authority and the City of Myrtle Beach have established 2 nonprofit corporations to deal with issues related to affordable housing. *Grand Strand Housing and Community Development Corporation* and *Home Alliance, Inc.* are non-profit organizations founded in 1990 and 1999, respectively, for the purposes of study and analysis of characteristics and trends of affordable housing and special needs

populations; obtaining and administering private and public funding to provide affordable housing and housing for special needs populations; seeking partnerships and alliances with public and private groups to create affordable housing; and acquiring, developing, renovating, operating and maintaining permanent, transitional and temporary housing facilities for low income and special needs populations within its area of operation. Home Alliance, Inc. was specifically established to build the Alliance Inn Apartments – a homeless housing project that provides a full range of homeless housing services and serves the clients of all of the homeless emergency shelter operators in Myrtle Beach. A number of housing projects and programs targeting persons with low incomes or special needs have been developed through Grand Strand Housing and Community Development Corporation and Home Alliance, Inc. since their inception.

*Kingstree Development Corporation* – The Kingstree Development Corporation is a non-profit organization founded in 1982 by the Town of Kingstree to build homes for purchase by low-income families. The Corporation built 10 homes in the mid-1980s and made them available for purchase by qualifying families. The Corporation provided financing for the homes, with low interest rates and no required down payment. To date, eight of the homes have been fully paid for by the homeowners, with the last 2 homes scheduled for final payment in the near future.

*Williamsburg Enterprise Community Commission* – The service area of the Williamsburg Enterprise Community includes 6 census tracts in Williamsburg County and one in lower Florence County. The USDA Rural Development Empowerment Zone and Enterprise Community program is designed to afford communities opportunities for growth and revitalization embodied in four key principles: economic opportunity, sustainable community development, community-based partnerships, and strategic vision for change. The Commission's mission is to serve the social, physical, and economic needs of the residents of Williamsburg County and Lake City through programs and services committed to community and individual empowerment. As a certified community development corporation, the Commission conducts programs in housing, infrastructure development, economic development, education, health and safety. Future plans include the creation of a water and sewer authority to serve unincorporated areas outside of the Towns of Kingstree and Hemingway.

*Waccamaw Economic Opportunity Council* – The Opportunity Council was chartered as a Community Action Agency in December of 1965 to serve Horry and Georgetown Counties and established tax-exempt status in March of 1966. The service area was expanded in 1974 to include Williamsburg County. The Council's mission is to ensure self-sufficiency for each client by providing quality programs and services and strong advocacy. Among the services provided by the Council is the Community Services Block Grant (CSBG) - a federally-funded program that provides direct assistance and case management to encourage and maintain self-sufficiency through services including employment and housing, general emergency assistance, and youth employment. The agency also administers the federally funded Low Income Home Energy Assistance Program that provides emergency and non-emergency household energy assistance as well as the federally funded Weatherization Assistance Program that provides

assistance in reducing household energy consumption by applying energy conservation measures.

*Veterans Affairs Home Loans and Manufactured Home Loans* – The US Department of Veterans Affairs guarantees home loans to veterans for site built and manufactured housing through their South Carolina office. The Home Loans are made by private lenders and can be used for purchase or construction of a home, repair or improvement of a home, or refinancing of a home. The Manufactured Home Loans are also made by private lenders and can be used for the purchase of a manufactured home and associated lot, to make repairs to a home or lot already owned, or to refinance a manufactured home. Modular homes cannot be purchased through this program. For both loan programs, the home must be the primary place of residence for the veteran. To apply for loans using these programs, the veteran must obtain a Certificate of Eligibility from the VA, must have enough income to pay the mortgage payments and other associated costs of owning a home, and must have a good credit record. In some cases, the spouse of a veteran may also be able to obtain a loan under these programs.

*Habitat for Humanity* – Habitat for Humanity of Horry County and Habitat for Humanity of Georgetown County are both locally run affiliates of Habitat for Humanity International – a nonprofit, ecumenical Christian housing ministry that seeks to eliminate poverty housing and homelessness and to make decent shelter a matter of conscience and action. Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses. In addition to a down payment and monthly mortgage payments, homeowners are required to invest hundreds of hours of labor into building not only their Habitat house, but also the homes of others.

Since it's founding in 1991, Habitat for Humanity of Georgetown County has completed 61 homes. The organization seeks to build 10 houses each year and to steadily raise the number to surpass a goal of 100 homes built in Georgetown County by 2011. Habitat families in Georgetown County purchase their homes with an \$800 down payment and agree to put in 400 hours of "sweat equity", with monthly mortgage payments averaging \$290. No interest is charged on the loans.

Habitat for Humanity of Horry County was also founded in 1991. The organization has completed 74 homes to date, with an additional home nearing completion. Their goal is to build 12 homes in 2006 and to increase that goal each subsequent year. Habitat of Horry County met and exceeded their goal of building 10 homes in 2005. Mortgages for the Habitat homes are repaid over a 30-year period, with no interest. Each adult household member must agree to do 200 hours of "sweat equity" with the Habitat program before they move into their new home. The Horry County chapter also operates a resale store that accepts donations of furniture and construction materials that are resold to the public, with the revenues used to support the Habitat for Humanity mission.

*City of Myrtle Beach Human Rights Commission* – The mission of the Human Rights Commission for the City of Myrtle Beach, established in 1990, is to assure equal opportunity for all citizens to live free of discrimination with regard to race, creed, color, sex, national origin, ancestry, marital status, physical disability or age and to eliminate discriminatory practices within the City, particularly with respect to housing. The Commission is governed by a seven-member board of community members. Through the Human Affairs Commission, the City maintains a Fair Housing Hotline and periodically posts the Hotline number on the City's cable TV access channel. In April of each year, the City Council recognizes Fair Housing Month by proclamation.



## Identification of Public and Private Impediments to Fair Housing Choice

Although both public and private entities are very supportive of ensuring the provision of Fair Housing in the Waccamaw Region, some of the procedures and policies that are in place can indirectly hamper the process. Land use ordinances that strictly regulate the location and size of multi-family housing or that impose additional development costs to the consumer can hinder the provision of Fair Housing. High property taxes impact housing cost for both owners and renters. The provision of water and sewer service can help to alleviate land development costs. Other factors, such as the proximity of fire service, the local adoption and enforcement of building codes, and hazard mitigation measures can significantly impact insurance rates – a significant consideration in the cost of housing.

### *Public Sector*

The most significant public sector measures that influence the availability and affordability of housing include: zoning restrictions; land development ordinances; landscaping requirements; permit fees; development impact fees; community facilities siting; and the provision of key infrastructure to include water, sewer, and roads.

*Zoning and Site Selection* – Zoning plays a key role in the provision of fair and affordable housing. An overly restrictive zoning ordinance that requires large minimum lot sizes and low densities or that impedes affordable options such as manufactured housing, mobile home parks and multi-family units can reduce affordable housing options and make development or construction of affordable housing difficult. The Waccamaw Region encompasses 19 local government jurisdictions – three counties and sixteen municipalities.

The affordable housing stock in the Region is generally comprised of public housing single- or multi-family units, rental assisted single- or multi-family units owned by private entities, and manufactured housing (both rental units and owner-occupied) either located on single properties or within mobile home parks. While public housing and affordable private housing developments are generally located within more densely populated areas, manufactured housing is often the primary affordable housing alternative in rural areas. Through a review of local zoning regulations it is possible to determine if there is adequate opportunity in a community for affordable housing to exist and to develop new affordable housing options.

In general, the availability and cost of land, coupled with land use regulations that are less restrictive for manufactured and multi-family housing make the unincorporated areas of the Waccamaw Region more attractive for the development of affordable housing. Conversely, the shortage of available land in appropriately zoned areas and prohibitive land prices, especially in coastal communities, make the development of new affordable housing in most of the municipalities in the Region more difficult. However, several

jurisdictions are currently reviewing their current regulations and policies to determine if they present obstacles to the development of affordable housing. A few local governments are also considering the incorporation of regulations and/or policies that would encourage the inclusion of affordable housing in new residential and mixed-use developments. *Appendix G* provides additional land use and zoning information for the jurisdictions in the Waccamaw Region.

*Georgetown County* – Manufactured housing is allowed in a number of districts within Georgetown County and County officials indicate that those districts are well represented throughout the County. Mobile home parks are allowed in the Mobile Home Park District and multi-family housing is allowed in the General Residential District. County officials indicate that both districts are adequately represented in the County. Accessory residential uses are allowed in Neighborhood Commercial and General Commercial districts and multiple single-family housing units on a single lot are allowed within the General Commercial and Rural Residential Districts. Impact fees are levied for fire service and water and sewer. Building, subdivision and other fees are equitable with other jurisdictions in the region and statewide. Generally, lot size requirements are not prohibitive to affordable housing, however obtaining legal access to a parcel is sometimes an obstacle. Rising land prices in areas near water, particularly on the Waccamaw Neck (the location of the General Residential District), along the rivers and Winyah Bay, are increasingly prohibitive to the development of affordable housing.

*Horry County* – There are many zoning districts that allow manufactured housing and multi-family housing in the unincorporated area of Horry County, and these districts are well represented throughout the County. Although mobile home parks are limited to the MHP District, County officials indicate that the MHP district is adequately represented within the County. Accessory residential uses such as garage apartments are allowed in several districts and multiple single-family housing units are allowed on a single lot in many areas – depending on the acreage of the property. The County does not charge impact fees at this time and building and subdivision fees are in line with other jurisdictions both within the region and statewide. While minimum lot sizes required for residential development are not prohibitive, the cost of land, particularly within close proximity of the coast and waterways, can be very prohibitive to affordable housing development.

*Williamsburg County* – Williamsburg County does not have traditional zoning, but does enforce land development regulations. Manufactured housing, multi-family housing and mobile home parks are allowed throughout the unincorporated areas of the County. The minimum land area for a manufactured home is 1 acre and 3 acres for multi-family housing or a mobile home park. Accessory residential uses are also allowed throughout the County. The County does not charge impact fees and building permit and subdivision fees are somewhat lower compared to neighboring jurisdictions. In general, required minimum lot sizes are not prohibitive, although some lots are too small to accommodate newly located manufactured housing. At present, land prices are not prohibitive to the development of affordable housing in Williamsburg County – although some areas along the Black River are attracting increased development interest and may

fuel a rise in land prices.

*Municipalities in the Waccamaw Region* – A review of municipal zoning ordinances within the Region indicates that, in general, the development of affordable housing may be significantly more difficult than in the unincorporated areas of the Region. Most land in the municipalities is already developed, leaving little vacant land for new projects. However, in the larger cities and towns, particularly coastal communities such as Myrtle Beach and Pawley's Island, older development is now being replaced with new, higher priced developments. Land prices in the communities on or within close proximity of the Atlantic Ocean continue to rise and this trend is spreading westward to cities and towns such as Conway, where workers in the Grand Strand area are seeking more affordable housing options further inland.

New manufactured housing is generally not allowed in most of the Region's municipalities, although some grandfathered homes still exist in most towns and cities. Likewise, mobile home parks are generally not allowed, with the exception of a few that are grandfathered. In municipalities where manufactured housing is allowed, it is restricted to just a few zones that are limited to only a few small areas within the jurisdiction. Multi-family housing is allowed in nearly all of the municipalities, with multiple districts available in the larger cities such as Myrtle Beach and Conway. While accessory residential uses are allowed in many of the towns and cities, they are not allowed in all jurisdictions. Required lot sizes do not appear to be a deterrent to affordable housing in the municipalities in the Region. Several jurisdictions charge impact fees, however those additional charges are nominal at present and do not significantly affect the price of housing.

A number of the cities and towns in the Region recognize the increasing need for affordable housing, particularly within proximity of major employment centers and have begun to explore ways in which they can encourage the development of affordable housing options in their areas. The use of zoning incentives is one of several tools that can be used to encourage such development.

*Land Development Regulations/Subdivision Regulations* – Land development regulations, sometimes called subdivision regulations, can significantly impact the provision of Fair Housing in a community. Land development regulations ensure that buyers of property located within the jurisdiction will have safe and appropriate access to their property, that all flood or storm drainage will be collected off-site, that roads will be sized to accommodate regular maintenance and allow for emergency vehicle access, that proper easements exist for utilities and storm drainage, that roads are properly signed, and that the road layout allows for safe and unobstructed travel throughout the subdivision. However, when local regulations require major expenditures by developers for engineering design or to meet stringent infrastructure criteria, they can add to the development cost per lot and contribute to prohibitively high housing prices. A review of land development regulations in the Waccamaw Region reveals that in general, while many are stringent when dealing with matters of safety or long-term maintenance viability, they are appropriate to the type of jurisdiction and often offer fair and cost-effective

alternatives whenever possible. Fees charged for the subdivision of land by the jurisdictions in the Region are generally in line with jurisdictions throughout the State. It is not evident that the administration of land development regulations in the Region presents any obstacles to the provision of fair and affordable housing.

*Building Codes* – The jurisdictions in the Waccamaw Region that administer and enforce building codes use the *2003 International Building Code* (IBC), with a few also using the current version of the *International One & Two Family Building Code* for residential structures. Both the *2003 International Building Code* and the *International One & Two Family Building Code* require compliance with the *Americans with Disabilities Act*.

To ensure the incorporation of energy saving measures into all new residential construction, the SC General Assembly has adopted a mandatory statewide building code that included the Council of American Building Officials' *Model Energy Code* as the official state energy code. Prior to the 1997 legislation, less than 40% of South Carolina counties had adopted building codes and even fewer had building code enforcement capacity. The legislation allowed more than three years for counties and municipalities to adopt building codes and establish an enforcement agency. The energy code requires new buildings to have insulation with a minimum rating of R-30 for ceilings, R-13 for exterior walls, and R-19 for floors with crawl space. Double-pane windows or single-pane with storm windows are also required. These additional standards ensure that new homes are built to conserve energy, which will ultimately reduce utility bills and make housing more affordable.

*Permit Fees* – Permitting fees add to the cost of new construction and to the cost of placing new or relocated manufactured homes. Excessive permitting fees can be prohibitive, particularly to owners of new or relocated manufactured homes. A review of permit fees in the Waccamaw Region indicates that fee structures are basically in line with comparable jurisdictions in the region and statewide, and in some cases are a little lower than average. The addition of relatively small impact fees for services such as fire and utilities add to permit cost, but are not prohibitive. Many of the jurisdictions in the Region also require business licenses for builders, developers, and other businesses associated with construction and development within their jurisdictions. Residential development that occurs outside of areas served by water and sewer must also obtain the proper permits from SC DHEC for well and septic tank placement. While water and sewer service is available for a large portion of the Waccamaw Region, some of the less densely developed areas have historically relied on wells and septic tanks and are subject to State requirements.

*Planning Commission, Board of Zoning Appeals and Board of Architectural Review* – All jurisdictions in South Carolina that regulate land use must have a planning commission and a board of zoning appeals. Members of both bodies are appointed by the governing body of the jurisdiction – the county, city or town council. Members may not be paid compensation for their participation and may not hold other public office or position in the jurisdiction they represent.

The duty of the planning commission is to develop and carry out a continuing planning program for the physical, social, and economic growth, development and redevelopment of the community. The planning commission directs the preparation, and advises the governing body on the adoption of the development and update of the comprehensive plan – an essential and required prerequisite to the administration and enforcement of land use regulations. It also directs the preparation and update of land use regulations, including the zoning ordinance and land development regulations, and provides recommendations on the adoption of such regulations to the governing body. Planning commissions typically have between 5 and 12 members who represent geographic areas of the jurisdiction and/or may provide specific expertise in areas such as engineering, architecture, and development.

The role of the board of zoning appeals is quasi-judicial, and includes considering appeals to determinations made by the zoning official as well as hearing and ruling on applications for variance from the requirements of the zoning ordinance. Boards of zoning appeals have from 3 to 9 members.

In addition, if a local government includes within its zoning ordinance provisions for preservation or protection of historic or architecturally valuable districts, preservation and protection of significant or natural scenic areas, or protection or provision for the unique or special character of a defined district, they may appoint a board of architectural review (BAR) or similar body as part of the mechanism to administer such provisions. Such a review body is also recognized under names such as “community appearance board” and “design review board.” A BAR cannot have more than 10 members and its members cannot hold another public office or position within the local government. Qualifications for members are prescribed by the governing body within the zoning ordinance, with members are appointed by the governing body.

*State, County and Municipal Property Tax Policies* – Property taxes play a significant role in the overall cost of housing. Prohibitively high tax rates can make an area unattractive to developers of affordable housing and can result in elevated housing costs. There are 3 elements to South Carolina’s property tax system: (1) the tax rate; (2) the assessment ratio; and (3) the property value. For residential uses the assessment ratio is 4% for owner-occupied buildings (principal residences) and 6% for other residential uses (non-principal residences). The tax rate is generally reflected in “mills,” or “millage rate.” A mill is a unit of monetary value equal to one tenth of a cent, or one thousandth of a dollar. For example, a tax rate of 150 mills translates into \$.15 tax per \$1.00 of assessed value. In general terms, the appropriate tax or millage rate for a taxing entity is reached by dividing the assessed value of all property to be taxed into the revenues needed to be generated by the property taxes. Therefore, if an area is densely populated or includes major tax contributors the millage rate is likely to be lower than in an area with sparse development and few industries or major commercial businesses.

Because individual property taxes are determined by multiplying the value of the property by the assessment ratio and then by the tax rate (millage), the millage rate is a determining factor in how high taxes will be on residential properties.

**Horry County Millage:** The millage rate for the unincorporated area of Horry County in 2012 is 196 . Of this total, 130.2 mills are allocated to schools and 45.2 are allocated for other county services. An additional 15.2 mills are assessed for rural fire and 6 mills for waste management. Mills are also added for properties located within the numerous special districts in the area.

**Georgetown County Millage:** The 2012 millage rate for Georgetown County is 186.3 and includes 133.4 mills allocated for schools and 52.9 mills allocated for other county services. Georgetown Special Purpose District millage rates are as follows:

- Solid Waste Collection (Dist. #1,2,3,4,41,42) - 2.6 mills
- Fire District #1 County (Dist. #1,2,3) - 26.2 mills
- Fire District #2 County, Midway (Dist. #4,42) - 10.4 mills
- Fire District #3 Murrells Inlet-Garden City (Dist. 41) - 10.0 mills

The following is a list of Georgetown County millage rates by Tax District:

- Tax District #1,2,3 - 215.1 mills
- Tax District #4,42 - 199.3 mills
- Tax District #41 - 198.9 mills
- Tax District #5,#6 (County, school only) - 186.3 mills
- Tax District #5 (City of Georgetown only) - 87.0 mills
- Tax District #6 (Town of Andrews only) - 130.5 mills
- Tax District #5 (City of Georgetown and county) - 273.3 mills
- Tax District #6 (Town of Andrews and county) - 316.8 mills

**Williamsburg County Millage:** For 2010 the millage rate for Williamsburg County was 341.55. Of that, 166.5 mills were for schools and 169.6 were for county services. The millage rates for individual municipalities listed below:

- Andrews – 130.5 mills
- Greeleyville – 166.4 mills
- Hemingway – 98 mills
- Kingstree – 154 mills
- Lane – 219 mills

Because vacation homes and rental units are not primary residences the owners must pay the 6% tax assessment ratio. This equates to a tax bill that is significantly higher (approximately 50%) than the rate paid by units that are the principal residence of the owner. Because this higher tax rate is passed on to renters through their monthly rent, it constitutes an additional burden on lower income families that cannot afford to purchase a home and must rely on rental housing.

The State of South Carolina has several tax abatement programs in place for special segments of the population. The most significant exemption is the Homestead Exemption for residents over 65 years of age, for disabled persons and for blind persons. The provision allows a yearly exemption of \$50,000 from the appraised value of a primary residence. Owner-occupied legal residences are also exempt from school taxes for the first \$100,000 in property value.

Veterans who are totally and permanently disabled from a service-related disability are exempt from state taxes on their primary dwelling and lot (up to one acre). This exemption is also allowed for the surviving spouse of the veteran or the surviving spouse of a military member or law enforcement officer killed in action in the line of duty on the primary home and lot that he/she owned at the time of his/her death, as long as the spouse does not remarry, resides in the dwelling, and obtains by legal device the fee or life estate in the dwelling. An exemption from all state taxes is also provided to paraplegic or hemiplegic (a person who has paralysis of one lateral half of the body resulting from injury to the motor centers of the brain) residents for a primary dwelling and lot (up to one acre). The exemption is also allowed to the surviving spouse of the individual provided the spouse does not remarry, resides in the dwelling, and obtains by legal device the fee or a life estate in the dwelling.

In addition, all property belonging to nonprofit housing corporations devoted exclusively to providing below-cost housing for the aged and/or for handicapped persons is exempt from State taxes. Housing types include supportive housing, rental housing, and cooperative housing.

*Community Facilities and Infrastructure Siting* – Community facilities include projects and activities essential to a community's sustained growth and development. Because of the physical nature of community facilities and infrastructure, it must be recognized that the location and site planning for these facilities can have substantial influence on the type and direction of growth, as well as the redevelopment potential for an area. It is also important to note that community facilities in the Region include not only those provided by local governments, but also those built and maintained by state and federal governments and by other bodies such as school districts, higher education institutions, water and sewer authorities, utilities, hospitals, and non-profits. The location of state health and social services offices, postsecondary and job training facilities, hospitals, regional transportation centers and routes, and other essential centers can either complement or derail local affordable housing and community development plans. Given the impact of such facilities as schools, health care centers, public safety, and water and sewer on the lives of residents, a structured and consistent consultation process among service providers is an integral step in ensuring the consideration of affordable housing and community development needs in community facilities planning.

It is also important to note that a surprisingly large number of key community facilities can be, and often are, located and constructed without formal consultation with local development staff. Federal and state facilities such as post offices and schools are

not required to obtain zoning compliance or building permits. Only when privately owned buildings are leased by the State must the facility comply with local land use regulations and building codes.

However, the *South Carolina Planning Enabling Act of 1994* (SC Code §6-29-540) requires that "... no new street, structure, utility, square, park, or other public way, grounds, or open space or public building for any use, whether publicly or privately owned, may be constructed or authorized in the political jurisdiction of the governing authority or authorities establishing the planning commission until the location, character, and extent of it have been submitted to the planning commission for review and comment as to the compatibility of the proposal with the comprehensive plan of the community." If the planning commission finds that the proposed project is in conflict with the comprehensive plan, they must notify the proposing entity. Telephone, sewer and gas utilities, or electric suppliers, utilities and providers, whether publicly or privately owned, are exempt from this provision.

On-going coordination and communication are integral to ensuring that community facility investments benefit other local community development initiatives. Representatives from both Georgetown and Horry Counties, as well as from the Cities of Conway, Georgetown, Myrtle Beach, and North Myrtle Beach and the Towns of Andrews, Briarcliffe Acres, Atlantic Beach, Pawley's Island, Surfside Beach, Andrews are represented on the Grand Strand Area Transportation Study (GSATS) committee. GSATS provides regional guidance to local governments and the SC Department of Transportation (SCDOT) on matters related to road construction and transportation improvements. The GSATS Policy Committee is also the Metropolitan Planning Organization (MPO) Policy Committee for the urbanized area including and surrounding the City of Myrtle Beach. Waccamaw Regional Council of Governments staff and the South Carolina Department of Transportation (SCDOT) Planning Section are designated as the MPO staff.

The WRCOG provides a Transportation Planning staff, through Federal and local funding by Horry and Georgetown Counties, to administer the transportation programs, collect and compile land use data and gather any additional planning data required. The Council also provides transportation planning for the rural areas of Georgetown, Horry and Williamsburg counties. The transportation staff works with local governments, the GSATS Policy Committee, SCDOT, Waccamaw Regional Board of Directors and the Federal Highway Administration in the implementation of the *Safe, Accountable, Flexible, Efficient Transportation Equity Act: A Legacy For Users* (SAFETEA- LU) and the *Rural Planning Grant*.

The county councils for Georgetown and Horry Counties and the city councils for Conway, Myrtle Beach, North Myrtle Beach and Georgetown make formal appointments to the Waccamaw Regional Transportation Authority (WRTA) Board of Directors. The WRTA Board of Directors provides oversight to the public transit system, known as The Coast Regional Transportation Authority, which primarily serves Horry and Georgetown Counties. The Board of Directors for Williamsburg County Transit Authority includes Williamsburg County Council and the County Supervisor and is tasked with providing



oversight to the public transit system that serves Williamsburg County.

Several of the jurisdictions in the Region also work closely with local school districts on issues such as location of new schools, vehicular and pedestrian access, and shared parking. Local jurisdictions also partner with higher education on many initiatives and work closely on issues such as location and expansion of facilities. One example is the coordination between the City of Myrtle Beach, the Myrtle Beach Base Redevelopment Authority, and Horry-Georgetown Technical College on the development of the HGTC Grand Strand campus in vacant facilities of the former Myrtle Beach Air Force Base. In addition to advancing base redevelopment efforts, the Campus has become a focal point for job training programs that benefit many low and moderate income residents of Myrtle Beach and Horry County and prepare them for higher wage, higher demand careers.

*Water and Sewer* – Access to water and sewer service plays a particularly instrumental role in the development patterns of a community. Residential development outside of water and sewer service areas must rely on wells and septic systems, adding to the initial cost of each residential unit. In addition, state law requires that a parcel of land proposed to include a septic system be capable of allowing proper operation of the individual system. Criteria for system suitability are based on factors including soil type and parcel size. In much of the Waccamaw Region, the native soils and other factors generally result in residential parcel size requirements of approximately one half acre, with requirements for even larger minimum lot size in some portions of the Region and smaller lots allowed in some areas under specific soil and capacity conditions.

In areas where wells and septic tanks are needed for development, required setbacks between wells and septic tanks result in larger lot size requirements. Larger lots generally mean higher costs per residence, although it should be noted that septic systems are most often employed in the more rural areas of the Waccamaw Region where land prices tend to be lower. Current areas with water and sewer service generally represent the more densely populated areas of the Region, while wells and septic tank usage prevails among housing in the incorporated and rural areas.

*Georgetown County* – Water and sewer is provided by five providers. The Georgetown County Water and Sewer District provides water and sewer for most of the unincorporated area of the County. The City of Georgetown provides water and sewer for the area within the City and also to a limited area extending outside the City. The Town of Andrews provides water and sewer within its town limits as well as a limited area adjacent to Town. In addition, the Georgetown County Rural Water District and Brown's Ferry Water Company provide water and sewer for small portions of the unincorporated areas of the County. The Town of Andrews and the two smaller water districts send their sewer flow back to the City of Georgetown for treatment.

*Horry County* – Water and sewer is available through a number of providers. The Grand Strand Water and Sewer Authority (GSWSA) serves more than 35,000 customers, providing water and sewer service to most of the unincorporated area of Horry County and to the Towns of Surfside Beach and Aynor. The City of Conway provides water and sewer services within the majority of its corporate boundaries and to any property owner located adjacent to the City who agrees to be annexed into the City. The City also provides water service to a large portion of the nearby unincorporated area. The City of Myrtle Beach provides water and sewer services within its corporate boundaries and to developments adjacent to the City that agree to be annexed. The City of North Myrtle Beach operates its own water and sewer system that serves the City as well as the Town of Atlantic Beach. The City also extends utility services to adjacent unincorporated areas under certain circumstances such as annexation and Community Development Block Grant activity. The Town of Loris provides sewer service within the City and to some surrounding areas. The Town purchases water from Grand Strand Water and Sewer, but maintains control over water service, pipes, and meters.

*Williamsburg County* – The County provides water to a service area that includes the Sandridge, Indiantown, Nesmith and Morrisville communities, as well as a few small areas west of Salters and east of Greeleyville. The County also provides sewer service only for the Federal prison located in Salters. The Towns of Kingstree and Greeleyville provide water and sewer service to customers within their jurisdictions. The Town of Hemingway provides water and sewer service to areas within the Town as well as areas up to 5 miles outside of the town limits. The Town of Lane provides water service to the properties within its boundaries as well as a small surrounding area.

*Insurance Rates* – Home insurance premiums are an often-overlooked cost that can significantly impact the affordability of housing. The cost of insurance is a growing factor in overall housing costs in the Waccamaw Region. Insurance rates for single-family homes and multi-family dwellings are computed using a number of factors such as age, size, and value of the home. Two highly influential factors in the cost of residential insurance are location and the level of fire protection.

Home insurance premiums in much of the Region are heavily impacted by the proximity to the coast – an area considered at risk to hurricane damage, winds and flooding by insurers. Insurance costs for homeowners within proximity to the coast have continued to rise, with some premiums more than doubling from the previous year. Industry analysts predict an inevitable rise in premiums in coming years due to massive losses from major storms such as Hurricane Katrina. These leaps in premium costs not only impact homeowners in the immediate proximity of the coast, but residents located deep inland. Many top insurers will not issue new homeowner policies in the coastal region unless the insured is a current customer. For the first-time homebuyer, this presents a daunting and costly hurdle.

Through the provision of adequate fire protection local government can also play a significant role in the cost of insurance. The financial impact of the local commitment and dedication to providing adequate fire service to residents is evidenced most clearly in

actual insurance costs. Insurance companies use a classification system provided by the Insurance Services Office, Inc. (ISO) to determine the level of fire protection for each insured home. ISO is an independent statistical, rating, and advisory organization that collects and analyzes information on a community's public fire protection and assigns a public protection classification. Classifications range from 1 to 10, with Class 1 representing the best public protection and Class 10 indicating no recognized protection. Factors that contribute to the assignment of classifications include the effectiveness of the fire department in receiving and dispatching fire alarms, the number of fire stations, the amount and the availability of water needed to fight fires, training provided to fire fighters, and maintenance and testing of equipment. In addition, the distribution of fire stations and service throughout the jurisdiction weighs heavily in the determination of the classification. Properties that are located more than 5 road miles from a fire station are not considered to have adequate fire protection and therefore receive higher numeric ISO classifications. Since water availability for fire protection comprises 40% of the total ISO rating, areas served by municipal or other water services enjoy lower ISO ratings.

### *Health Care Facilities*

Access to healthcare is critical to people of all incomes, but it is of particular concern to the elderly, families with children, and persons with special needs or disabilities. Decisions concerning the expansion of existing health care facilities and construction of new ones in the Waccamaw Region are influenced mainly by SCDHEC. As detailed in Part 3 of this study, area residents are served by five hospital systems and one regional VA facility, as well as a network of medical centers, state operated health departments and non-profit health clinics.

## Private Sector

The private sector is comprised of financial lending institutions and banks, developers, landlords and property managers, homebuilders, realtors and insurers. Private sector impact on housing affordability is manifested through several processes – the most influential being lending policies and practices, home sales and rentals, and the construction and rehabilitation of housing stock.

### Lending Policies and Practices

An analysis of lending practices at the local level is possible through an examination of data gathered from lending institutions in compliance with the *Home Mortgage Disclosure Act* (HMDA). The HMDA was enacted by Congress in 1974 and is implemented by the Federal Reserve Board as *Regulation C*. The intent of the Act is to provide the public with information related to financial institution lending practices and to aid public officials in targeting public capital investments to attract additional private sector investments.

Since enactment of the *Home Mortgage Disclosure Act* (HMDA) in 1974, lending institutions have been required to collect and disclose data regarding applicants including location of the loan (by Census tract); income, race and gender of the borrower; the number and dollar amount of each loan; the property type; the loan type; the loan purpose; whether the property is owner-occupied; the action taken for each application; and, if the application was denied, the reason(s) for denial. Property types examined include one to four family units, manufactured housing and multi-family developments. Since amendment to the Act in 2002, lenders have also been required to report the interest rate point spread for each loan – the difference between the annual percentage rate (APR) on the loan and the applicable Treasury yield if the spread is equal to or greater than 3 percentage points for first-lien loans or equal to or greater than 5 percentage points for subordinate-lien loans.

HMDA data is a very valuable tool in accessing lending practices and trends within a region. While many financial institutions are required to report loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding \$33 million for 2004, have a home or branch office in one or more metropolitan areas, originated at least one home purchase or refinancing loan on a one- to four-family dwelling in the preceding calendar year, or meet any one of the following conditions: is a federally insured or regulated institution; originates a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originates a loan intended for sale to Fannie Mae or Freddie Mac. For-profit non-depository institutions (such as mortgage companies) must file HMDA if the value of their home purchase or refinancing loans exceeds either \$25 million or 10% or more of their loan originations; they either maintain a home or branch office in one or more metropolitan areas or in a given year execute five or more home purchase or home loan applications, originations, or loan purchases for properties located in metropolitan areas; or hold

assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year. It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered on its own, but must be considered in light of other factors. For instance, while it is possible to develop conclusions simply on the basis of race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing.

According to the FFIEC, “with few exceptions, controlling for borrower-related factors reduces the differences among racial and ethnic groups.” Borrower-related factors include income, loan amount, lender, and other relevant information included in the HMDA data. Further, the FFIEC cautions that the information in the HMDA data, even when controlled for borrower-related factors and the lender, “is insufficient to account fully for racial or ethnic differences in the incidence of higher-priced lending.” The FFIEC suggests that a more thorough analysis of the differences may require additional details from sources other than HMDA about factors including the specific credit circumstances of each borrower, the specific loan products that they are seeking, and the business practices of the institutions that they approach for credit.

### *Georgetown County HMDA Data*

The table below presents Home Mortgage Disclosure Act (HMDA) data on the number of all loans originated in Georgetown “for the purchase or refinance of an owner-occupied, one-to-four family dwelling” from 2006 to 2011.<sup>23</sup>

All Originations	2006	2007	2008	2009	2010	2011
<b>Georgetown County</b>						
Number of Loans	1,568	1,424	1,136	1,613	986	997
Median Loan Amount	\$159,500	\$174,500	\$184,500	\$190,00	\$181,000	\$175,000

The table below presents manufactured housing loan data for Georgetown from 2006 to 2011.

Manufacturing Housing Loans	2006	2007	2008	2009	2010	2011
<b>Georgetown County</b>						
Number of Loans	86	83	54	57	37	45
Median Loan Amount	\$60,000	\$62,000	\$63,000	No Data	\$63,000	\$45,000
Percent of All Loans	5.48%	5.83%	4.75%	3.41%	3.62%	4.32%

**PolicyMap Note:** “Loans for the purchase or refinance of manufactured housing, also known as mobile homes, are often structured differently than for conventional housing, and so are presented as a separate category in PolicyMap. Due to the high incidence of error notations in the manufactured home loan data in 2009, medians are shown as “N/A” wherever error notations were present.”

<sup>23</sup> Claritas Demographics via PolicyMap

### *Horry County HMDA Data*

The table below presents Home Mortgage Disclosure Act (HMDA) data on the number of all loans originated in Horry “for the purchase or refinance of an owner-occupied, one-to-four family dwelling” from 2006 to 2011.<sup>24</sup>

All Originations	2006	2007	2008	2009	2010	2011
<b>Horry County</b>						
Number of Loans	10,253	8,456	6,038	7,391	5,237	4,838
Median Loan Amount	\$150,000	\$161,000	\$160,000	\$149,000	\$141,000	\$133,000

The table below presents manufactured housing loan data for Horry from 2006 to 2011.

Manufacturing Housing Loans	2006	2007	2008	2009	2010	2011
<b>Horry County</b>						
Number of Loans	700	683	486	359	286	236
Median Loan Amount	\$57,000	\$55,000	\$55,000	n/a	\$49,500	\$49,000
Percent of All Loans	6.83%	8.08%	8.05%	4.63%	5.18%	4.65%

**PolicyMap Note:** “Loans for the purchase or refinance of manufactured housing, also known as mobile homes, are often structured differently than for conventional housing, and so are presented as a separate category in PolicyMap. Due to the high incidence of error notations in the manufactured home loan data in 2009, medians are shown as "N/A" wherever error notations were present.”

### *Williamsburg County HMDA Data*

The table below presents Home Mortgage Disclosure Act (HMDA) data on the number of all loans originated in Williamsburg “for the purchase or refinance of an owner-occupied, one-to-four family dwelling” from 2006 to 2011.<sup>25</sup>

All Originations	2006	2007	2008	2009	2010	2011
<b>Williamsburg County</b>						
Number of Loans	189	184	123	172	114	109
Median Loan Amount	\$81,000	\$84,500	\$98,000	\$108,000	\$114,000	\$98,000

The table below presents manufactured housing loan data for Williamsburg from 2006 to 2011.

Manufacturing Housing Loans	2006	2007	2008	2009	2010	2011
<b>Williamsburg County</b>						
Number of Loans	41	47	32	32	37	29
Median Loan Amount	\$41,000	\$29,000	\$30,500	No Data	\$43,000	\$45,000
Percent of All Loans	21.69%	25.54%	26.02%	15.69%	24.5%	21%

<sup>24</sup> Claritas Demographics via PolicyMap

<sup>25</sup> Claritas Demographics via PolicyMap

**PolicyMap Note:** “Loans for the purchase or refinance of manufactured housing, also known as mobile homes, are often structured differently than for conventional housing, and so are presented as a separate category in PolicyMap. Due to the high incidence of error notations in the manufactured home loan data in 2009, medians are shown as "N/A" wherever error notations were present.”

Since the passage of the *Community Reinvestment Act* (CRA) in 1977, banks have been strongly encouraged to serve the credit needs of all persons within the community, including those with low and moderate incomes. The Community Reinvestment Act (CRA) establishes a regulatory mechanism for monitoring the level of lending, investments and services in low- and moderate-income neighborhoods that have traditionally been underserved by lending institutions. While most mortgage companies, finance companies, and credit unions are required by HMDA to provide information on their lending activities, many are exempt from CRA coverage and its examination process. Because only federally insured financial institutions are covered by CRA, mortgage companies, finance companies and credit unions are all exempt from CRA regulations. Commonly, it is considered that only depository financial institutions are covered by CRA.

Four Federal Financial Institutions Examination Council (FFIEC) agencies conduct CRA examinations and enforce the CRA – the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of the Currency (OCC), and the Office of Thrift Supervision (OTS). Examiners from the four FFIEC agencies assess and “grade” lenders’ activities in low- and moderate-income neighborhoods. Large institutions are graded on how well they meet their CRA obligation according to a three-part test that evaluates actual performance in lending, investing, and providing banking services to the entire community including low- and moderate-income (LMI) borrowers and borrowers (individuals or businesses) located in LMI areas. Smaller institutions are subject to a more streamlined examination that focuses on lending.

Lending institutions receive one of four ratings or grades after a CRA exam. The top two ratings of “*Outstanding*” or “*Satisfactory*” mean that a federal examiner has determined that a lender has met its obligation to satisfy the credit needs of communities in which it is chartered. The two lowest ratings “*Needs to Improve*” or “*Substantial Noncompliance*,” reflect a failure on the part of the lending institution to meet the credit needs of communities, particularly low- and moderate-income communities, in which it is chartered. The four federal agencies examine large banks approximately once every two years, however large lending institutions with *Satisfactory* ratings may be examined once every 4 years and institutions with *Outstanding* ratings may be examined once every 5 years.

While poor CRA ratings do not result in immediate sanctions for a lender, receipt of a low CRA rating can curtail an institution’s future plans for service changes or mergers with other financial institutions. When a lender plans to merge with another institution or open a new branch, they must apply to the Federal Reserve Board and/or to its primary regulator for permission. Receipt of one of the two lowest CRA ratings is considered in the

review of the application by the federal agency. The reviewing federal agency has the authority to delay, deny or add conditions to an application.

A review of the most recent CRA ratings of the top lenders in each county of the Waccamaw Region reveals that all of the depository financial institutions have received ratings of either *Outstanding* or *Satisfactory* in their most recent review. Of the top 10 lenders in Georgetown County, two received *Satisfactory* ratings, 4 received *Outstanding* ratings, and 4 were not federally insured institutions and therefore are exempt from CRA regulation. In Horry County, 4 of the top lenders received *Outstanding* ratings in their most recent review, 2 received *Satisfactory* ratings, and 4 were exempt from CRA regulation. Nearly all of the top lenders in Williamsburg County are non-depository institutions and are exempt from CRA regulation. Only 2 of the top 10 lenders are federally insured institutions, with both receiving *Outstanding* ratings in their most recent CRA review. Of the additional institutions operating in the Region that are based in South Carolina, 9 received *Satisfactory* ratings, 4 received *Outstanding* ratings and one is exempt from CRA regulation. The positive effect of CRA regulation on local lending practices, particularly in reducing disparities, is clear.



## High Cost & Subprime Lending

Sub-prime mortgage loans offer borrowers with poor credit histories, high loan-to-home value ratios, or other credit risk characteristics access to home financing. In general, the rationale for charging a loan customer a higher cost (fees and interest) for a home loan is to compensate for the different levels of risk, based upon the borrower's credit profile. Often, individuals who are rejected for prime rate loans are directed to the subprime market. Although the subprime lending market has made credit more available to households with low incomes or imperfect credit, subprime lending is generally unregulated, opening the possibility for predatory loans. While subprime loans are a necessary option for many consumers, many of these loans have terms that are considered predatory. This can occur when the loan strips the equity out of the home due to huge charges or fees that are financed with the money borrowed. Consumers are often talked into refinancing their home with the promise of savings or a lower interest rate or monthly payment – when in fact the loan contains fees and charges adding up to thousands of dollars that are paid for with the equity from the consumer's home. The loan is then refinanced, including the broker charge, discount or origination fees, credit insurance, and closing costs over the next 10 to 30 years. Some of these loans leave the borrower with a large final “balloon” payment that must be paid in full to satisfy the debt and will generally need to be refinanced by the consumer, with new fees and points charged once again.

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.

The table below provides data on high cost loan activity in each county from 2006 to 2011.

	2006	2007	2008	2009	2010	2011
Georgetown County	394	262	128	60	34	29
Horry County	2,821	1,637	743	444	183	185
Williamsburg County	135	129	86	22	10	8

**\*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."<sup>26</sup>

### *Georgetown County Subprime Lending Activity*

The table below presents Home Mortgage Disclosure Act (HMDA) data on high-cost loan activity\* in Georgetown from 2006 to 2011. The data is broken down to show high-cost loans by loans used to purchase and loans used to refinance.

High Cost Loans	2006	2007	2008	2009	2010	2011
<b>Purchase</b>						
Number of Loans	133	66	36	19	9	4
Median Loan Amount	\$140,000	\$175,500	\$171,500	\$218,000	\$134,000	No Data
Percent of All Purchase Loans	19.42%	13.69%	11.58%	9.27%	3.45%	1.52%
<b>Refinance</b>						
Number of Loans	261	196	92	41	25	25
Median Loan Amount	\$113,000	\$115,000	\$114,500	\$176,00	\$161,000	\$309,00
Percent of All Refinance Loans	29.56%	20.81%	11.15%	3.18%	3.45%	3.41%

The table below displays Home Mortgage Disclosure Act (HMDA) data on high-cost loans by race in Georgetown from 2006 to 2011. HMDA high-cost loan data is shown for Whites, African Americans, Asians, Hispanics, and Non-Hispanics.

High Cost Loans by Race	2006	2007	2008	2009	2010	2011
<b>Loans to Whites</b>						
Number of Loans	233	152	89	47	25	22
Median Loan Amount	\$148,000	\$156,500	\$165,000	\$213,000	\$170,000	\$298,500
Percent of Loans to Whites	18.88%	13.43%	9.63%	3.55%	2.94%	2.53%
<b>Loans to African Americans</b>						
Number of Loans	108	69	27	8	8	5
Median Loan Amount	\$84,500	\$97,000	\$121,000	\$121,500	\$93,000	\$97,000
Percent of Loans to African Americans	64.67%	49.29%	31.03%	14.81%	14.55%	11.36%
<b>Loans to Hispanics</b>						
Number of Loans	6	1	0	0	0	0
Median Loan Amount	\$87,500	n/a	n/a	n/a	n/a	n/a
Percent of Loans to Hispanics	40%	14.29%	n/a	n/a	n/a	n/a

<sup>26</sup> PolicyMap.com

### *Horry County Subprime Lending Activity*

The table below presents Home Mortgage Disclosure Act (HMDA) data on high-cost loan activity\* in Horry from 2006 to 2011. The data is broken down to show high-cost loans by loans used to purchase and loans used to refinance.

High Cost Loans	2006	2007	2008	2009	2010	2011
<b>Purchase</b>						
Number of Loans	1,407	642	232	131	53	53
Median Loan Amount	\$158,000	\$170,500	\$154,500	\$130,000	\$91,000	\$115,000
Percent of All Purchase Loans	25.63%	17.07%	9.97%	7.33%	2.77%	2.89%
<b>Refinance</b>						
Number of Loans	1,414	995	511	313	150	132
Median Loan Amount	\$140,000	\$146,000	\$125,000	\$112,000	\$103,500	\$95,000
Percent of All Loans	29.69%	21.2%	13.77%	6.47%	4.5%	4.4%

The table below displays Home Mortgage Disclosure Act (HMDA) data on high-cost loans by race in Horry from 2006 to 2011. HMDA high-cost loan data is shown for Whites, African Americans, Asians, Hispanics, and Non-Hispanics.

High Cost Loans	2006	2007	2008	2009	2010	2011
<b>Loans to Whites</b>						
Number of Loans	2,241	1,261	626	384	179	157
Median Loan Amount	\$152,000	\$159,000	\$135,000	\$117,000	\$102,000	\$102,000
Percent of Loans to Whites	25.96%	17.79%	12.2%	6.77%	3.94%	3.78%
<b>Loans to African Americans</b>						
Number of Loans	195	127	62	31	15	16
Median Loan Amount	\$125,000	\$134,000	\$135,000	\$85,000	\$92,000	\$100,500
Percent of Loans to African Americans	49.37%	41.78%	27.56%	15.74%	8.57%	9.7%
<b>Loans to Hispanics</b>						
Number of Loans	94	48	12	6	3	3
Median Loan Amount	\$156,500	\$171,000	\$157,500	\$121,000	No Data	No Data
Percent of Loans to Hispanics	51.37%	28.74%	12.37%	8.96%	4.92%	4.35%

### *Williamsburg County Subprime Lending Activity*

The table below presents Home Mortgage Disclosure Act (HMDA) data on high-cost loan activity\* in Williamsburg from 2006 to 2011. The data is broken down to show high-cost loans by loans used to purchase and loans used to refinance.

High Cost Loans	2006	2007	2008	2009	2010	2011
<b>Purchase</b>						
Number of Loans	30	17	7	6	0	1
Median Loan Amount	\$68,000	\$85,000	\$121,000	\$101,500	n/a	n/a
Percent of All Purchase Loans	55.56%	30.91%	18.92%	27.27%	n/a	3.3%
<b>Refinance</b>						
Number of Loans	72	64	27	16	10	7
Median Loan Amount	\$78,000	\$76,500	\$71,000	\$71,500	\$63,000	\$52,000
Percent of All Refinance Loans	53.33%	49.61%	31.4%	13.33%	11.63%	8.86%

The table below displays Home Mortgage Disclosure Act (HMDA) data on high-cost loans by race in Williamsburg from 2006 to 2011. HMDA high-cost loan data is shown for Whites, African Americans, Asians, Hispanics, and Non-Hispanics.

High Cost Loans by Race	2006	2007	2008	2009	2010	2011
<b>Loans to Whites</b>						
Number of Loans	32	22	12	13	4	4
Median Loan Amount	\$94,000	\$78,500	\$59,000	\$94,000	No Data	No Data
Percent of Loans to Whites	34.04%	24.18%	18.18%	11.93%	5.71%	5.71%
<b>Loans to African Americans</b>						
Number of Loans	49	44	20	8	5	3
Median Loan Amount	\$64,000	\$74,000	\$85,500	\$67,500	\$52,000	No Data
Percent of Loans to African Americans	73.13%	68.75%	39.22%	23.53%	16.13%	10.7%
<b>Loans to Hispanics</b>						
Number of Loans	0	0	1	0	0	0
Median Loan Amount	n/a	n/a	n/a	n/a	n/a	n/a
Percent of Loans to Hispanics	n/a	0%	100%	n/a	n/a	n/a

An examination of the percentage of subprime loan applications with regards to race and ethnicity reveals that the percentage of subprime loans submitted by African-Americans is significantly higher than the percentage of all loans submitted by that racial group. While there were no significant differences between the percentages of subprime loans and all loans submitted by Caucasians and Hispanics, a significantly lower percentage of subprime loans were received from persons of other races region wide.

When the percentage of subprime applications received is examined within the context of income, the only clear region wide trend is the substantially higher

percentage of subprime loans received from applicants in the middle-income category as compared to all applications received from applicants in that income group. However, in both Georgetown and Horry counties there was also a significantly higher percentage of subprime applications submitted from persons in the moderate-income group and a substantially lower percentage of subprime applications from persons in the upper-income group as compared to the percentages of all applications submitted from those income categories.

## ***Real Estate Industry Practices***

The importance of Fair Housing in the realtor community is evidenced by the inclusion of the issue in the profession's *Code of Ethics*. The Coastal Carolinas Association of Realtors, representing realtors in a trade market that includes the cities of Myrtle Beach and Conway and portions of Georgetown County, places a strong emphasis on the provision of Fair Housing. A number of classes are held each year by the local Coastal Carolina's Association of Realtors on issues related to Fair Housing. The Grand Strand Board of Realtors, representing approximately 650 realtors in a trade market that includes North Myrtle Beach and Little River, also places a strong emphasis on Fair Housing. New members of the Board must complete an orientation course that includes an extensive section on Fair Housing and the Board conducts a yearly seminar for its members on Fair Housing issues. Fair Housing is also a leading issue with the South Carolina Association of Realtors. As part of its continuing education curriculum for licensed realtors, the SC Association offers a course on diversity issues one-to-two times a year and a course on Fair Housing on an ongoing basis, both within its curriculum and to local Realtor Associations.

The South Carolina Home Builders Association (SCHBA) has identified the provision of low-income housing as a priority and works closely with the other members of the Affordable Housing Coalition of South Carolina (AHC) to promote the provision of low-income housing in the State. The AHC is a nonprofit organization that brings together members from corporations, nonprofit groups and organizations such as the Home Builders Association and the Association of Realtors to search for ways to enable the construction of more low-income housing to meet the growing demand. The SCHBA views many of the factors that impede the provision of low-income housing to be factors that also affect the provision of all levels of housing.

The Association actively works to alleviate unnecessary costs incurred through federal, state and local governments. Such costs include excessive fees for various permits and water and sewer connections and the costs associated with meeting what they consider to be excessive requirements for construction or land disturbance. Both the SCHBA and the AHC worked to ensure the passage of the new South Carolina predatory lending legislation.

## ***Public and Private Sector Partnerships***

Among the myriad of public and private providers of direct and supportive services to individuals and families in need of affordable housing in the Waccamaw Region are State government agencies, nonprofits, local governments, and the private sector. Both informal linkages and smaller scale formal liaisons exist between individual agencies, local governments, and organizations for referrals, resource allocation, and other services as well as formal integration of services where feasible. The provision of affordable housing in the Waccamaw Region increasingly relies on the combined efforts of the public sector and private property owners. A number of private non-profit organizations also work closely with local, state and federal sources to provide affordable housing in the Waccamaw Region.

## ***Fair Housing Enforcement***

Responsibility for enforcement of Fair Housing practices has been delegated via the *South Carolina Fair Housing Law* to the South Carolina Human Affairs Commission (SCHAC). Enacted in 1989, the *SC Fair Housing Law* gives the SCHAC jurisdiction to investigate all Fair Housing complaints in the State.

The Commission is empowered to receive, review and investigate complaints and has the authority to enforce the *SC Fair Housing Law*, which may include mediation. As the enforcement agent, the Commission has the power to hold administrative hearings, examine and copy records, take testimony or statements, issue subpoenas and seek court enforcement.

As part of the detailed process outlined in Part IV, complaints relating to the provision of Fair Housing must be made in writing and filed within 180 days after the alleged discriminatory housing practice occurs. Notice of the complaint must be made to both the complainant and respondent. The Commission is then required to complete the investigation and final administrative disposition of complaints within a prescribed time limit. Fair Housing complaints and subsequent investigations must be kept confidential, with criminal sanctions possible if confidentiality is breached.

## ***Visitability in Housing***

Visitable structures enable impaired persons to visit family or friends, and also enable persons without disabilities to maneuver when pushing strollers, delivering appliances or other large objects. Unlike accessibility, where the building must be constructed to accommodate mobility-impaired persons, visibility provides less accessibility than such homes and applies to units not required to be accessible. The achievement and maintenance of visibility in housing relies heavily upon private property owner compliance. According to the HUD definition, a building is visible if at least one entrance is at grade and approachable by an accessible means (such as a sidewalk) and if the entrance door and all interior doors on the first floor are at least 34 inches wide (with 32 inches of clear passage

space). Within the context of Fair Housing, the concept of visibility must be considered for both Section 8 tenant-based and project-based rent assisted housing. In the Waccamaw Region, both types of affordable housing exist. The Housing Authorities of Conway, Georgetown, Kingstree and Atlantic Beach own and manage more than 780 public housing units. Many of the units have ground floor access and are therefore easily accessible to persons with physical limitations. Local housing authorities and the State provide Section 8 housing vouchers to more than 1,300 families in the Region. These funds, given directly to the head of household, are used to obtain housing in privately owned units in the Housing Authority's service area. Nearly 3% (93 units) of the assisted rental housing in the Region is specifically designed for handicapped residents and many more are either single-family units or multi-family units with ground floor access.

Throughout the Waccamaw Region, construction of single-family and multi-family dwellings must adhere to either the *2003 International Building Code* or the current version of the *International One & Two Family Building Code*. Neither of these building codes includes requirements for building one entrance at grade or supplying sidewalks or other means of access, nor does it require a width of 34 inches for the entrance door and all interior floors on the first floor. The Code prescribes a minimum door width of 32 inches. While access to infrastructure such as sidewalks varies between housing developments and jurisdictions, sidewalks are available to many single-family homes and duplexes constructed within municipal limits, in multi-family developments, and to homes located within housing developments. Both the *2003 International Building Code* and the *International One & Two Family Building Code* incorporate *Americans with Disabilities Act* (ADA) standards that require a percentage of housing units to be designed or be able to be altered to accommodate a mobility-impaired person. Although several units within each multi-family structure are required to be designed for visibility, the majority of units are not.

### ***Informational and Educational Programs***

As entitlement communities, the Cities of Conway and Myrtle Beach are required to conduct and update *an Analysis of Impediments to Fair Housing* on a regular basis. They also participate in all programs sponsored and implemented by the State HUD Office that are related to the provision of Fair Housing, including activities associated with their annual *Fair Housing Month*. The City Councils for both municipalities have adopted annual resolutions proclaiming *Fair Housing Month* in conjunction with statewide Fair Housing activities. Both cities are also members of the South Carolina Community Development Association (SCCDA) and as such regularly receive posters, postcards, news releases and other informational materials related to the provision of Fair Housing. In addition, the City of Myrtle Beach, along with the Myrtle Beach Housing Authority (MBHA) and Grand Strand Housing and Community Development Corporation (GSA) conducted a *Housing and Homeless Issues Workshop* in November of 2002 that included presentations and discussion related to the persistent obstacles to the provision of fair and affordable housing in the region as well as potential solutions to these issues.



The Towns of Andrews and Hemingway, along with Georgetown and Williamsburg Counties and other jurisdictions in the Region that have received CDBG funding, participate in *Fair Housing Month* activities.

The Waccamaw Regional Council of Governments, as part of its commitment to Fair Housing under the US Department of Housing and Urban Development's Education and Outreach Initiative (EOI) has conducted a wide range of Fair Housing activities in recent years. The EOI offers a comprehensive range of support for Fair Housing activities, providing funding to State and local government agencies and nonprofit organizations for products and initiatives intended to educate and inform the general public and housing market representatives on equal opportunity and Fair Housing concepts and requirements in the sale, rental, and financing of housing. Regional Fair Housing activities to date have included:

- Developed Fair Housing informational materials including a *Fair Housing Brochure*, Fair Housing Fact Sheet, Fair Housing Poster, Affordable Housing Resource Guide, Housing Discrimination & Your Civil Rights Brochure, Property Managers Fair Housing Guidebook, and Realtors Fair Housing Guidebook.
- Formed and scheduled quarterly meetings of a regional *Fair Housing Council* including members from federal, state and local government, non-profits, faith and community-based grassroots organizations, social service providers, housing industry professionals, and citizens.
- Developed and maintained a Fair Housing information and complaint Hotline
- Provided intake and referral of housing discrimination complaints.
- Developed and maintained a website on the *Fair Housing Act* with linkages to US HUD and the SC Human Affairs Commission.
- Facilitated development of workshops and presentations and provided one-on-one counseling to housing industry professionals and citizens.
- Conducted community education campaigns in each of the 3 counties to promote *Fair Housing Month* and *Fair Housing Act* awareness.
- Worked closely with local governments in the Region to advocate for local equivalency, including annual proclamations and resolutions supporting *Fair Housing Month*.
- Developed and distributed a quarterly *Affordable Housing Guide*.
- Promoted *Fair Housing Month*.
- Completed a *Supplemental Regional HMDA Study* as a companion to the Regional

### Analysis of Impediments to Fair Housing Choice.

- Completed the first *Analysis of Impediments to Fair Housing Choice* for the Waccamaw Region.

The SC State Housing Finance and Development Authority (SHFDA) also provides ongoing training and outreach to financial institutions (lenders) and real estate professionals about the programs available to them and their clients through the SHFDA. Issues of fair and affordable housing are the foundation of these sessions. Continued communication and collaboration with public and private sector entities will facilitate expanded education and outreach initiatives to enhance awareness of affordable and Fair Housing issues within the Waccamaw Region

## CONCLUSIONS AND RECOMMENDATIONS

The first *Analysis of Impediments to Fair Housing* for the Waccamaw Region pointed to multiple and, in many cases, interrelated areas of need. These impediment issues emerged from an extensive review of current policies and practices in both the public and private sectors, interviews with key service providers, and a detailed examination of socio-economic data. Each major need is summarized as follows, along with a brief overview of the existing conditions surrounding each issue and proposed implementation strategies to address identified resource gaps and needs. A list of sample measures that will be used to assess progress in mitigating impediments to Fair Housing are also included for each key issue.

Many of the identified needs will continue to be addressed, contingent upon annual HUD funding, through the *Fair Housing Program* of the Waccamaw Regional Council of Governments (WRCOG). Through the *Fair Housing Program*, the WRCOG provides information and facilitates discussion and partnerships among members of the public, local governments, lenders, landlords, developers, and real estate professionals with the intent of bringing Fair Housing issues to the forefront and making Fair Housing a reality for Waccamaw residents. In order to increase the level of awareness and involvement to generate increased Fair Housing opportunities within the Region, it is imperative that the COG, along with its business partners, local governments, and associated service providers, continue to raise public awareness of Fair Housing rights and programs through ongoing efforts. These initiatives include:

- Continued intake and referral of housing discrimination complaints through the Fair Housing Hotline, submissions to the Fair Housing website, and referrals from partner organizations. This process will be coordinated with the SC Human Affairs Commission and the SC Office of Fair Housing and Equal Opportunity of the US Department of Housing and Urban Development.
- Continued coordination and dissemination of Fair Housing awareness information and programs in conjunction with local governments, community groups, financial institutions, and the real estate and construction industry.
- Maintenance and update of the regional Fair Housing website.
- Update and distribution of the *Affordable Housing Guide* for the Waccamaw Region.
- Promotion of *Fair Housing Month* and continuation of annual educational campaigns in each County to promote the annual recognition of *Fair Housing Month* through various media sources and through proclamations and resolutions by local governments to support Fair Housing in their jurisdictions.

**Issue 1: The supply of affordable housing is inadequate to meet current and projected demand.**

Assessment: Although housing construction in Horry and Georgetown Counties is once again on the rise following the housing collapse, most of the new housing units are not affordable to residents with low and moderate incomes. Even in the wake of the recent housing market crash, housing prices still remain outside of affordable reach for many families in the region. In the more rural areas of the Region, especially Williamsburg County, residential construction activity is significantly slower, with few new units added to the housing stock each year. The shortage of affordable housing is most acutely evidenced in the long waiting lists for Section 8 housing vouchers for area residents.

Median housing values in the faster growing Waccamaw communities have significantly outpaced the State median value. Housing prices in areas of close proximity to employment centers such as Myrtle Beach and the Waccamaw Neck are now too expensive for persons with low and moderate incomes. In addition, rising land prices and escalating insurance costs in these coastal areas are driving housing costs further beyond the reach of LMI residents.

Strategies:

- Through the Waccamaw HOME Consortium and community-based organizations, continue to provide funding for loans, down payments and other financial assistance for the purchase or rehabilitation of homes for low and moderate-income households – both for rental and home ownership.
- Through the Consortium and in concert with community partners and private entities, work to identify and pursue potential funding sources and leverage partnerships to support affordable housing objectives to include governmental and non-traditional funding sources.
- Through the HOME Consortium, provide funding to HOME designated Community Housing Development Organizations (CHDOs) for eligible housing related activities.
- Support local housing authorities in the continuation of their LMI programs and projects aimed at increasing the amount and quality of affordable housing resources within the Region.
- Support local non-profit housing organizations in their efforts to improve and expand affordable housing options in the Region.
- Support diversity – economic, geographic, and cultural – in the appointment of local boards and commissions that deal with land use regulation, permitting and enforcement.
- Continue to support efforts by local governments and independent fire districts to upgrade and expand fire protection services that lower ISO ratings and lower insurance costs for property owners in the Region
- Actively support the efforts of area non-profits and service providers that work to provide supportive services for LMI residents and particularly for special populations.
- Initiate on-going communication with local governments to identify potential barriers for developers of affordable housing and encourage zoning, regulations, and community development proposals that promote fair and equal housing opportunities.
- Provide resources and technical assistance for local jurisdictions to promote the integration

- of affordable housing concepts into the local government comprehensive planning process.
- Expand participation in Fair Housing awareness promotion efforts such as Fair Housing Month to increase awareness and support for Fair Housing initiatives among the general public, local officials, financial institutions and the private sector.

#### Measures:

- Number of residents on Section 8 waiting list
- Number of residents receiving Section 8 vouchers
- Construction of affordable housing units
- Number of housing units upgraded and/or repaired
- Promotional materials, proclamations, events, and other materials
- Media coverage
- Zoning and land use regulations reviewed and updated
- Comprehensive Plan updates
- Grant applications
- Service and housing provider interviews and feedback
- Median home prices
- Median rents
- Median age of housing stock
- Board and commission composition
- HOME Consortium and Fair Housing Council meeting agendas and minutes

***Issue 2: The attainment of access to Fair Housing and suitable living environments for all Waccamaw residents will require the planning and implementation of housing opportunities across traditional jurisdictional boundaries.***

Assessment: A clean, safe and suitable living environment is a basic human need. Included in that are factors such as access to clean drinking water, access to sewer service, safe roads, fire protection and public safety services, elimination of unsafe structures harboring unwanted and sometimes dangerous activities, removal of trash and debris on vacant properties, and access to other basic services that contribute to quality of life. The rehabilitation or elimination of blighted conditions, the provision of essential community services and infrastructure, and the creation of economic opportunity are important factors in improving the lives of LMI residents.

#### Strategies:

- Provide a regional perspective, coordination and leadership in the provision of a suitable living environment through efforts including: the transportation planning process, planning and review of public utilities such as water and sewer, access to public transportation, planning for parks and recreational facilities, and cleanup of environmental hazards.
- Encourage and support efforts by local governments and service providers in the provision of a suitable living environment through new or improved availability and accessibility to public facilities, services, infrastructure, and other critical community needs for LMI

residents.

- Promote the provision of a suitable living environment through new or improved services that promote sustainability in neighborhoods or communities by supporting efforts and initiatives aimed at balancing economic opportunities with access to housing and community facilities.
- Facilitate regional dialogues on programs and funding sources for the elimination of blighted areas and conditions in LMI areas and the provision of adequate infrastructure.
- Maximize the role of the Waccamaw HOME Consortium as a conduit to provide funding for rehabilitation of substandard housing.

#### Measures:

- Elimination of blighted conditions in LMI areas
- Rehabilitation of substandard LMI housing
- Improved access to public facilities and community services for LMI residents
- New or expanded infrastructure available to LMI residents
- Improved health and safety of residents in LMI areas
- Increased job opportunity for LMI residents
- Multi-jurisdictional planning efforts

### ***Impediment 3: A dedicated Fair Housing Hotline no longer exists in the Region.***

Assessment: At the time of the writing of this updated AI, no dedicated fair housing hotlines exist throughout the Waccamaw Region. In the past, both the City of Myrtle Beach and the Waccamaw Regional Council of Governments had fair housing hotlines for residents to call to obtain fair housing information and to file complaints. Both lines have since been discontinued due to lack of funding. Horry County, Conway, Myrtle Beach and the WRCOG all receive fair housing complaints directly via their respective office lines and then forward those complaints on to the SCHAC. The result is an overall lower level of fair housing education in the community along with a corresponding lower level of complaints and enforcement. When citizens are ignorant of their rights, violations go unnoticed. Even when knowledge of violation is present, enforcement is stifled without sufficient, easily accessible, and properly advertised mediums of communication. Horry County has applied for fair housing assistance grant funding repeatedly over the past four years and has been denied each application cycle. The result has been a direct decline in fair housing education and enforcement in the community.

#### Strategies:

- Obtain funding to initiate a dedicated Fair Housing Hotline that would be made available to all Horry County residents, including residents of its municipalities.
- Obtain funding to carry out more in-depth and comprehensive fair housing education.

- Increase community awareness of the existing local government telephone numbers that currently field fair housing complaints in Horry County, Conway, and Myrtle Beach.

Measures:

- More residents knowledgeable and assertive of their rights under existing fair housing law.
- Increased fair housing complaints.
- Decrease in the number of filed fair housing complaints that are determined to be without cause.