

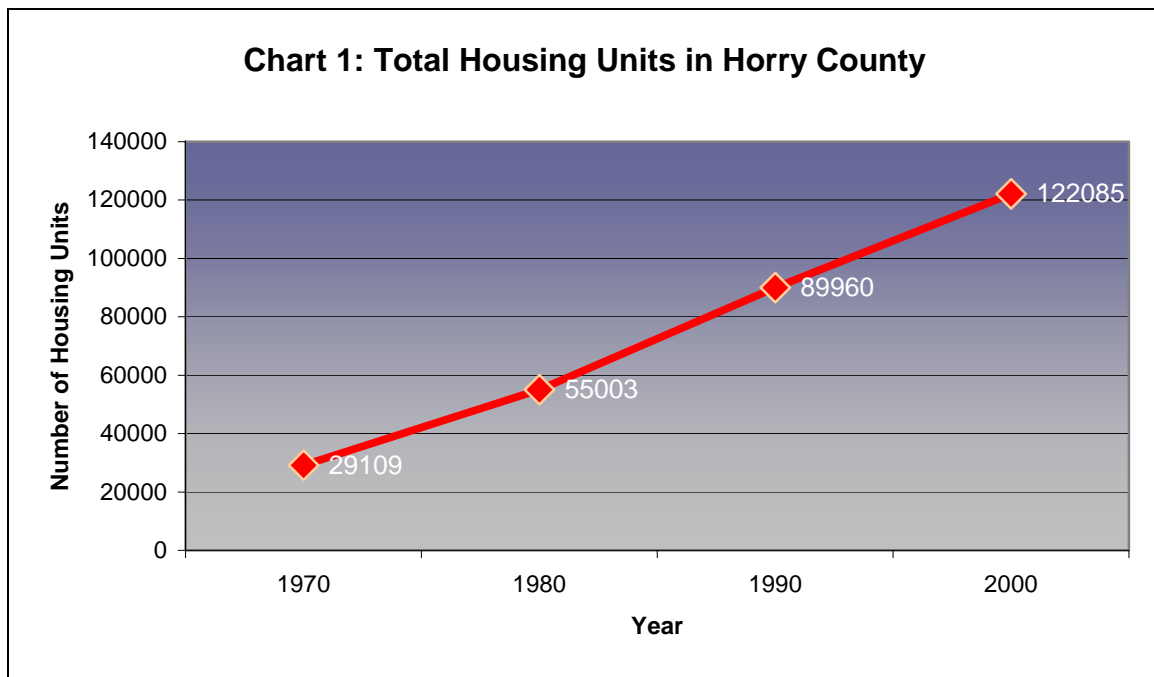
## Housing Element

Housing plays an essential role in the community, shaping an area’s physical form and overall character. This element is divided into 3 sections: housing inventory and trends, housing affordability and housing programs. In the first section, an inventory of current conditions and trends are discussed. This section presents historical data and current figures concerning types of housing, age of housing, occupancy and tenure. In the next section, housing affordability in Horry County is analyzed using income data, fair market rents, home sale values and mortgage costs. The housing program section gives a broad overview of initiatives being addressed in the County. These range from making programs that make housing more affordable to programs that provide housing for special needs populations. Finally, the element is closed with a discussion on goals, strategies and objectives that promote safe, affordable and equitable housing in Horry County.

### Housing Inventory and Trends

#### **Number of Housing Units**

Horry County has been experiencing a steady growth in the number of housing units and this growth is shown in the chart below. During the 1970s, the housing stock increased by 89 percent. The growth rate waned in the 1980s and the housing stock only increased by 63 percent. Between 1990 and 2000, the number of housing units grew by 35.7 percent to 122,085 total unit. Building permit data also reflects a rapid development. The County issued 29,440 new units in the unincorporated areas between 2000 and 2005. That figure increases to 33,381 when the incorporated areas are included.



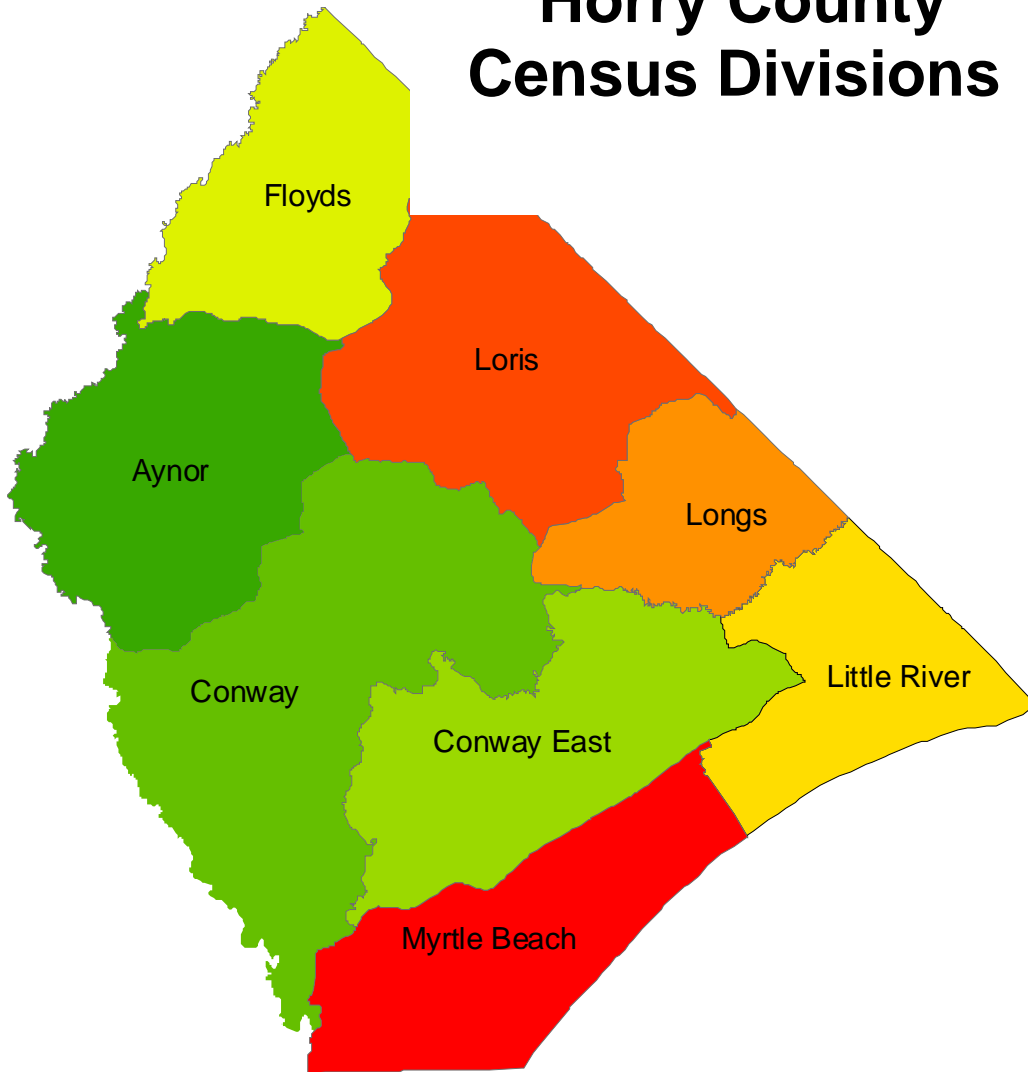
Source: US Census, 1970-2000

This data is also examined from a location perspective in Table 1. Housing units were totaled in each of the census divisions of Horry County. The areas that experienced the most growth between 1990 and 2000 were Conway East and Longs, which doubled the number of housing units. Consistently the Myrtle Beach census division and the Little River census division contain the largest percentage of housing units in Horry County. A map of the County's Census Divisions are on the following page.

<b>Table 1: Horry County Census Divisions, 2000</b>									
	<i>Aynor</i>	<i>Conway</i>	<i>Conway East</i>	<i>Floyds</i>	<i>Little River</i>	<i>Longs</i>	<i>Loris</i>	<i>Myrtle Beach</i>	<i>Horry County</i>
Total Units in 1990 (% of Horry County Total)	2,711 (3%)	10,369 (11.5%)	7,329 (8.1%)	1,246 (1.4%)	20,171 (22.4%)	1,206 (1.3%)	4,304 (4.8%)	42,624 (47.5%)	89,960 (100%)
Total Units in 2000 (% of Horry County Total)	3,800 (3.1%)	13,681 (11.2%)	15,012 (12.3%)	1,436 (1.2%)	28,261 (23.1%)	2,517 (2.1%)	5,873 (4.8%)	51,505 (42.2%)	122,085 (100%)
Percentage Change from 1990 to 2000	40.2%	31.9%	104.8%	15.2%	40.1%	108.7%	36.5%	20.8%	35.7%

Source: US Census, 2000

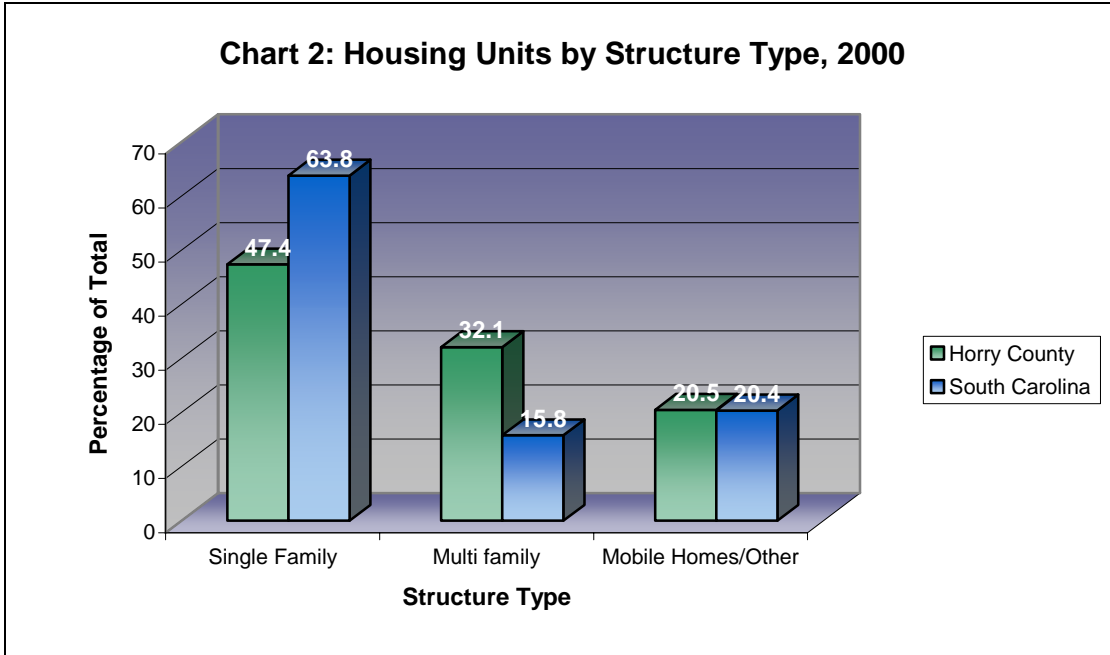
# Map 1: Horry County Census Divisions



Source: US Census and ESRI

**Housing Mix**

Chart 2 depicts the total mix of housing structure by the classifications of single-family, multi-family and mobile homes/other. Compared to the state, Horry County has a larger percentage of multi-family units than single-family units. This trend can be attributed to the County's large seasonal population and its effects on the local housing market.



Source: US Census, 2000

Table 2 and Chart 3 explore the housing mix data further at both the census divisions level and from the unincorporated perspective. Single-family residences constituted the largest component of the County's total housing stock with 47.4 percent of all units in 2000. Ninety-five percent of these single-family residences were detached structures. The western census divisions of Aynor, Floyds and Loris had the highest shares of single-family units. The eastern coastal Divisions of Little River and Loris contained comparatively lower percentages of single-family homes. To track housing activity in the County from 2000 to 2005, Chart 3 displays the number of residential units by housing type authorized in the unincorporated area of the County. Approved single-family units have tripled from 1,458 units in 2000 to 4,890 units in 2005. The Carolina Forest development in the Conway East census division experienced tremendous growth in the late 1990s and in the 2000s. It is anticipated that this multi-subdivision development will be home to 33,000 to 35,000 people and according to recorded final plats, 80 percent of the units approved are for single-family residences.

Multi-Family housing units comprised approximately one-third of Horry County's overall housing stock in 2000. The greatest concentration of multi-family housing is found in the tourist-oriented census divisions of Myrtle Beach and Little River. In contrast, the rural western divisions of Aynor, Floyds and Loris had the least amount multi-family housing. Multi-family unit construction throughout the County declined between 2002 and 2003, but since has been on the rise through 2005. Currently, multi-family structures are being constructed at an increasing rate, yet overall, this type of housing consistently comprises 20 percent of the approved housing units in unincorporated Horry County. 1999 the

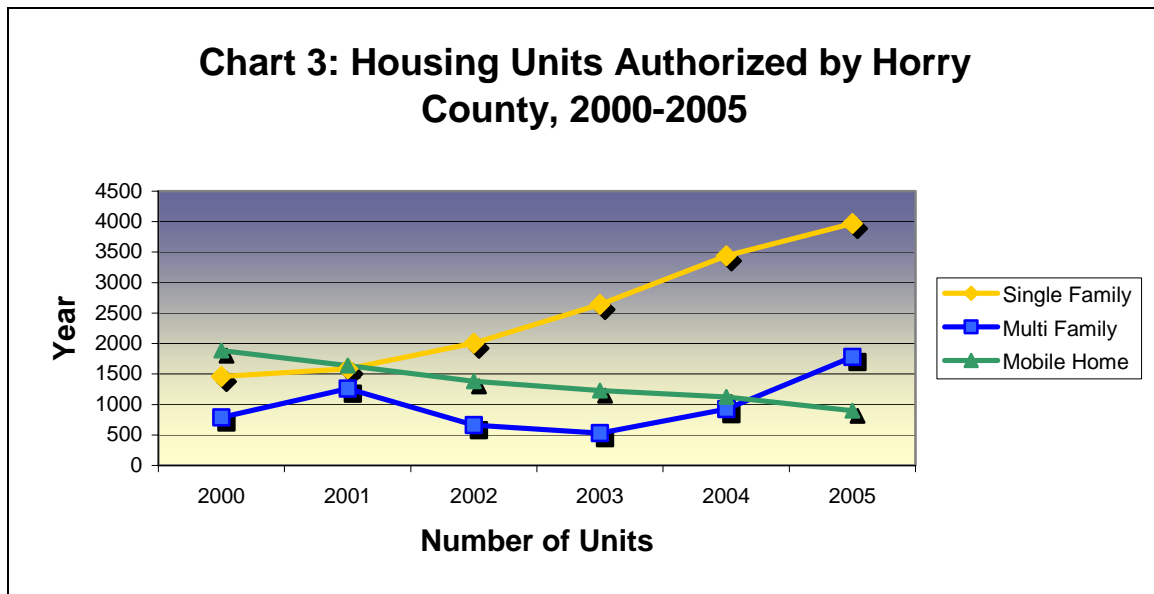
County approved Prince Creek. This development will add a total of 5,895 units at the southern end of the County. Approximately 49 percent of the project is multi-family.

Mobile homes have made up nearly 28 percent of the approved housing units over the last six years. The number of mobile home permits issued in the unincorporated areas of Horry County has been declining since 2000 when the number of mobile home permits issued was greater than the number of single-family permits. Areas with the greatest percentage of mobile homes were the rural areas of Aynor, Floyds, Longs and Loris. Higher percentages of mobile home permits also correspond with median household income. These four census divisions had median household incomes approximately 17 percent below Horry County's average (US Census, 2000).

**Table 2: Horry County Census Divisions, 2000**

	<i>Aynor</i>	<i>Conway</i>	<i>Conway East</i>	<i>Floyds</i>	<i>Little River</i>	<i>Longs</i>	<i>Loris</i>	<i>Myrtle Beach</i>	<i>Horry County</i>
Single Family	54.7%	57.2%	49.8%	62%	42.1%	48.5%	58.2%	44.7%	<b>47.4%</b>
Multi Family	1.2%	8.6%	26.5%	0.4%	46.4%	9.2%	3.6%	39.8%	<b>32.1%</b>
Mobile Home & Other	44.1%	34.2%	23.7%	37.6%	11.5%	42.3%	38.2%	15.5%	<b>20.5%</b>

Source: US Census, 2000

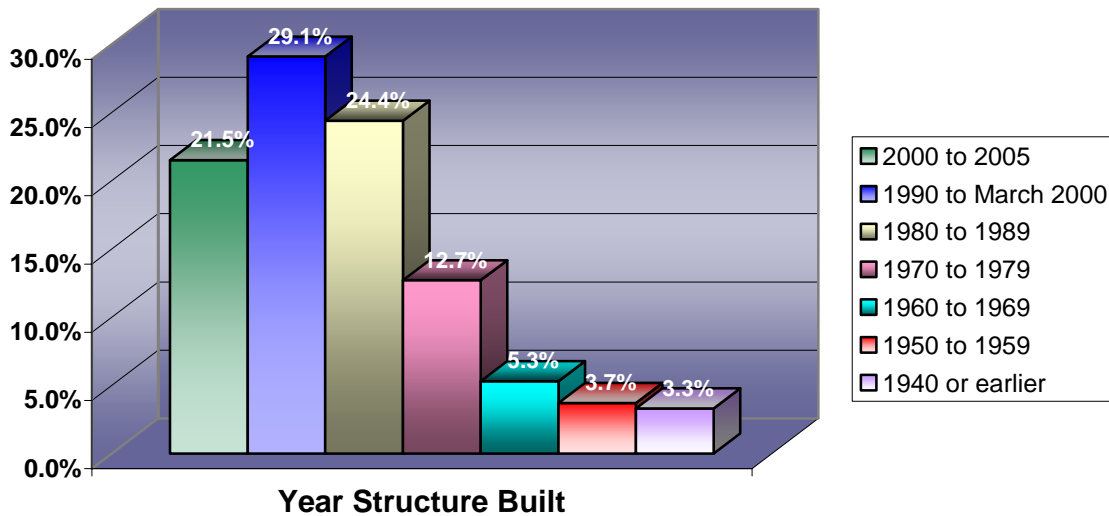


Source: Horry County Code Enforcement, 2005

**Age of Housing**

The majority of housing in Horry County is relatively new. Close to 75 percent of the total housing stock has been built in the last 25 years and 50 percent was built from 1990 to 2005. Less than three percent of the housing stock was built prior to 1940. Based on building permit data twenty-one percent of the housing stock was built in the

last five years. Much of this growth has been focused in the coastal census divisions of Conway East, Little River and Myrtle Beach.



Source: US Census, 2000 and County and Municipal Building Permit Data, 2005

**Occupancy**

Horry County’s vacancy rate in 2000 was 33 percent, exceeding South Carolina’s rate of 12.5 percent. The County’s vacancy rate continues to be the highest in the state. High vacancy rates typically suggest an excess of housing units relative to demand. However, given the resort-oriented segments of the County’s housing market, the rate more likely captures the high proportion of units in seasonal use. Vacancy is calculated for April 1 of the Census year, prior to the peak of the tourist season. Second homes and units built specifically for seasonal rental purposes tend to yield higher vacancy rates. Similarly, other coastal, tourist-based housing markets also feature high vacancy rates such as Georgetown County’s rate of 28 percent and Beaufort County’s rate of 19 percent.

A review of vacancy by County census divisions further illustrates the influence of seasonal housing (Table 3 below). Coastal census divisions such as Little River and Myrtle Beach display a large number of vacant units, while the vacancy rate in the western divisions of Longs, Loris, Conway, Floyds, and Aynor mirror or are below the state’s rate. An increase is noted in the Conway East. That census division has experienced a 6.5 percent increase in vacancy rate. This increase can be attributed its attractiveness to second homebuyers by its proximity to the ocean.

Table 3: Vacant Housing Units by Horry County Census Divisions, 2000								
	Aynor	Conway	Conway East	Floyds	Little River	Longs	Loris	Myrtle Beach
<b>Total Units</b>	3,800	13,681	15,012	1,436	28,261	2,517	5,873	51,505
<b>Total Vacant Units</b>	413	1,252	2,905	181	16,148	385	637	18,364
<b>% Units Vacant</b>	10.8%	9.2%	19.4%	12.6%	57.1%	15.3%	10.8%	35.7%

Source: US Census, 2000

The US Census Bureau separates vacant seasonal housing from all vacant households. The Census defines seasonal vacant housing as vacant units used or intended for use only in certain seasons, weekend or other occasional use throughout the year. Table 4 describes the different classifications of vacancy. Over half of Horry County’s vacancies are for seasonal, recreational or occasional use. Although the numbers themselves have increased by 23 percent since 1990, the rate of vacancy has remained the same at 22 percent of the total housing units.

**Table 4: Vacancy Status in Horry County, 2000**

	Number of Units
For rent	9,674
For sale only	2,057
Rented or sold, not occupied	1,321
For seasonal, recreational, or occasional use	25,838
For migrant workers	95
Other vacant	1,300
<b>TOTAL</b>	<b>40,285</b>

Source: US Census, 2000

**Tenure**

Among those housing units classified as occupied, the US Census Bureau identifies two types of tenure status—owner and renter. As of 2000, 73 percent of occupied units were owner-occupied, while the remaining 27 percent were rental. The homeownership rate in Horry County increased by 4.5 percent from 1990 to 2000. Taking into account the robust construction trends and the decreasing vacancy the trend indicates that the area’s housing market continues to absorb recently constructed homes. It also suggests that more people are becoming permanent residents for reasons such as retirement, climate, jobs, comparative national affordability, etc. This is further substantiated in Table 5 that shows that owner-occupied units are also increasing.

**Table 5: Housing Units by Tenure, 1980-2000**

	1980	1990	2000
Owner Occupied Units	23,925	38,198	59,699
% Owner Occupied	68.8%	68.5%	73.0%
Renter Occupied Units	10,873	17,566	22,101
% Renter Occupied	31.2%	31.5%	27.0%
<b>TOTAL</b>	<b>34,798</b>	<b>55,764</b>	<b>81,800</b>

Source: US Census, 1980-2000

Table 6 illustrates where people lived in 1995. Seventy-one percent of Horry County’s residents lived in Horry County in 1995. Of those that did not live in the County in 1995, 79 percent came from out of state and the majority came from other areas of the south. The census divisions with the greatest in-migration were the coastal census divisions of Myrtle Beach and Little River as well as growing area of Conway East.

**Table 6: Residence in 1995 of Horry County and Census Divisions, 2000**

	Horry County	Aynor	Conway	Conway East	Floyds	Little River	Longs	Loris	Myrtle Beach
Total residents in 2000	185,564	8,317	31,323	29,613	3,010	25,067	5,214	12,919	70,101
Same house in 1995	91,452	5,788	17,322	12,591	2,102	11,442	3,410	8,821	30,516
Different house in 1995	94,112	2,529	14,001	17,022	908	13,625	1,804	4,638	39,585
In United States in 1995	91,015	2,454	13,497	16,429	874	13,250	1,697	4,502	38,312
Same county	41,431	1,786	8,267	6,676	430	4,854	1,032	2,923	15,463
Different county	49,584	668	5,230	9,753	444	8,396	665	15,779	22,849
Same state	10,339	262	1,814	1,754	257	908	87	402	4,855
Different state	39,245	406	3,416	7,999	187	7,488	578	1,177	17,994
Northeast	13,633	132	1,166	3,096	17	2,448	228	368	6,178
Midwest	4,832	46	605	1,103	25	787	13	58	2,195
South	19,017	221	1,509	3,387	145	3,983	325	729	8,718
West	1,763	7	136	413	0	270	12	22	903
Outside United States in 1995	3,097	75	504	593	34	375	107	136	1,278

Source: US Census, 2000

## **Affordable Housing**

The Department of Housing and Urban Development (HUD) defines affordable housing as when the occupant or family spends no more than 30 percent of their gross household income towards their total gross housing costs whether renting or owning. Housing costs include rent or mortgage costs, water, sewer gas and electric services. According to HUD formulas, very low-income families are defined as those earning 50 percent or less of the area's median income (AMI). Low-income families earn between 50 percent and 80 percent of AMI. Families earning from 81 percent to 120 percent of the AMI are classified as moderate income. Adjustments are made for family size. Total housing costs equal to 30 percent or more of income may indicate affordability problems.

### **Income**

According to the National Low Income Housing Coalition (NLIHC), the area median income (AMI) for Horry County was \$50,650, nearly \$2,000 lower than South Carolina's AMI. Those families whose income is 30 percent of the area median income are considered very low-income. In addition to comparing the AMI between South Carolina and Horry County, Table 7 examines the maximum affordable monthly housing costs by the percentage of family area median income. For example, 50 percent of family AMI (federal definition of low-income family) can spend up to an average of \$633 per month on housing if they live in Horry County. This amount is lower than the state average. Similarly, a moderate-income family (80 percent of AMI) meets the federal definition of affordable when they utilize no more than \$1,013 of their family income towards housing costs (NLIHC Out of Reach Report, 2005).

Table 7: Family Income (2005)							
Location	Area Median Income (AMI)			Maximum Affordable Monthly Housing Cost by % of Family AMI			
	Annual	Monthly	30% of AMI	30%	50%	80%	100%
South Carolina	\$52,685	\$4,390	\$15,805	\$395	\$659	\$1,054	\$1,317
Horry County	\$50,650	\$4,221	\$15,195	\$380	\$633	\$1,013	\$1,266

Source: NLIHC Out of Reach Report, 2005

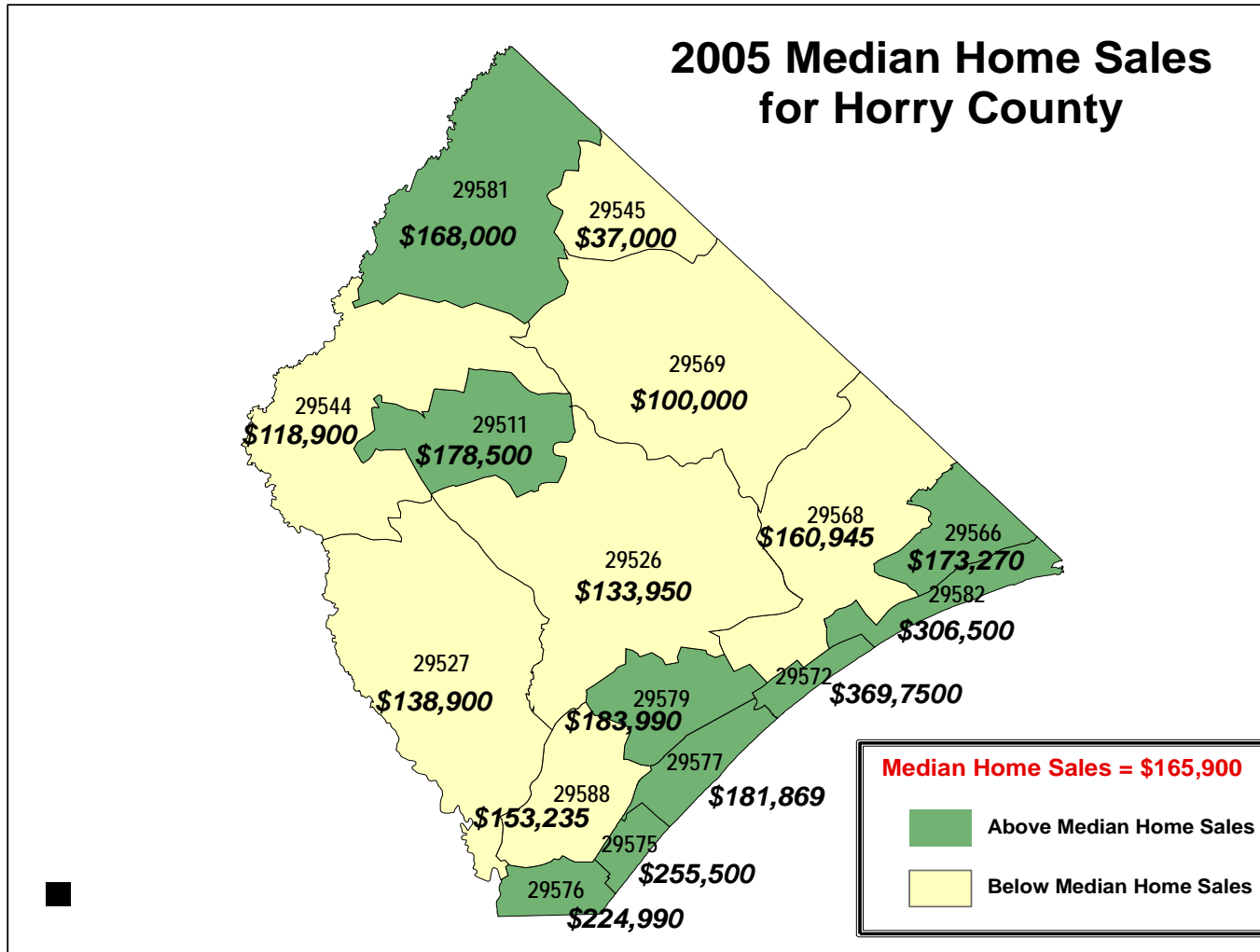
**Home Value**

Housing values have risen considerably since 2000, almost doubling over the last five years. Map 2 on the next page depicts housing sales for 2005 by zip code. The map shows whether housing in a particular zip code is above or below the median home sales for 2005 (This data is only through October of 2005 and will be update accordingly) (US Census, 2000 and Multiple Listing Service, 2005).

Table 8: Horry County Median Home Value		
Year	Value	Percent Increase
1990	\$75,500	N/A
2000	\$83,100	10%
2005	\$165,900	99%

Source: US Census, 1990, 2000, MLS, 2005

Map 2



Source: MLS, 2005

**Renter Affordability**

The National Low Income Housing Coalition publishes a yearly report titled *Out of Reach* which provides local level data concerning affordable housing choices. One of the most poignant aspects of their research is assessing renter affordability. In Horry County there are 81,800 households. Of these households, 27 percent or 22,101 households are renters (NLIHC Out of Reach Report, 2005).

In order to assess affordability, fair market rents (FMR) are evaluated. For comparison, the state averages are also shown. The table below gives the average rents based on the number of bedrooms. Rents in Horry County for a two-bedroom unit are 13.6 percent higher than the state's average.

<b>Table 9: Fair Market Rents (FMR) by Number of Bedrooms</b>					
<b>Location</b>	<b>Zero</b>	<b>One</b>	<b>Two</b>	<b>Three</b>	<b>Four</b>
South Carolina	\$472	\$520	\$591	\$751	\$828
Horry County	\$533	\$586	\$684	\$817	\$990

Source: NLIHC, 2005

Table 10 further studies rents by calculating the necessary income in order for someone to afford each bedroom's fair market rent. For instance, in Horry County one would need an annual income of \$27,360 in order to afford a two-bedroom unit. The next set of columns give the percentage of annual median income in order to afford each bedroom unit. From Table 7 above, the annual median income for Horry County is \$50,650. Those households that earn 54 percent of annual median income can afford a two-bedroom unit in Horry County. This table demonstrates that rental housing in Horry County is unaffordable for very low-income households (households that earn 30 percent of the annual median income) (NLIHC Out of Reach Report, 2005).

<b>Table 10: Income Needed to Afford FMR by Bedrooms</b>										
<b>Location</b>	<b>Annual Income</b>					<b>Percent of Family Annual Median Income</b>				
	<b>Zero-Bedroom FMR</b>	<b>One-Bedroom FMR</b>	<b>Two-Bedroom FMR</b>	<b>Three-Bedroom FMR</b>	<b>Four-Bedroom FMR</b>	<b>Zero-Bedroom FMR</b>	<b>One-Bedroom FMR</b>	<b>Two-Bedroom FMR</b>	<b>Three-Bedroom FMR</b>	<b>Four-Bedroom FMR</b>
South Carolina	\$18,887	\$20,787	\$23,633	\$30,028	\$33,106	36%	39%	45%	57%	63%
Horry County	\$21,320	\$23,440	\$27,360	\$32,680	\$39,600	42%	46%	54%	65%	78%

Source: NLIHC, 2005

Next, affordability is examined based on renter income and wage. The estimated renter median household income for Horry County is \$31,428 and the monthly rent affordable at renter median income is \$786. The income needed to afford a two-bedroom unit at

the fair market rent represents 87 percent of the renter median household income. It is estimated that 43 percent of renters are unable to afford a two-bedroom unit at fair market rent. The table also considers hourly wages. The estimated renter hourly wage is \$8.74 and the monthly rent that is affordable at the mean renter wage is \$454. An interesting comparison shown in this table is that the renter household income for Horry County is higher than that of the State's, but the renter hourly wage is lower. Subsequently, Horry County renters on hourly wages can afford less rent than the South Carolina average (NLIHC Out of Reach Report, 2005).

Table 11: Renter Income						
Location	Household Income (2005)				Renter Wage (2004)	
	Estimated Renter Median Household Income	Monthly Rent Affordable at Renter Median	Income Needed to Afford Two-Bedroom FMR as Percent of Renter Median	Estimated Percent of Renters Unable to Afford Two-Bedroom FMR	Estimated Mean Renter Hourly Wage	Monthly Rent Affordable at Mean Renter Wage
South Carolina	\$28,158	\$704	84%	42%	\$9.47	\$492
Horry County	\$31,428	\$786	87%	43%	\$8.74	\$454

Source: NLIHC, 2005

The *Out of Reach* report looks at income from both the salary and hourly perspective. Income is used to calculate the housing wage. Housing wage is the hourly wage necessary to pay the area's fair market rent for a two-bedroom unit while maintaining the federal standard of affordability—spending no more than 30 percent of income on housing costs. Information used in Table 9, Fair Market Rents by Bedroom Unit, was used to calculate the hourly wage needed in order to afford each number of bedroom units at fair market rent. A person in Horry County needs to earn \$13.15 per hour in order to afford a two-bedroom unit at fair market rent (NLIHC Out of Reach Report, 2005).

Table 12: Housing Wage					
Hourly Wage Needed to Afford (At 40 hours per week)					
Location	Zero-Bedroom FMR	One-Bedroom FMR	Two-Bedroom FMR	Three-Bedroom FMR	Four-Bedroom FMR
South Carolina	\$9.08	\$9.99	<b>\$11.36</b>	\$14.44	\$15.92
Horry County	\$10.25	\$11.27	<b>\$13.15</b>	\$15.71	\$19.04

Source: NLIHC, 2005

Approximately 35 percent of the population in Horry County works in retail, entertainment, recreation or food services (US Census, 2000). Traditionally, these industries are associated with a tourism economy and employ workers at or slightly above minimum wage. The federal minimum wage is \$5.15 per hour. South Carolina does not have a state minimum wage. The two tables below analyze housing affordability based on minimum wage. The first table states how many hours one would have to work to afford a particular bedroom unit. At minimum wage, one would have to work 102 hours to afford a two-bedroom apartment in Horry County where as the State average is 88 hours. Table 14 illustrates how many full-time jobs would be necessary earning minimum wage. One would need over two incomes earning minimum wage to afford a two-bedroom unit. For those working at minimum wage, housing affordability is of serious concern in Horry County (NLIHC Out of Reach Report, 2005).

<b>Table13: Work Hours per Week Necessary At Minimum Wage to Afford</b>					
Location	Zero-Bedroom FMR	One-Bedroom FMR	Two-Bedroom FMR	Three-Bedroom FMR	Four-Bedroom FMR
South Carolina	71	78	88	112	124
Horry County	80	88	102	122	148

Source: NLIHC, 2005

<b>Table14: Full Time Jobs Necessary At Minimum Wage to Afford</b>					
Location	Zero-Bedroom FMR	One-Bedroom FMR	Two-Bedroom FMR	Three-Bedroom FMR	Four-Bedroom FMR
South Carolina	1.8	1.9	2.2	2.8	3.1
Horry County	2.0	2.2	2.6	3.1	3.7

Source: NLIHC, 2005

Recently, the City of Myrtle Beach inventoried rental housing within their jurisdiction. The *2005 Inventory and Analysis of Multi-family Housing in Myrtle Beach* report found that there was a shortage of multi-family housing. For the purposes of this study, the definition of multi-family was limited to rental housing. The study cited that a contributing factor to the decrease in rental units was the lack of affordable housing in the area and the new trend of converting rental properties to individually owned units either as affordable housing or for seasonal users (City of Myrtle Beach, 2005).

**Barriers to Affordable Housing**

Communities that strive to ensure a diverse mix of housing face barriers when trying to provide affordable housing. The greatest barrier to affordable housing is the availability and price of land. The rising cost of land and the widening gap between income and housing costs contribute to this obstacle. Another impediment is financing. Federal funding for housing has been steadily declining and state and local governments struggle to compensate for this loss in revenue. Regulations and government fees can make building affordable housing more challenging. These include costs and fees

associated land development regulations, zoning, building code, and infrastructure fees (tap fees). Additional issues such as cost of transportation, access to social services and access to commercial needs (i.e. shopping) arise when there is a lack of affordable housing.

Housing problems become apparent when there is lack of suitable, affordable housing HUD defines housing problems as one or more of the following:

- Cost Burden— greater than 30% of income is spent on housing
- Overcrowding— a residential unit is occupied by 1.01 or more persons per room
- Lacking complete kitchen or plumbing facilities

Of the 81,800 households in Horry County, only 2,343 households (2.9 percent) would meet HUD's definition of being overcrowded. There were 122,085 housing units in Horry County in 2000. Seven hundred and ninety-three lack plumbing facilities and 804 lack kitchen facilities (US Census, 2000). These figures represent a small portion of the population.

Horry County's greatest barrier to affordable housing is cost burden. According to the 2000 Census, 27.4 percent of households in Horry County experience cost burden. Twenty-one percent of homeowners and 38.8 percent of renters spend greater than 30 percent of their income on housing and associated costs. The National Low Income Housing Coalition updated this statistic for renters and reports that 43 percent of renters are unable to afford a two-bedroom unit at fair market rent (NLIHC Out of Reach Report, 2005).

## **Housing Programs**

### **Community Development Block Grants**

The federal government supports affordable housing initiatives for persons with low- and moderate-income through the Community Development Block Grant Program (CDBG). As one of the oldest programs in the Department of Housing and Urban Development, the Community Development Block Grant Program strives to develop viable communities by providing decent housing and a suitable living environment and also by expanding economic opportunities for the low- and moderate-income persons. CDBG funds from HUD can be distributed directly to an urban community or administered through the State Department of Commerce, Office of Grants Administration. When urban communities receive CDBG funds directly from HUD in order to further the mission of providing decent and suitable housing, these communities are considered "Entitlement Communities". Grant money can go towards any of the following:

- Acquisition of real property
- Relocation and demolition
- Rehabilitation of residential and non-residential structures
- Construction of public facilities and improvements such as water and sewer facilities, streets, neighborhood centers and the conversion of school buildings for eligible purposes
- Public services, within certain limits
- Activities relating to energy conservation and renewable energy resources
- Provision of assistance to profit-motivated business to carry out economic development and job creation/retention activities ([www.hud.gov](http://www.hud.gov)).

In order to be eligible as an Entitlement Community, Horry County’s population must be at least 200,000 excluding the population of existing entitled cities. It is anticipated that the County will be an entitlement community by the 2010 census.

Although the County is not currently an Entitlement Community, the County has received CDBG funds from the state. The following are projects completed within the last five years through the CDBG program.

<b>Table 15 : Community Development Block Grant Projects Completed by Horry County</b>	
<b>Project Name</b>	<b>Activity</b>
Cedar Branch Sewer Project	53 bathroom connections/installation or construction
Hemingway Road Sewer Project	36 bathroom connections/installation or construction
Bennett Town Sewer Project	57 bathroom connections/installation or construction

Source: Horry County Grants Administration

**South Carolina State Housing Finance and Development Authority**

The State Housing Finance and Development Authority offers homeownership and rental programs to qualified candidates. Homeownership programs include first time homebuyer loans, down payment assistance and a single parent loan program. The Authority also administers the Home Investment Partnerships Program (HOME), a federal program established under the Cranston-Gonzales National Affordable Housing Act of 1990. The HOME program is designed to promote partnerships among the federal government, state and local governments, nonprofit and for-profit sectors who build, own, manage, finance and support low-income housing initiatives.

The Authority manages several statewide rental assistance programs including the Section 8 Housing Choice Voucher Program. Locally, the Myrtle Beach, Conway, and Atlantic Beach Housing Authorities administer this program. Because Horry County is not an Entitlement County, there is not a countywide program. Other rental assistance programs include the Low-Income Housing Tax Credit Program and the Multifamily Tax Exempt Bond Financing Program.

In 1992, South Carolina enacted the South Carolina Housing Trust Fund. This legislation commits revenues from an increase in the documentary stamp tax on real estate sales to the development of affordable housing. The fund collects approximately two million dollars annually ([www.sha.state.sc.us](http://www.sha.state.sc.us)).

**United States Department of Agriculture, Rural Development**

Rural residence can seek assistance through the USDA Rural Development Office. A sample of the services that they provide are direct and guaranteed loans for income-qualified candidates, rental assistance, rural rental housing programs, farm labor housing programs, home repair loans and grants.

Organizations such as Habitat for Humanity and the Grand Strand Housing and Development Corporation as well as private developers also service the area by providing and constructing affordable housing for low-income families.

#### **Waccamaw Regional Council of Governments**

The Waccamaw Regional Council of Governments (COG) serves Horry, Georgetown and Williamsburg Counties and sponsors a Fair/Affordable Housing Fair in April and publishes an affordable housing resource and social services guide quarterly. They refer citizens to credit counseling and homebuyer workshops and plan to co-sponsor these events and provide housing counseling in 2007.

#### **Waccamaw HOME Investment Partnership Consortium**

Several jurisdictions within the Waccamaw Region, including Horry County, entered into an intergovernmental agreement that created the Waccamaw HOME Investment Partnership Consortium. The Waccamaw HOME Consortium is a regional organization that receives a yearly entitlement from the HOME Program (HOME Investment Partnership Program) which is a federally funded 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 anticipated allocation for the region is approximately \$1 million per year. Myrtle Beach is the lead agency for the Consortium because they are the largest entitlement community in the region and the Waccamaw COG administers the program (Waccamaw Regional Council of Government).

#### **Fair Housing**

The Fair Housing Act was passed by Congress in 1967 and amended in 1988. The Act and its amendments protect individuals from housing discrimination because of their race, color, national origin, religion, sex, disability or familial status. Under the law, these are defined as “protected classes”.

The Fair Housing Act is enforced by the Department of Housing and Urban Development. The South Carolina Human Affairs Commission enforces state laws against discrimination and also protects individuals against retaliation—acts of harm to those who have asserted their fair housing rights. The Waccamaw Regional Council of Governments Fair Housing Program is the local agency that provides intake of complaints and outreach education. This agency is also promoting passage of substantially equivalent local ordinances in all the county municipalities. They have a toll-free hotline in English and Spanish, a website with printable Fair Housing Materials for Consumers, Realtors and Property Managers. Fair housing complaints are often not reported. From 1997 to 2003 there were only 17 fair housing complaints filed in Horry County (Table 16). The majority of the investigated complaints found that there were no violations of the fair housing act (South Carolina Human Affairs Commission, 2003). In 2005 the Waccamaw COG began a strategic educational outreach program to raise awareness about fair and equal housing opportunities. In 2005, there were six complaints received. The organization also coordinates the Regional Fair Housing Council, which provides networking, program support and referrals to those involved in the housing industry. In addition, the South Carolina Centers for Equal Justice provide free legal assistance to qualified low-income persons who may be victims of housing discrimination (Waccamaw Regional Council of Government).

<b>Table 16: Fair Housing Complaints Filed 1997-2003</b>	
<b>Complaint and Action</b>	<b>Totals</b>
Total Filed	17
<b>Resolution</b>	
No Cause	12
Conciliation	4
Closed	1

Source: SC Human Affairs Commission, 2003

**Waccamaw Economic Opportunity Council**

The Waccamaw Economic Opportunity Council has been providing programs and services to Horry County residents since 1965. The agency provides assistance for numerous social programs. Those programs relating to housing include:

- Community Service Block Grants—the agency provides assistance in obtaining housing through referrals and/or deposit assistance as well as provides assistance with emergency housing assistance
- Low Income Home Energy Assistance Program
- Weatherization Assistance Program—provides assistance with reducing household energy consumption by applying energy conservation measures.

**The South Carolina Centers for Equal Justice**

The South Carolina Centers for Equal Justice is a statewide law firm that provides legal services to eligible South Carolinians. There are 13 offices across the state with a local office in Conway. The center provides legal representation, counsel, education and outreach in a variety of areas. Below include those area pertaining to housing and income:

- *Housing*—evictions foreclosures, home and real estate ownership
- *Consumer*—loan and installment purchases, bankruptcy, claim and delivery, credit actions
- *Public Benefits*—Social Security, SSI, food stamps, TANF, Medicare, Medicaid, veterans benefits, driver’s license reinstatement
- *Employment*—wage claims, working conditions, unemployment compensation
- *Migrant Farm Workers*—individual rights, public benefits, employment

**Special Needs Housing**

Due to unique circumstances, certain populations of Horry County require special services in order to meet their housing needs. Although Horry County Government does not provide any type of special housing, this need is being addressed by state agencies, nonprofit organizations and faith-based groups. In the County there is special needs housing and services for persons with disabilities, the elderly, children (shelters and foster home care), persons coping with addiction/rehabilitation or with health related conditions and temporary and transitional housing for victims of domestic violence. There is no local housing for veterans within Horry County. The closest nursing home facilities for veterans are in Charleston and Columbia.

**Homelessness**

Homelessness is a growing issue for Horry County. The County has the largest population of homeless individuals in the state. Total Care for the Homeless Coalition is made up of 60 housing and supportive service provider organizations from Horry, Georgetown, Williamsburg, Sumter, Clarendon and Lee Counties. The Coalition's goal is to create and maintain a continuum of care that will provide stability and independence for homeless and at-risk homeless populations. The Coalition performed a homeless count in January of 2005. The TCHC count revealed that there were 1,501 homeless persons in Horry County. Of that number, 366 persons resided in shelters with the remaining homeless population of 1,135 being unsheltered, living on the street and in parks, alleys, transportation depots and abandoned buildings. From the count 1,095 were males and 406 were female. One thousand three hundred and six reported some type of disability problem (mental, physical, substance abuse, HIV/AIDS). The count found that 841 had been homeless for over one year and the primary reason for homelessness was an economic reason such as job loss, low wages, eviction, etc. (Horry County Homeless Report, 2005).

**Conclusion**

Rapid population increases and rising development activity in the County indicate a very dynamic housing market. Over half of the housing in Horry County has been built within the last 15 years and more growth is anticipated. Seasonal vacancies make up a significant portion of vacancy rate and vacationers and part-time residents have absorbed much of residential development. Due to increased demand, housing prices continue to rise along the coast. The rise in price is also being felt in other parts of the County as affordable land becomes scarcer.

Affordable housing is often seen as an urban issue. As Horry County becomes more urban, affordability will become of greater concern. The availability and affordability of housing play a key role for both community and economic health. Sustainable economic development relies on the availability of affordable housing. For instance, areas cannot expect to attract and retain quality businesses if the area lacks affordable housing in close proximity to jobs. As workers seek proper housing, they are moving farther from employment and community centers leading to sprawl development patterns (The National Association of Counties, 2005).

Affordable housing also needs to be approached from a holistic and regional point of view. Solutions to housing and affordable housing problems will occur when opportunities for viable housing choices are sought across jurisdictional and political boundaries. Working with municipalities and participating in regional programs is an essential component in providing Horry County residents with one of the most basic human needs—shelter.

State and federal programs regarding housing already exist in Horry County but funding is limited. Once the County attains Entitlement status from the Department of Housing and Urban Development, more funding for housing will be available. Education and outreach programs exist for both affordable and fair housing although gaps in the types of programs offered are noted. Programs and services also exist for special needs populations. However, limited funding for these programs means that only a portion of the population who need assistance have an opportunity to receive it. As Horry County looks to the future, considerations need to be made to ensure an array of housing

opportunity for all populations is maintained in manner that promotes community and economic health.

## **GOALS, POLICIES AND STRATEGIES**

### **OVERALL HOUSING GOAL**

To promote safe and affordable living environments for all residents including those with special needs, to maintain the diversity in the types of housing, to support efforts to prevent housing discrimination and seek resources to meet these desired housing goals.

### **GOAL I: AFFORDABLE HOUSING**

**Promote affordable housing opportunities to meet the household needs of all socio-economic groups.**

#### ***Policy 1***

*Raise the awareness of the need for affordable housing and build community consensus on the importance of affordable housing.*

#### Strategies

- A. Establish a task force of area professionals and interested parties to examine affordable housing issues.
- B. Develop and implement outreach strategies to raise awareness concerning affordable housing to increase its acceptability to residents.

#### ***Policy 2***

*Increase affordable housing opportunities in Horry County for low and moderate-income households.*

#### Strategies

- A. Recommend policies to encourage a diverse mix of housing types and price levels.
- B. Seek federal, state and foundation funding opportunities to create more affordable housing.
- C. Investigate incentives for historic preservation and aesthetic improvement to rural affordable housing and assist developers to utilize available resources.
- D. Work with interested parties to acquire vacant sites or occupied buildings for low-income housing projects.
- E. Utilize public land to create affordable and mixed-income housing.
- F. Promote affordable housing opportunities near to job centers, community facilities and commercial services.
- G. Raise awareness with lawmakers about the legal obstacles that arise with heir property ownership. This type of family land is commonly used in affordable housing projects.
- H. Coordinate with municipalities and adjacent counties to address providing low and moderate-income households on a regional scale.

**Policy 3**

*Preserve long-term housing affordability.*

Strategies

- A. Investigate, establish and promote affordable housing policies that require long-term affordability to maximize the public benefit of tax dollars being spent to provide affordable housing to today's residents.
- B. Promote tax incentives that maintain lower rents. This can be accomplished by basing the property tax rate of qualified affordable housing developments on the income of the property instead of the real-property market value.
- C. Create a community land trust for affordable housing.

**Policy 4**

*Promote mixed income development with mixed residential uses.*

Strategy

- A. Adopt policies that encourage housing of multiple price levels to be interspersed throughout a development rather than in a concentrated location.

**Policy 5**

*Provide incentives to the development community to create and maintain affordable housing within Horry County.*

Strategies

- A. Coordinate with state and federal agencies to streamline administrative processes.
- B. Review zoning ordinance and land development regulations for instances where the cost associated with the regulation make providing affordable housing unfeasible.
- C. Expedite the permitting and review processes for precertified builders of affordable housing.
- D. Consider reduced fees for precertified builders of affordable housing.
- E. Provide tax and other financial incentives to the private market for affordable housing projects.
- F. Investigate density bonuses for the inclusion of affordable housing on development projects.
- G. Explore the feasibility of a local affordable housing trust fund.
- H. Explore options that would allow public land to be used to construct affordable housing.
- I. Encourage projects that address environmental issues and energy efficient building design.

**GOAL II: HOUSING DIVERSITY AND CONDITION**

**Continue to promote a mix of housing types and ensure that all housing units, subdivisions and site plans are developed to promote community health, public safety, aesthetics and functionality.**

***Policy 1***

*Encourage a variety of housing types to accommodate a full variety of income, age and cultural groups.*

**Strategies**

- A. Continue to monitor building permit data annually and assess trends in the market.
- B. Create housing policies that maintain the County's current diversity in housing type.
- C. Investigate the feasibility of establishing minimum housing standards for Horry County.
- D. Support efforts to better measure the seasonal housing population of Horry County.

***Policy 2***

*Encourage quality design and construction of subdivisions, site plans and housing units to promote community health, public safety, aesthetic appeal and functionality.*

- A. Ensure that all new housing is constructed to standards that promote health and safety.
- B. Continue to update building codes to reflect improvements in construction.
- C. Continue to update zoning codes to reflect improvements in site and building design.
- D. In site design, be sensitive to aesthetics, open space and natural resources.
- E. Incorporate architectural and design-related criteria into small area plans.
- F. Promote innovative and environmentally sound housing development through better coordination among county departments and various development interests.
- G. Encourage subdivision design that includes affordable housing with innovative design techniques that seek to minimize environmental impacts and land disturbance.
- H. Support energy-efficient design and alternative energy technology in new housing and housing development.

**GOAL III: SPECIAL NEEDS HOUSING**

**Support measures that identify community services, shelter and income assistance and promote access to resources for all people with special needs.**

***Policy 1***

*Encourage development of housing to serve households with special needs such as the disabled, elderly, and homeless.*

Strategies

- A. Participate in regional initiatives regarding special needs housing.
- B. Give technical support to agencies that provide services and housing for special needs categories and help promote their services.
- C. Help agencies seek federal, state and foundation funding for the development of housing serving households with special needs.
- D. Work with the state legislature to adequately fund housing and services for special needs populations.

***Policy 2***

*Encourage the development and modification of housing units to accommodate households with special needs.*

Strategies

- A. Continue to monitor housing development for the Americans with Disabilities Act (ADA) through the County's development review process.
- B. Investigate changes to the Building Code to allow greater accessibility to all types of housing units.
- C. Initiate programs to assist with adaptations and modifications.
- D. Encourage new housing developments to adapt their plan options to allow accessibility.

***Policy 3***

*Continue to search for regional, multi-faceted approaches to providing housing and services to the growing homeless population with emphasis on homeless families.*

Strategies

- A. Recognizing that homeless families and individuals need services beyond shelter in order to maintain permanent housing, the County should support regional initiatives and collaborate with interested parties to support services that keep families and individuals in housing.
- B. Work with others in the region to improve access for homeless families and individuals seeking emergency shelters, transitional housing, and permanent housing.
- C. Encourage agencies that develop homeless shelters and other supportive housing developments serving homeless families and individuals.
- D. Support agencies that provide preventative measures, such as rental or mortgage assistance, to prevent the homelessness of families and qualified individuals.

**GOAL IV: FAIR HOUSING**

**Support all efforts to prevent and fight housing discrimination.**

***Policy 1***

*Examine fair housing policies to ensure residents are protected from discrimination.*

Strategies

- A. Support federal, state and regional initiatives to develop a local Fair Housing Ordinances.
- B. Keep abreast of changes to federal and state Fair Housing Laws.

***Policy 2***

*Educate residents about their rights and responsibilities to fair housing.*

Strategies

- A. Assist in an outreach plan that educates individuals of their rights, and housing providers of their obligations, under the Fair Housing Law.
- B. Provide and place fair housing information in key locations within the government center, libraries and other County buildings.
- C. Partner with local Fair Housing Agency (ies) to maximize resources and effectiveness.

**GOAL V: CREATING RESOURCES**

**As the population grows and eligibility for federal and state funding increases, allocate resources to respond to the expanding need to provide affordable and safe housing.**

***Policy 1***

*Develop a County housing program to coordinate the creation of affordable housing, promote the need to provide special housing within the County and work to educate community on fair housing issues.*

Strategies

- A. Seek federal and state funding to institute a countywide housing program.
- B. Identify resources to perform a needs assessment study for workforce housing.
- C. Educate the development community on how to use federal and state programs to provide affordable housing.
- D. Educate the public on the different types and availability of affordable housing programs within the County.
- E. Develop strategies to identify sites for affordable housing.
- F. Work with other jurisdictions to develop a holistic approach to meeting all regional housing needs.

***Policy 2***

*Seek outside resource opportunities to meet the County's housing goals.*

Strategies

- A. Pursue funding from federal and state programs.
- B. Explore public/private partnerships to ensure that any public dollar spent on housing spurs additional investment of private capital.

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