

Analysis of Impediments to Fair Housing Choice



Prepared for

Horry County Government
Community Development & Grants Department
1515 4th Avenue, Conway, South Carolina 29526
(843) 915-7033
www.horrycounty.org

Prepared by

Civitas LLC
536 Veranda View
Mount Pleasant, South Carolina
(843) 573-7825
www.civitassc.com

January 2014

Acknowledgements

This Analysis of Impediments (AI) to Fair Housing Choice for the Horry County Community Development Block Grant Program was completed by Civitas LLC as an update to the AI completed by The Matheny-Burns Group in December of 2009.

Members of County Council

Mark Lazarus – Chairman
Harold Worley – District 1
Brent Schulz – District 2
Marion Foxworth – District 3
Gary Loftus – District 4
Paul D. Price, Jr. – District 5
Bob Grabowski – District 6
James R. Frazier – District 7
Carl Schwartzkopf – District 8
W. Paul Prince – District 9
Jody Prince – District 10
Al Allen – District 11

Community Development Block Grant Program Staff

Diana M. Seydlorsky, Community Development Director
Christine Sullivan, Community Development Specialist
Maria “Cristi” Smith, Administrative Assistant

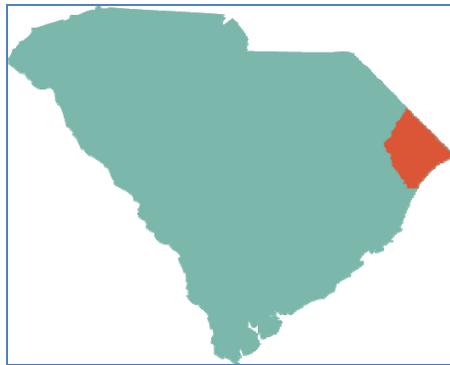
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Introduction

Horry County is located in the northeastern corner of South Carolina. The County is bordered by North Carolina on the north, the Atlantic Ocean on the east, the rural and less developed counties of Dillon and Marion to the west, and historic Georgetown County on the south. Comprising the heart of the Grand Strand coastal region, Horry County and its numerous beach communities have become the popular destination of more than 14 million visitors annually. The County is socio-economically and geographically diverse, ranging from rural and traditionally agricultural inland communities in the northern and western portions of the County, to popular beach resorts along its expansive coastline. The County's economy is dominated by service- sector, retail and tourism employment that is characterized by susceptibility to seasonal fluctuations, moderate wages and limited benefits.



Horry County has experienced continuous, explosive growth over the past few decades. According to the most recent Census, the 2010 the population was 269,291. That represents a 52% population growth since the year 2000. 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. As such, a lack of affordability remains the top barrier in Horry County. The most recent Census estimates show 63.3% of renters and 44.2% of homeowners are paying more than 30% of their income on housing costs (2011 ACS). In total, 42,520 households are financially overburdened due to housing costs. The lack of Low Income Housing Tax Credit (LIHTC) units being produced in the market and the limited availability of Housing Choice Vouchers leads to very few options for low-income households.

Purpose

Fair housing has 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.

As part of the HUD-mandated Consolidated Planning process, Horry County adopted its *Five Year Consolidated Plan* in May 2013 in conjunction with its two largest cities of Conway and Myrtle Beach. Prior to joining the County in its designation as an *Urban County Entitlement*, both Conway and Myrtle Beach had individual designations as *Entitlement Communities* and received separate funding allocations to administer community development programs. Both cities elected to join the County in its entitlement designation as an Urban County Entitlement and forego their individual entitlement status. However, each City maintains a Community Development Manager position and manages the daily implementation of projects conducted within their corporate limits.

The Five Year Consolidated Plan represents an assessment of the economic and social state of the County, as well as local government policies and programs to improve the living environment of its low and moderate-income residents. The *Strategic Plan* includes a vision for Horry County 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 identified community needs. As part of the planning process, Horry County must also affirmatively further Fair Housing and undertakes Fair Housing planning. This process includes the preparation of an *Analysis of Impediments to Fair Housing Choice*.

This *2013 Analysis of Impediments to Fair Housing Choice* represents an in-depth examination of potential barriers, opportunities and challenges to housing choice for Horry County residents on a countywide scale. *Impediments to Fair Housing* are defined as 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 of similar income levels – regardless of race, color, religion, national origin, disability, gender, or familial status – to have the same housing choices.

This *Analysis of Impediments* is an extension of the countywide *Consolidated Plan* adopted by Horry County in August 2013. The *Analysis of Impediments* is an integral component of the fair

housing planning process and 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. It provides documentation of existing, perceived and potential fair housing concerns and specific action strategies designed to mitigate or eliminate obstacles to housing choice for Horry County residents. The *Analysis* is intended to serve as a strategic planning and policy development resource for local decision-makers, staff, service providers, the private sector, and community leaders in Horry County and the Cities of Conway and Myrtle Beach. As such, this *Analysis of Impediments* will ultimately serve as the foundation for fair housing planning in Horry County.

The long-term objective of this *Analysis of Impediments to Fair Housing Choice* is to make housing choice a reality for Horry County residents through the prevention of discriminatory housing practices. One goal of the study is to analyze the fair housing situation in Horry County and 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.

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 Horry County policies, 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.
- *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 community objectives. FHP consists of a 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.

Methodology

The *Analysis* consists of a comprehensive review of laws, regulations, policies and practices affecting housing affordability, accessibility, availability and choice within Horry County. The assessment specifically included an evaluation of:

- Existing socio-economic conditions and trends in Horry County, with a particular focus on those that affect housing and special populations;
- Public and private organizations that impact housing issues in the County 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 County;
- Specific recommendations and activities for Horry County and its municipalities 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 Horry County.

The planning process was launched with a comprehensive review of existing studies for information and data relevant to housing need and related issues. These documents included local comprehensive plans and ordinances, the *Housing and Community Development Consolidated Plan for Horry County*, the *Analysis of Impediments to Fair Housing Choice* for both the City of Myrtle Beach and the City of Conway, and other policy documents. Additional service provider data and observations were incorporated to include qualitative and quantitative information on special populations.

Additional data was obtained from sources including Census reports, American Community Survey data, 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), the SC Employment Security Commission (SCESC), 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 a consensus goal for all residents of Horry County. It is the intent of this *Analysis of Impediments* and its accompanying *Action Plan* to achieve the following goals:

- Assess current public and private strategies to meet the County's housing, infrastructure, and community development needs and identify new strategies and approaches to enhance fair housing choice among Horry County residents.
- Raise awareness of housing, infrastructure, and community development needs among local and regional officials, service providers, enforcement staff and the private sector.
- Identify and cultivate areas for potential governmental, nonprofit and private sector partnerships within Horry County.
- Foster coordination among service providers and jurisdictions throughout the County 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 Horry County and its municipalities to foster an ongoing commitment to ensuring fair housing choice for all County residents.

Demographic Analysis

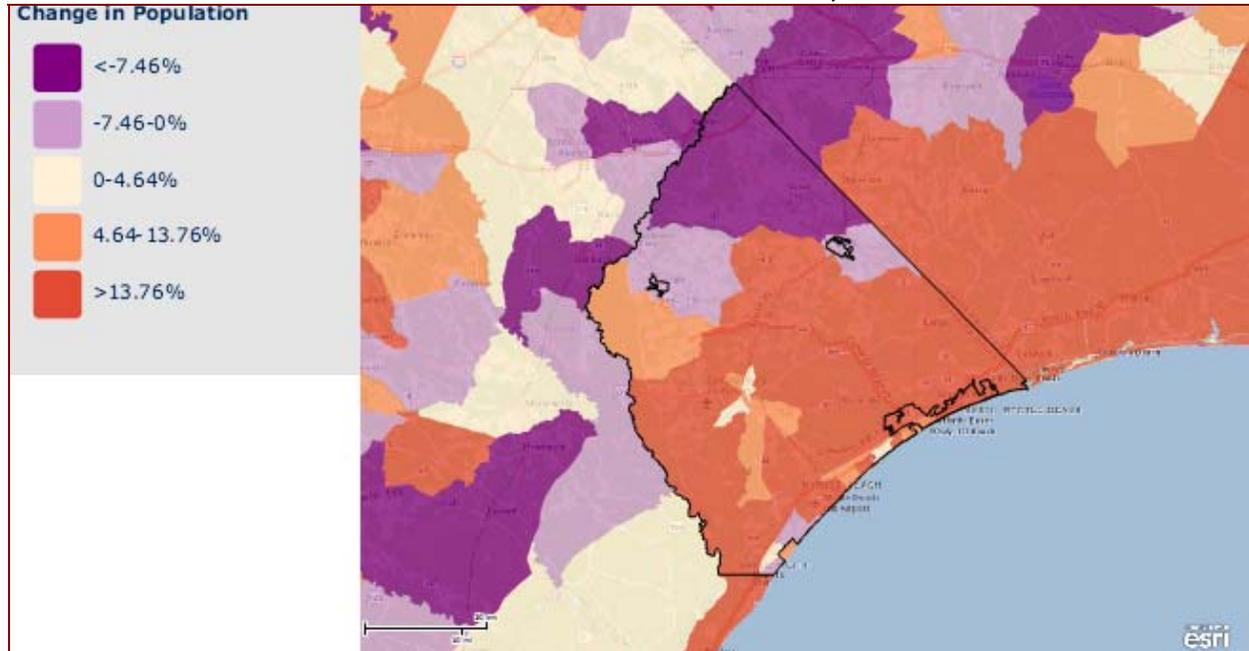
A review of socio-economic data provides a necessary foundation for effective Fair Housing needs assessment and planning efforts, and helps local decision-makers and service providers develop a clear picture of the human characteristics of the region. Information such as the number of Horry County residents, along with their race, age composition, and family status; income and employment data; health and public safety statistics; household characteristics; and information on educational attainment and other related factors are instrumental in guiding the development of relevant policies, programs and services to meet the housing and associated needs of low income and special populations.

Horry County has experienced continuous, explosive growth over the past few decades. According to the most recent American Community Survey (2011 5-year estimates) the population in Horry County is 265,139. That represents a 49.17% population growth over the last decade. Horry has been one of the fastest growing counties in South Carolina for many years, and continues to be so. Beautiful natural amenities, world-class entertainment and recreation, and a growing economy are amongst a host of factors that make Horry a place people want live. The chart below highlights demographic changes in population, number of households, and income between 2000 and 2011.

Population, Households & Income Growth

Demographics	2000	2007 -2011 ACS	% Change
Population	177,743	265,139	49.17%
Households	72,816	112,358	54.30%
Median Income	\$36,470	\$42,877	17.57%
Data Source: 2000 Census; 2007-2011 American Community Survey 5 Year Estimates			

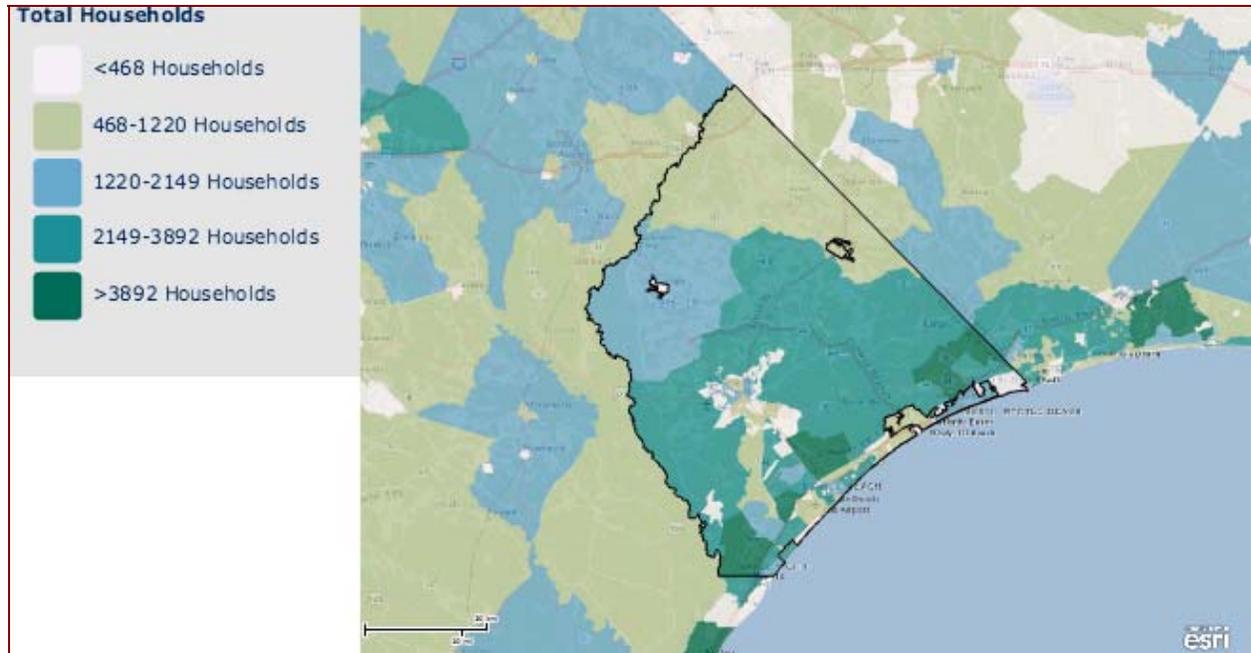
HORRY COUNTY POPULATION CHANGE, 2000-2009



The map above visually displays the distribution of Horry's extensive population growth within the county over the last decade. The orange and red shaded areas indicate higher rates of growth in the county, whereas the purple shaded areas of the map indicate population decline. Much of the county continues to experience increases in population, with the coastal communities of Myrtle Beach and North Myrtle Beach, along with City of Conway, experiencing the highest levels of growth. The northern, more rural parts of the County are losing population. The lighter purple areas around Aynor experienced approximately 4% population decline over the last ten years. The darker areas in the northern most section of the county saw declines ranging from 7 to 17 percent.

The map below illustrates population density within Horry County. The highest densities are concentrated within Census tracts on or near the Atlantic Ocean. The Census 2000 tracts with the highest densities are located within the City of Myrtle Beach and surrounding communities east of the Intracoastal Waterway and along the Highway 17 corridor. Many of the tracts in and around the City of Myrtle Beach have densities of more than 1,500 persons per square mile, with tracts in and around the City of North Myrtle Beach posting densities between 500 to 1499 persons per square mile. Densities are also higher in tracts along the US Highway 501 corridor that links the City of Conway to the City of Myrtle Beach.

HOUSING DENSITY



Age Characteristics

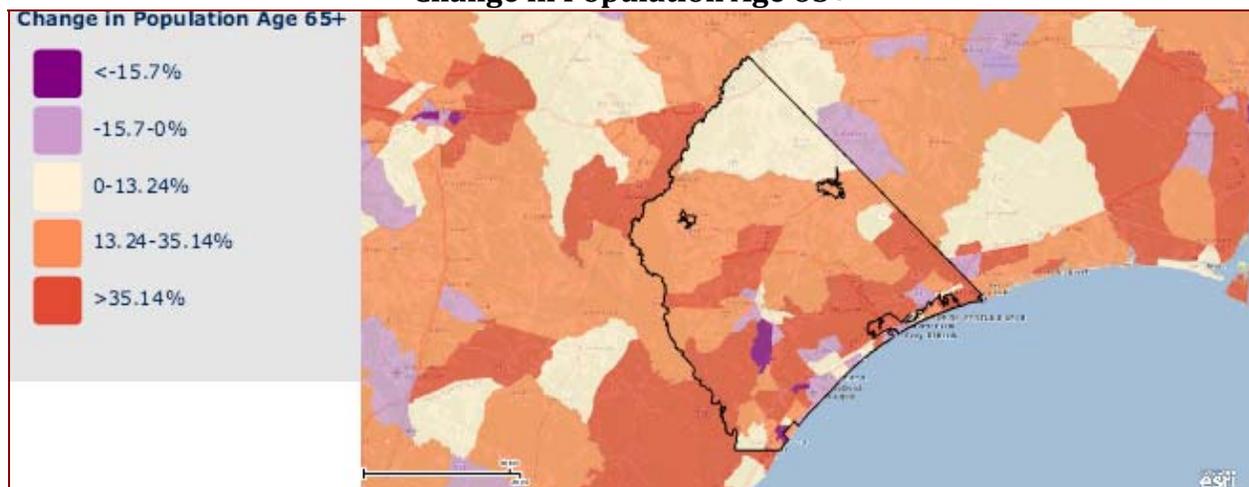
The median age for residents of Horry County mirrors the national trend towards an aging population. Median age has increased starkly in Horry County over the past two decades - from 33.8 years in 1990 to 38.3 years in 2000 and 41.3 years in 2011 (2011 ACS.) This demographic shift should continue as South Carolina is projected to experience a dramatic population increase of 85% to 115% among residents aged 65 and over through 2025. As the population continues to age, there will be an increased demand for additional services for the elderly - many of whom have limited and fixed incomes and live alone.

Age Characteristics

Age	#	%
Total	265,139	100%
Under 5	15,127	5.71%
Under 18	53,750	20.27%
Working Age (18-64)	167,089	63.02%
Aging (65+)	44,300	16.71%
Median Age: 41.3	-	-
Data Source: 2007 – 2011 American Community Survey Five Year Estimates		

The map below depicts the change in population aged 65 and older. The white to orange-red shaded areas indicate an increase of 13% or more, while the purple areas indicate a decrease in the population of persons 65 and older. Note that nearly all of Horry County has an increased senior population.

Change in Population Age 65+



Racial Characteristics

Horry County has a predominantly white population with 79% Caucasian, 14% African-American, and 6% Hispanic. By comparison, the population of South Carolina is 67% Caucasian, almost 30% African-American and 5% Hispanic.

The following table compares the racial and ethnic composition of Horry County residents. It should be noted that an individual is considered to be of Latino or Hispanic origin if the person is of Cuban, Mexican, Puerto Rican, South or Central American or other Spanish culture of origin, regardless of race. Therefore, residents of Hispanic origin are counted within the racial categories of Caucasian, African-American and Other Races and are also shown separately as an ethnic subcategory.

Racial Composition

Race	#	%
White	210,575	79.42%
African American	36,453	13.75%
Asian	3,062	1.15%
Native Hawaiian or Pacifica Islander	74	0.03%
American Indian or Alaskan Native	1,221	0.46%
Some other Race	10,529	3.97%
Two or More Races	3,225	1.22%
Hispanic*	15,544	5.86%
Data Source: American Community Survey 2007-2011 Five Year Estimates		

While the majority of Horry County residents are Caucasian, its population has become increasingly diverse in recent years. Between 2000 and 2011, the County's Hispanic population increased by more than three-fold to 15,544 persons - an increase of 214%.

The number of residents, of Asian descent, nearly doubled (98%) between 2000 and 2011 - growing from 1,548 persons to 3,062 persons. The County's Caucasian population increased by more than one-third in the 1990s (36.1%), and from 2000 to 2011 (32.4%). Growth in the County's African- American population was the lowest of all major racial groups in recent years, posting a 19.5% growth from 2000 to 2011.

The group that includes persons of other ethnic groups grew dramatically by 362% from 2,279 persons to 10,529 persons. The only racial group in Horry County to post a decline since 2000 was the Native Hawaiian or Pacific Islander, which declined from 103 persons to 74, a drop of 28%.

Change in Racial Composition

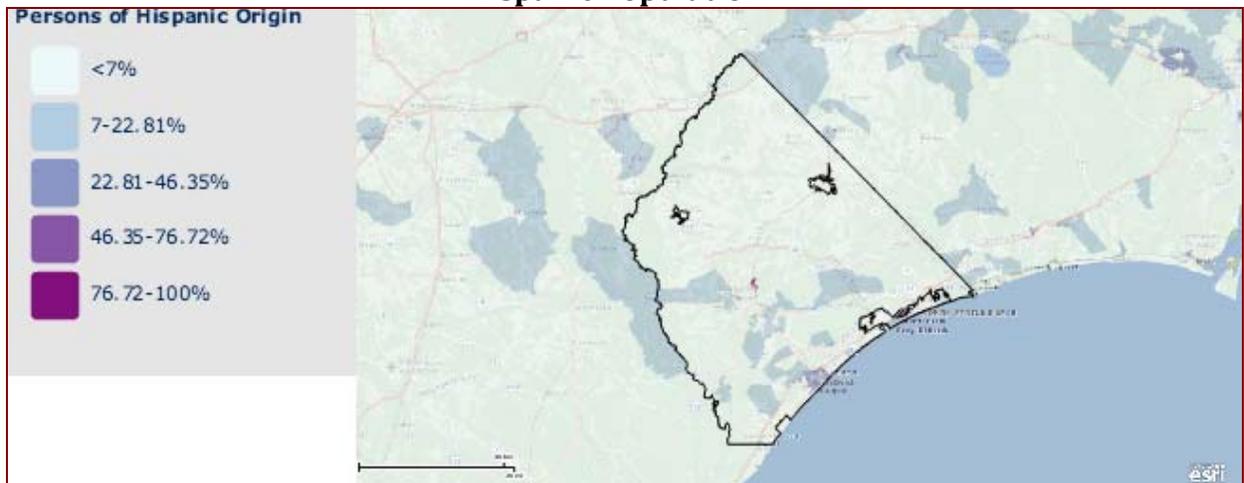
Race	2000	2007-2011	% Change
White	159,094	210,575	32.4%
African American	30,496	36,453	19.5%
Asian	1,548	3,062	97.8%
Native Hawaiian or Pacific Islander	103	74	-28.2%
American Indian or Alaskan Native	814	1,221	50.0%
Other Races	2,279	10,529	362.0%
Hispanic*	4,959	15,544	213.5%
Data Source: American Community Survey 2007-2011 Five Year Estimates			
*Hispanic is an ethnic category in the Census; therefore persons of Hispanic origin may be of any race.			

As shown in the maps below, the Census tracts with the highest minority concentrations are located in the more urbanized areas of the County. Tracts with the lowest percentages of minority residents are located along and near the coast, along the US Highway 501 corridor area from Myrtle Beach to Conway, and in western Horry County. The five tracts with the lowest percentage of minority residents in the County are all located on the coast and range from 2.1% to 3.3% in minority population.

Black or African Population



Hispanic Population



Educational Attainment

Despite unprecedented growth in the State’s coastal region over the last two decades, many area residents continue to experience daunting barriers to economic success such as low educational attainment; low-wage, low-tech employment opportunities; limited transportation; and lack of access to key support services. Low educational achievement and lack of advanced training is the most significant obstacle to increased job opportunity for area residents. For the many residents lacking postsecondary training, especially women and minorities, local jobs are limited to low-wage, low-tech and seasonal employment that offers limited security, benefits or advancement opportunities. Without the successful completion of high school, followed by the pursuit of advanced training in higher demand occupations, significant numbers of area residents will continue to be restricted to less-secure, minimum wage jobs. The 2007-2011 ACS data indicates that nearly 12% of Horry County residents over the age of 25 were without a high school diploma or equivalency.

Educational Attainment

Educational Attainment	#	%
Total Persons 25+ yrs.	186,146	100%
Less than 9 th Grade	7,185	3.9%
High School, No Diploma	16,356	8.8%
High School Graduates	64,048	34.4%
College, No Diploma	39,839	21.4%
Associate Degree	17,962	9.6%
Bachelor’s Degree	26,507	14.2%
Graduate Degree	14,249	7.7%
Data Source: American Community Survey 2007-2011 Five Year Estimates		

National data reveals that high school graduates from low-income families are far less likely to continue directly to college upon graduation, whereas as many as three-fourths of graduates from high-income families enter college upon graduation. Of the total population aged 25 and older, nearly one-third of the residents of Horry County (31.5%) have an associate degree or higher.

Efforts to attract new employers to the region can be dampened by low educational attainment levels. With the exception of a few manufacturers, the economy of Horry County is characterized by a dependence on lower wage service and seasonal jobs. By increasing the educational levels of residents and encouraging increased access to postsecondary training, the County can alleviate a primary obstacle to building a more prosperous and sustainable community. Additionally, information about the public education system, post-secondary opportunities and job training programs is discussed later in this report.

Household and Family Status

Household and family statuses are key indicators of social and economic conditions in the community. There are 112,358 households in Horry County and roughly two-thirds (65.1%) of these households are families (2011 ACS)

Among Horry County households, 12% are headed by a single female. Twenty-eight percent of households in Horry County include individuals aged 65, and older and 10% are comprised of a person over the age 65 that lives alone. As will be discussed in more detail later, these two categories are the most likely to become housing cost-burdened and experience household incomes at or below the poverty threshold.

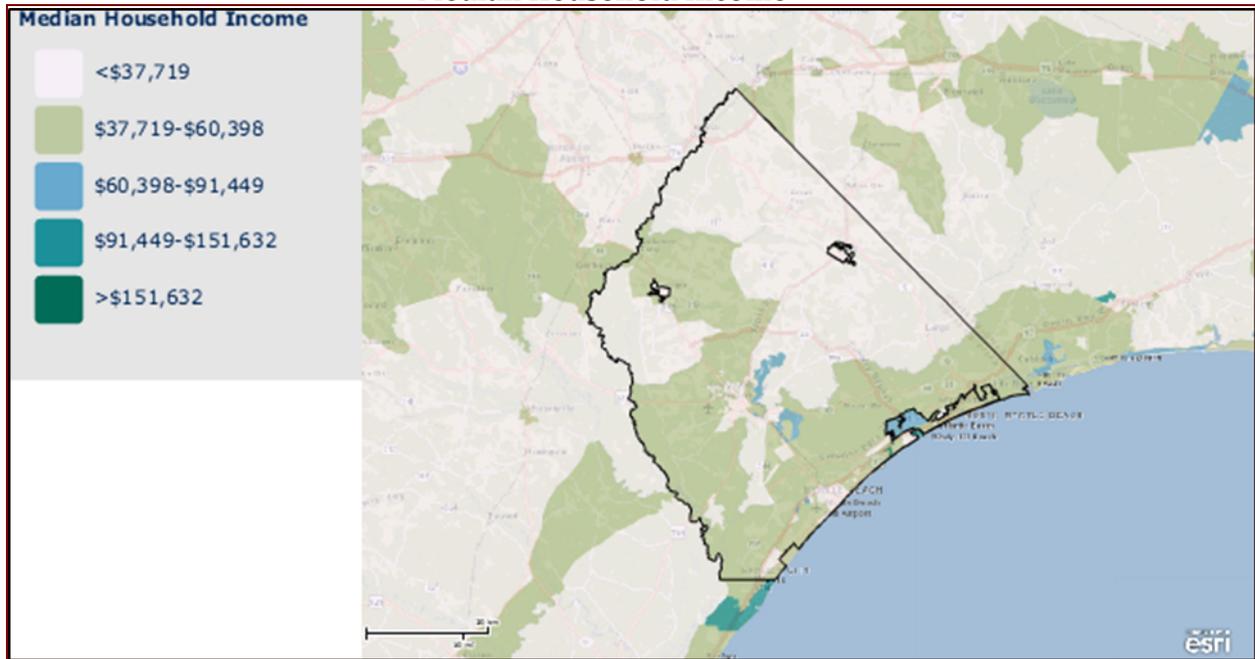
Income and Employment

Employment data is an important indicator and factor in Fair Housing planning. The location and accessibility of major employment centers affects employability and access to jobs for lower income residents, including minorities, women and special populations. In particular, the proximity of employment to housing, also known as the *employment opportunity/housing linkage*, impacts housing choice among these groups, as well as the need for additional support services such as transportation.

Paralleling the expansion of state economies throughout the Southern region, South Carolina experienced heightened population and economic growth during the previous two decades. Emerging from an agrarian tradition, the State as a whole has launched the transformation of its economy into a more diversified base of manufacturing, retail trade, health care, services, and tourism activity. Horry County continues to pursue economic development strategies that will strengthen the tax base, diversify the economy, and increase the number and quality of job opportunities available to residents.

As illustrated in the map below, the Census tracts with highest median household incomes are primarily located on or in close proximity to the Atlantic Ocean, the Waterway, and the northeastern area of Conway. Census tracts with the lowest median incomes are in densely populated areas along the coast and in the north central and northwestern areas of Conway, as well as the more rural northern area of Horry County.

Median Household Income

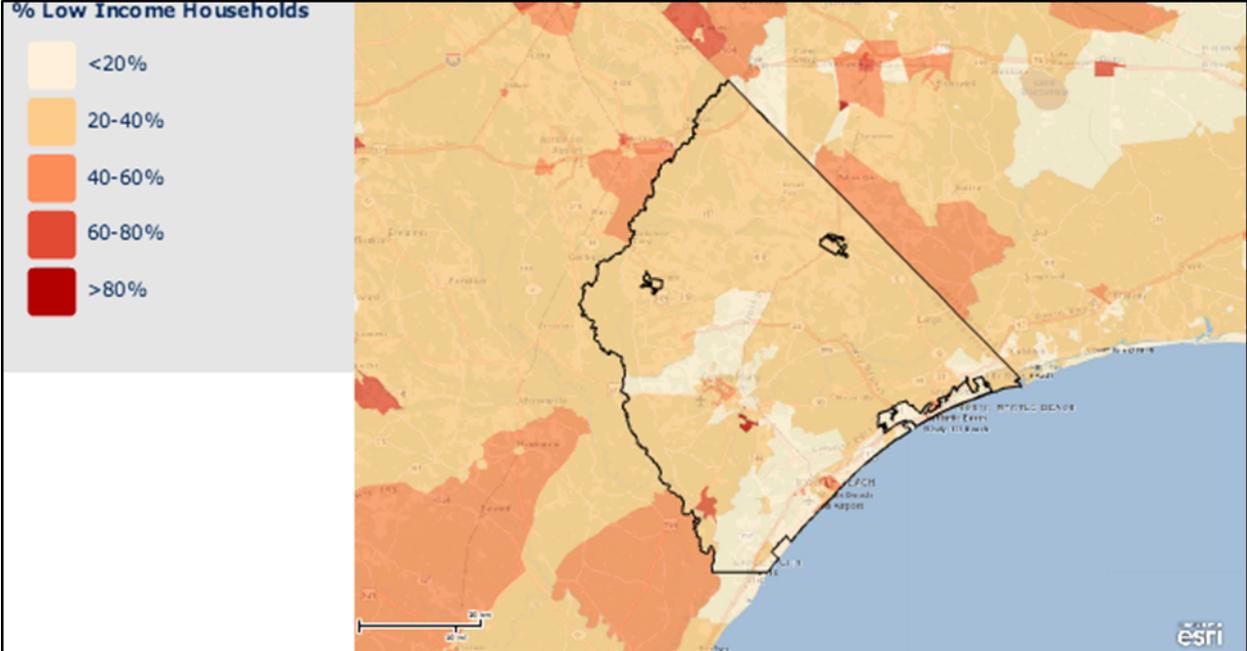


The above map displays median household income levels throughout Horry County. There is a significant amount of, but not complete, overlap between the higher income areas of the county and those areas experiencing population growth.

The median household income in Horry County (2007-2011 ACS) was \$42,877 while the median family income was \$52,280. Low and moderate-income (LMI) households are those households with incomes at or below 80% of the median family income for the area or \$41,824 based on the 2007-2011 ACS estimates. More than one-third (35.3%) of Horry County residents are considered to be LMI.

LMI areas exist throughout Horry County, in rural as well as urban areas. The following map highlights LMI areas throughout Horry County with a focus on Conway and Myrtle Beach.

LOW-TO-MODERATE INCOME AREAS



Poverty Rates

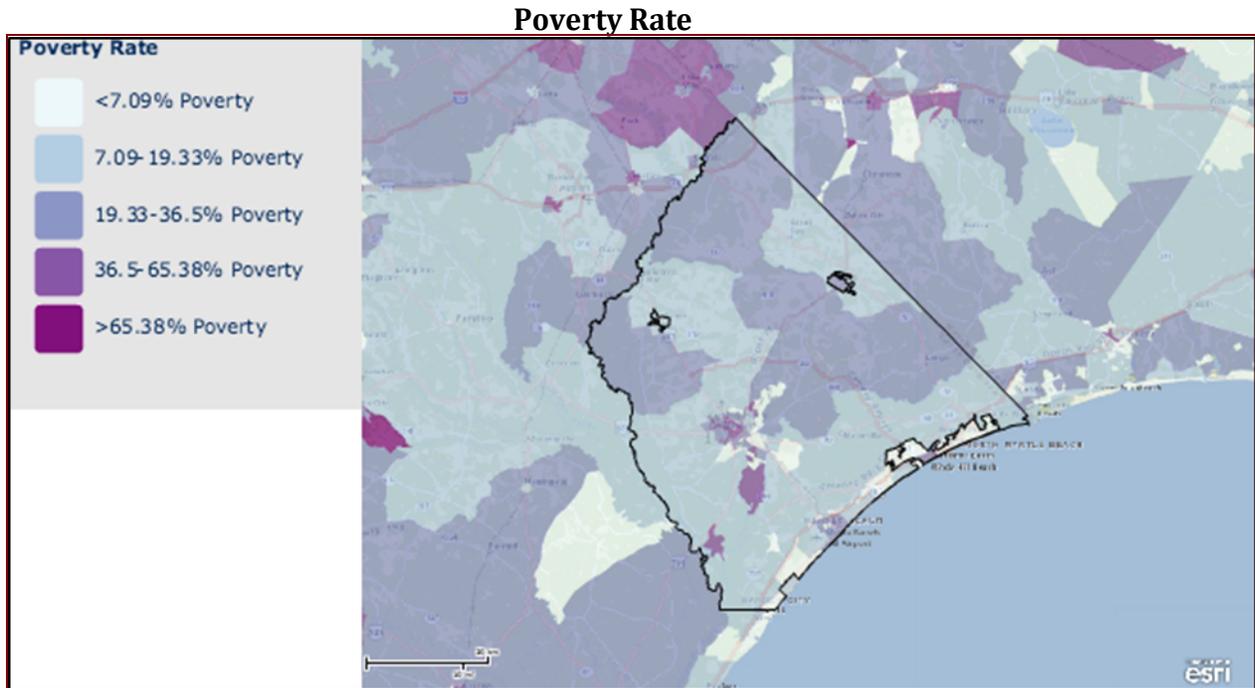
An individual is described as living in poverty when he or she has insufficient resources to meet basic living expenses, including the costs of food, shelter, clothing, transportation, and medical expenses. In 2011, 16.7% of Horry County residents were living below the poverty line. (2011 ACS). ACS figures indicate that more than one-fourth (26.4%) of persons living in poverty in Horry County were children aged 18 and younger. The below table provides county-level data related to persons living below poverty according to the 2007 - 2011 American Community Survey Five Year Estimates.

Poverty Rates

Percentage of Families & People Whose Income in the Past 12 Months is Below the Poverty Level	Percentage of Population
All Families	11.9%
With related children under 18 years	22.3%
With related children under 5 years only	23.0%
Married couple families	5.4%
With related children under 18 years	9.8%
With related children under 5 years only	6.3%
Families with female householder, no husband present	36.7%
With related children under 18 years	47.1%
With related children under 5 years only	53.5%
All people	16.7%
Under 18 years	26.4%
18 years and over	14.3%
18 to 64 years	16.1%
65 years and over	7.4%
People un families	13.9%
Data Source: 2007-2011 American Community Survey 5 Year Estimates	

As mentioned previously, the poverty rate rises dramatically among single-female head of household families. Nearly 54 % of single-female households with children under the age of five live in poverty.

This map shows the distribution of poverty throughout Horry County. Highest poverty rates are found in the more rural communities of the County, specifically in the central and northwestern unincorporated areas.



Unemployment

Horry County has 135,327 residents in the civilian labor force (2011 ACS). Horry County consistently maintained one of the lowest unemployment rates in the State from 2000 to 2007. Mirroring trends statewide, annual unemployment rates in Horry County rose steadily from 2000 to 2004 and dropped steadily from 2005 to 2007 before surpassing 11% in 2009 and over 12% in 2010.

It is important to note that the comparatively low average unemployment rates in Horry County through 2007 masked a vulnerable economy that is heavily dependent on tourism and seasonal activity. The region's dependence on tourism, services and retail sector employment generally translates into lower wage job opportunities that rely on fluctuating demand and are susceptible to economic downturns. Many of these jobs are also part-time or temporary and lack key benefits such as health insurance. The vulnerability of the local economy is evidenced by the substantial increase in unemployment from 2008 through 2010 that is directly attributable to the current housing downturn and accompanying recession - and has only improved slightly between 2010 and the end of 2012.

Employment Rate

Year	Employment	Unemployed	Unemployment Rate
	116,202	13,243	10.2%
2011	114,225	15,182	11.7%
2010	114,220	15,813	12.2%
2009	114,960	15,520	11.9%
2008	121,595	9,190	7.0%
2007	124,021	6,469	5.0%
2006	120,985	6,989	5.5%
2005	113,984	7,012	5.8%
2004	109,090	6,867	5.9%
2003	105,203	6,338	5.7%
2002	100,043	5,480	5.2%

Data Source: SC Department of Employment & Workforce *Horry County Community Profile*

A substantial percentage of the work force continues to be employed in sectors characterized by lower wages and that are impacted substantially by the seasonal nature of an economy heavily dependent on tourism. These tourism-dependent sectors have experienced even greater job losses in the current economic recession.

Employment sector data provided in the table below indicates that the service industry, particularly the service sectors related to tourism, is the primary source of employment for Horry County workers (36%). Nearly 20% of employed persons aged 16 and older in Horry County work in the arts, entertainment, recreation, accommodations and food service sector; another 16% in retail trade; 16% in education, health and social services; and 11% in construction.

Employment by Industry

Industry	People Employed	Percent Employed by this Industry
Agriculture, forestry, fishing and hunting, and mining	902	0.7%
Construction	13,054	10.7%
Manufacturing	4,947	4.1%
Wholesale Trade	2,649	2.2%
Retail Trade	19,460	16.0%
Transportation and warehousing, and utilities	4,194	3.4%
Finance and insurance, and real estate, and rental/leasing	9,079	7.4%
Professional, scientific, management, administrative, and waste management services	11,149	9.1%
Educational services, health care, and social assistance	20,018	16.4%
Arts, entertainment, recreation, accommodation and food services	23,658	19.4%
Other services, except public administration	5,808	4.8%
Public Administration	4,860	4.0%
Data Source: 2007-2011 American Community Survey 5 Year Estimates		

Housing Conditions & Market Analysis

Horry County experienced significant growth in both demand and construction of new units during the housing boom years of 2004-2008. During these years, home prices and subsequently rents increased dramatically. Since 2008 however, foreclosures have been significant and many former homeowners have looked for affordable rental units as they recover from the economic downturn. Most recently, foreclosure numbers have leveled off and home sales are again increasing. Unfortunately, there are large numbers of low-moderate income renter households in the community that remain cost burdened and in many cases severely cost burdened. As the maps throughout this section will show, housing costs are higher in the eastern half of the county between Conway and the coast. Housing costs are highest in the central business districts of Myrtle Beach and North Myrtle Beach. Not coincidentally, these are also the centers of employment, entertainment and services.

Between 2000 and 2008 home demand and housing production skyrocketed in Horry County specifically in around the Myrtle Beach and North Myrtle Beach area. However, like most of the county between 2008 and 2012, Horry County has witnessed extremely high unemployment leading to rampant home foreclosures. Furthermore, Horry County has always had a high prevalence of secondary homes and seasonal rentals. In the past, these homes tended to drive housing prices (and values) higher. Unfortunately, these secondary homes were hardest hit during the foreclosure crisis.

These factors have led to an ever-increasing demand for affordable rental units. As the data sets below will show, there is an adequate number of housing units available in the market and most units are fairly new, however the rental rates for many of the available housing units are not affordable for many residents. In many cases those units, that are available at lower rent rates, tend to be older and in need of repairs due to deferred maintenance.

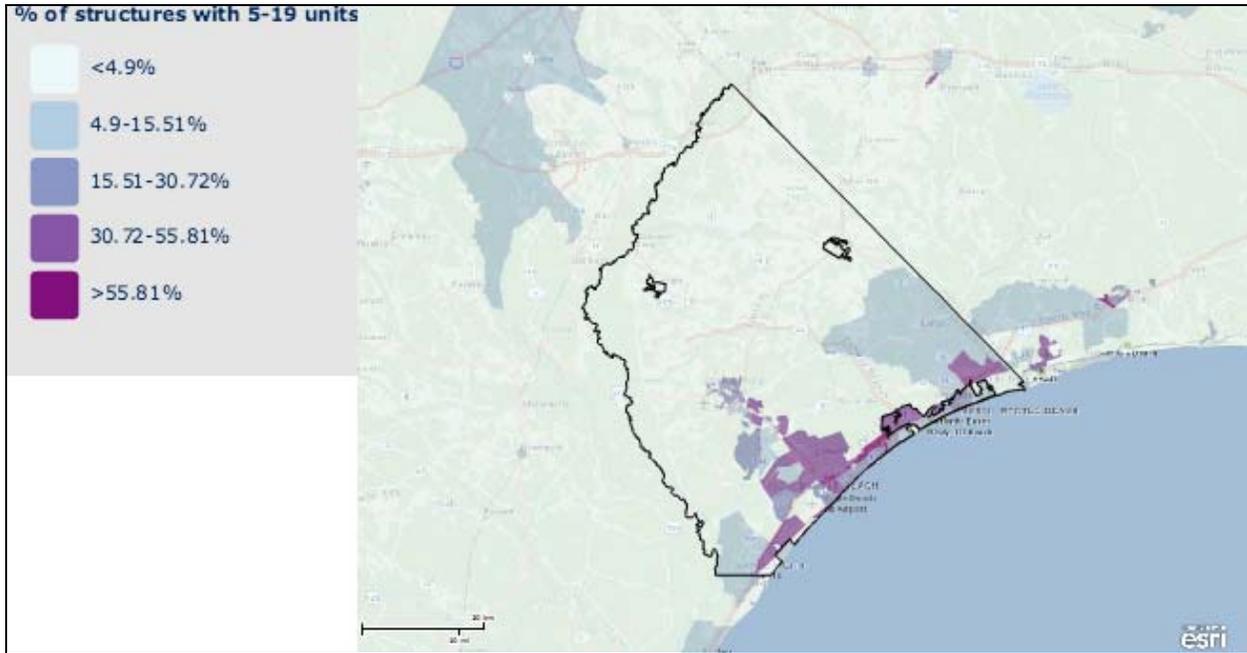
Housing Type & Size

Nearly half of all housing units in Horry County are traditional single family, detached homes. However, there is a large concentration of medium to large multifamily developments in the coastal areas of Myrtle Beach and North Myrtle Beach. These multifamily developments include owner occupied condominiums, rental condominiums and rental apartment complexes. Throughout Horry County there remains a significant number of mobile homes. Due to relatively high priced homes, low to moderate income residents are often left with no affordable alternative to mobile homes. Additionally, being a coastal community susceptible to tropical storms and hurricanes, these less-than-stable units are a major concern for the Horry County community.

RESIDENTIAL PROPERTIES BY TYPE & NUMBER OF UNITS

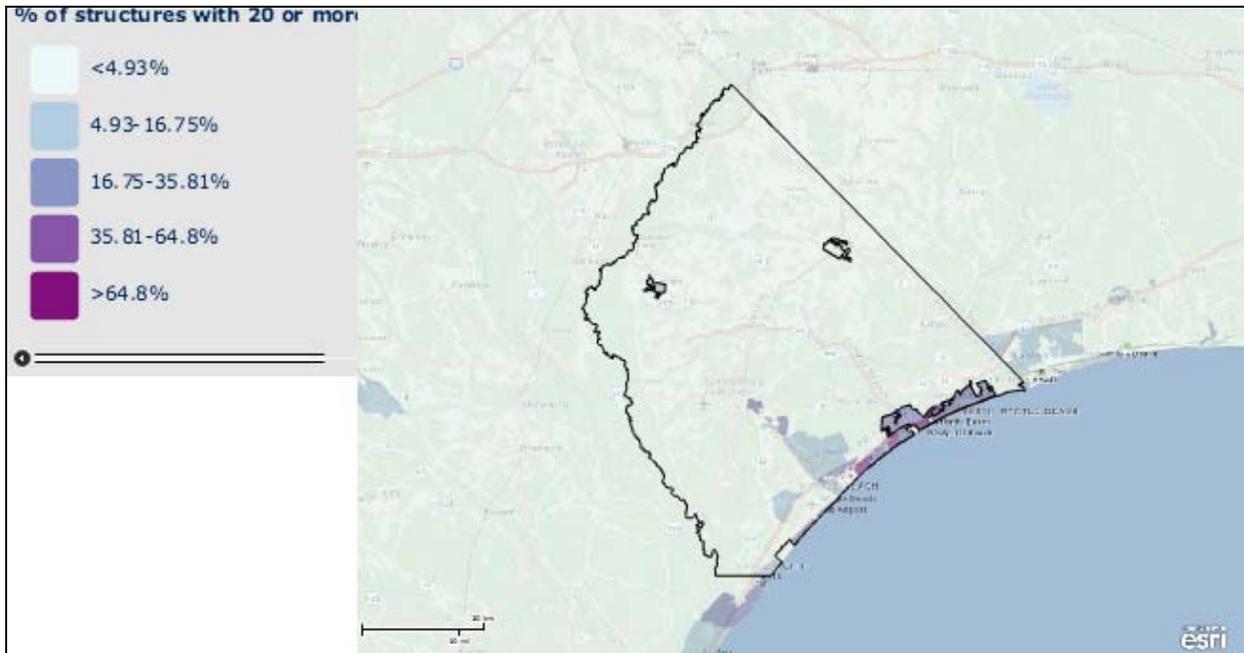
Property Type	Number	%
1-unit detached structure	83,988	45.9%
1-unit, attached structure	4,882	2.7%
2 units	3,588	2.0%
3 or 4 units	7,531	4.1%
5-9 units	16,021	8.8%
10-19 units	17,507	9.6%
20 or more units	21,870	11.9%
Mobile Home	27,528	15.0%
Boat, RV, van, etc.	146	0.1%
<i>Total</i>	183,061	100%
Data Source: 2007-2011 American Community Survey 5 Year Estimates		

Structures with 5-19 Units



The map above identifies the concentrations of multifamily developments. Notice the dark blue and purple areas are primarily along the coast with larger concentrations around the Myrtle Beach Airport, and the commercial districts of Myrtle Beach and North Myrtle Beach and to a lesser degree, around the central business district in Conway.

Structures with 20 or More Units



The map above details the prevalence of larger multifamily developments. As stated above, large multifamily development is focused directly along the beachfront areas of Myrtle Beach and North Myrtle Beach. Again, these developments are comprised of owner occupied condominiums, rental condominiums and rental apartment.

Housing Unit Size

Less than thirty percent of all housing units in Horry County have one or no bedrooms in the unit. As described in the table below, the majority of homes (44%) in Horry County have three or more bedrooms.

HOUSING UNITS BY SIZE

	Number	%
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 or more bedrooms	4,362	2.4%
Total Housing Units	183,061	100%

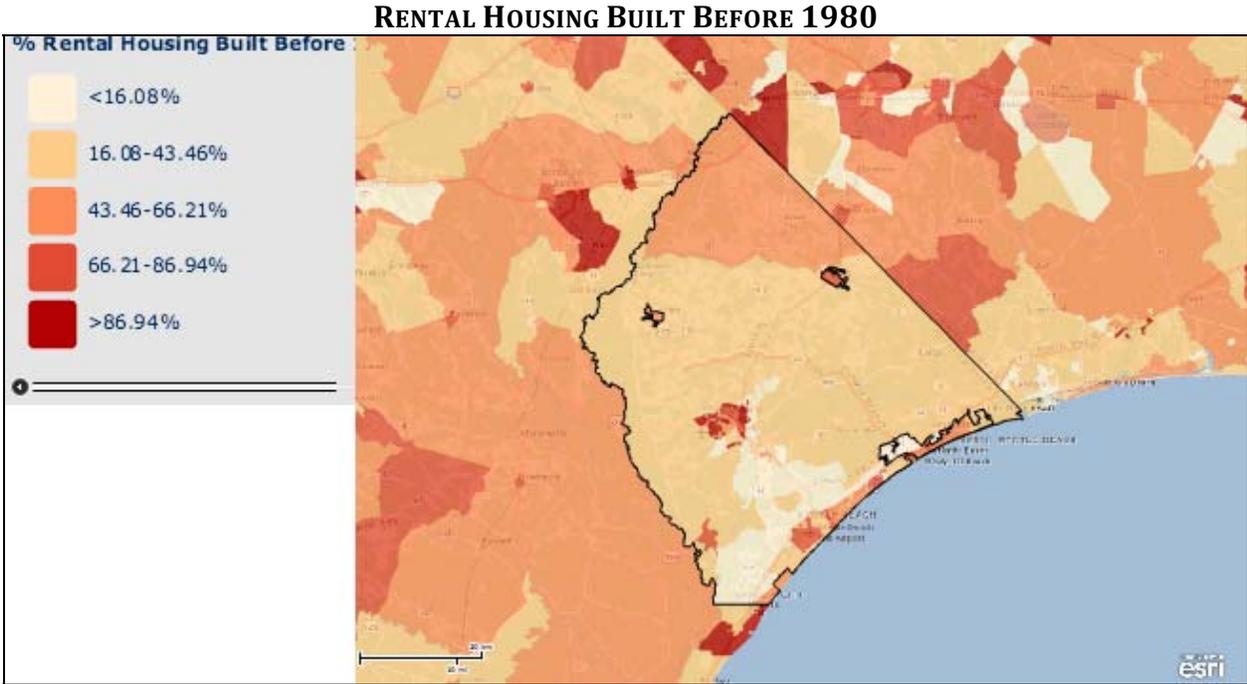
Data Source: 2007-2011 American Community Survey 5 Year Estimates

Housing Conditions

Horry County has experienced significant new construction and development between 2000 and 2010. The overwhelming majority of existing homes were built since 1980; 77% of all units were built post 1980.

YEAR UNIT BUILT		
Range	Number	%
Built 2005 or Later	17,755	9.7%
Built 2000-2004	34,206	18.7%
Built 1990 to 1999	47,883	26.2%
Built 1980 to 1989	41,292	22.6%
Built 1970 to 1979	22,393	12.2%
Built 1960 to 1969	8,311	4.5%
Built 1950 to 1959	6,459	3.5%
Built 1940 to 1949	2,124	1.2%
Built 1939 or earlier	2,638	1.4%
Total	183,061	100%
Data Source: American Community Survey 2007-2011 5 Year Estimates		

The map below depicts the concentration of rental housing built before 1980. Note the northwest corner of the county has an older rental housing stock compared to the fairly new rental housing developed in the Myrtle Beach – North Myrtle Beach – Conway MSA.



Housing Occupancy Characteristics

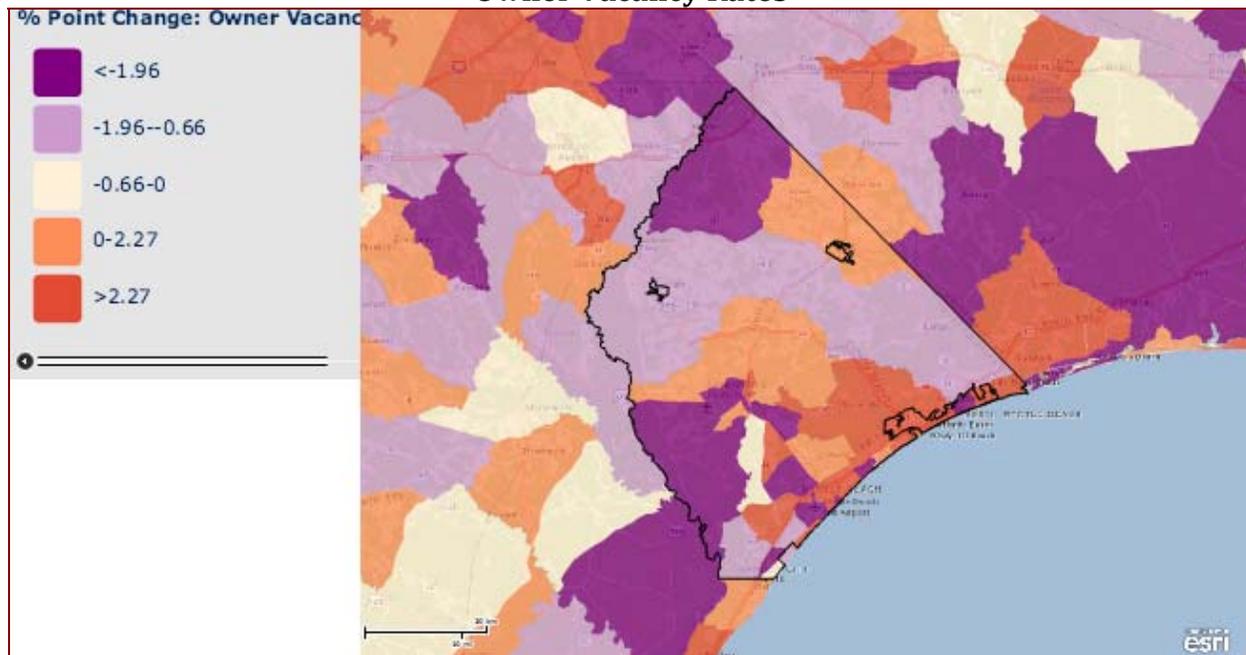
According to the ACS, there are 183,061 housing units in Horry County with an overall occupancy rate of 61.4%. Homeowners occupy the majority of the occupied units (70.9%), while just 29.1% of the occupied units are occupied by renter households. It should be noted that along the coast there are large number of units that are only seasonally occupied and thus the overall vacancy rate of 38.6% may not be indicative of typical high vacancy due to slum and blight.

HOUSING OCCUPANCY

Housing Occupancy	Number	%
Total Housing Units	183,061	100%
Occupied Housing Units	112,358	61.4%
Homeowner Vacancy Rate	N/A	4.3%
Rental Vacancy Rate	N/A	34.7%
Owner Occupied Housing Units	79,702	70.9% (of occupied units)
Renter Occupied Housing Units	32,656	29.1% (of occupied units)
Data Source: American Community Survey 2007-2011 5 Year Estimates		

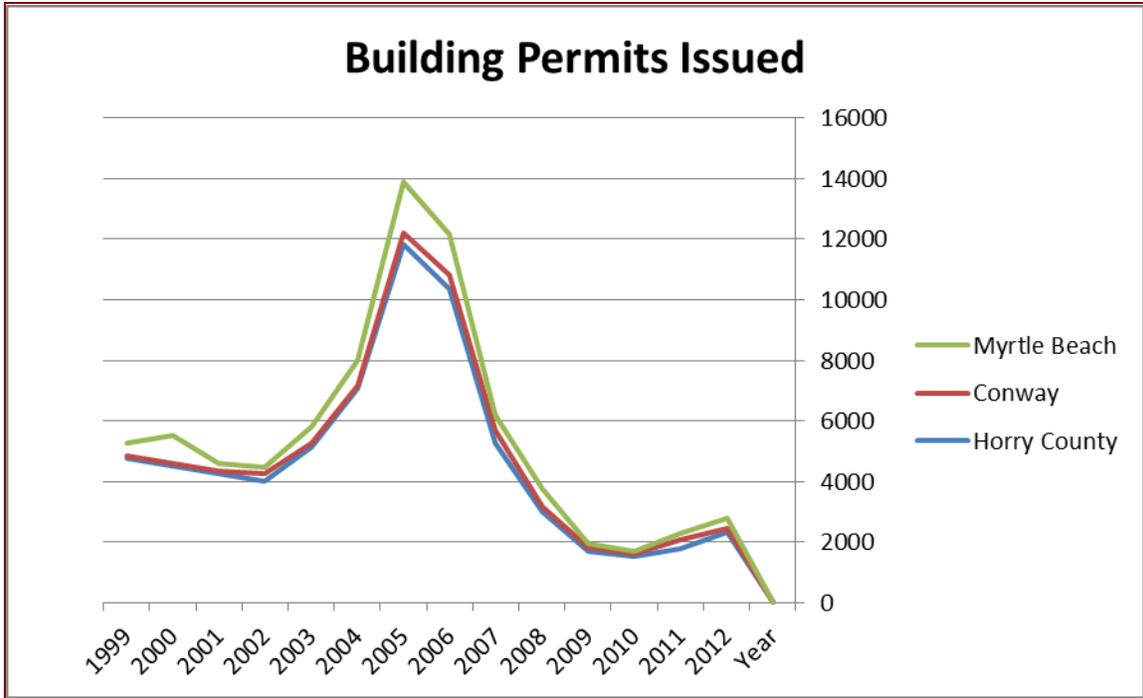
The following map details the concentration of owner vacant housing units throughout the county. While overall owner vacancy is low, the map indicates large concentrations of vacant units along the beach, specifically in the neighborhoods in and around North Myrtle Beach.

Owner Vacancy Rates



Construction Activity

The line graph below depicts perhaps the best representation of the housing boom and subsequent collapse between 1999 and 2012 in Horry County, Conway and Myrtle Beach. Notice the extreme growth beginning in 2002 and peaking in 2004-2005; followed by a dramatic fall through 2010. The County and its two major cities, Conway & Myrtle Beach, have seen a slight up-tick in construction activity in 2011-2012. However, activity levels are still far below even pre-boom trends of 1999-2000.



Detailed building permit data included in the table below shows that Horry County added a total of 67,479 housing units from 1999 to 2012 - adding 41,124 new single-family housing units and 26,355 multi-family housing units.

Single-family construction accounted for 61% of construction in Horry County, 56% of construction in Conway, and only 28% of housing construction in Myrtle Beach during the same period. Multi-family construction comprised 39% of construction in Horry County, 44% in Conway, and nearly three-fourths (72%) of new housing construction in Myrtle Beach.

Housing Unit Permits Issued

Year	Horry County			Conway			Myrtle Beach		
	Total Units	Single Family	Multi Family	Total Units	Single Family	Multi Family	Total Units	Single Family	Multi Family
2012	2,308	2,029	279	162	78	84	324	272	52
2011	1,776	1,481	295	296	42	254	193	187	6
2010	1,508	1,388	120	84	84	0	119	119	0
2009	1,711	1,457	254	111	89	22	124	74	50
2008	2,997	1,867	1,130	174	110	64	588	57	531
2007	5,268	3,813	1,455	425	249	176	520	240	280
2006	10,335	6,484	3,851	496	350	146	1,318	331	987
2005	11,828	6,471	5,357	359	152	207	1,716	323	1,393
2004	7,068	4,253	2,815	110	104	6	807	147	660
2003	5,130	3,363	1,767	121	91	30	565	107	458
2002	4,017	2,432	1,585	263	73	190	190	97	93
2001	4,268	2,030	2,238	85	51	34	236	98	138
2000	4,492	1,907	2,585	122	62	60	900	50	850
1999	4,773	2,149	2,624	81	81	0	411	119	292
Total	67,479	41,124	26,355	2,889	1,616	1,273	8,011	2,221	5,790

Data Source: HUD State of the Cities Data Systems, 2009 & US Census Bureau

Housing Market and Demand

The Horry County housing market has historically been an active one – characterized by high demand, higher land and production costs, and a limited supply, especially for nontraditional and affordable housing. However, Horry County’s housing market has been substantially impacted by the severe national housing downturn that began in late 2007 and gained momentum in 2008. This trend has continued throughout 2012 in Horry County as housing sales have only just begun to reach pre-recession numbers yet home prices have continued to decline over the past six years. New housing construction has slowed dramatically, credit and loans have become more difficult to obtain, and the accompanying recession has resulted in substantial job losses that have put many homeowners at risk.

Multiple Listing Service (MLS) data for Horry County shows a dramatic decrease in the number of residential sales from 2006 to 2009. In 2012, however, total sales nearly matched the pre-recessionary rates of 2006 and earlier.

Annual Housing Sales

	2006	2007	2008	2009	2010	2011	2012
Number of Sales	9,579	6,571	6,074	6,851	8,479	8,590	9,533

Data Source: Boxwood Means Inc. via Policy Map

Median home sales prices have dropped significantly every year following the ten-year peak in 2007 with a median sales price of \$184,000. In 2012 however, the median sales prices for residential units in Horry County was just \$116,000 – a 37% decrease in median sales price over the five-year period.

Median Sales Price

	2006	2007	2008	2009	2010	2011	2012
Median Price	\$179,900	\$184,000	\$160,000	\$139,500	\$130,000	\$119,900	\$116,000

Data Source: Boxwood Means Inc. via Policy Map

Housing Costs

While recent sales prices have been declining, overall home values in Horry County have risen since the 2000 Census. The table below provides evidence of the impact the housing boom has had on the median home values throughout Horry County. Median home values have increased nearly 79% from 2000 to 2011. Median rents have also increased by just fewer than 61% during the same period.

CHANGE IN COST OF HOUSING

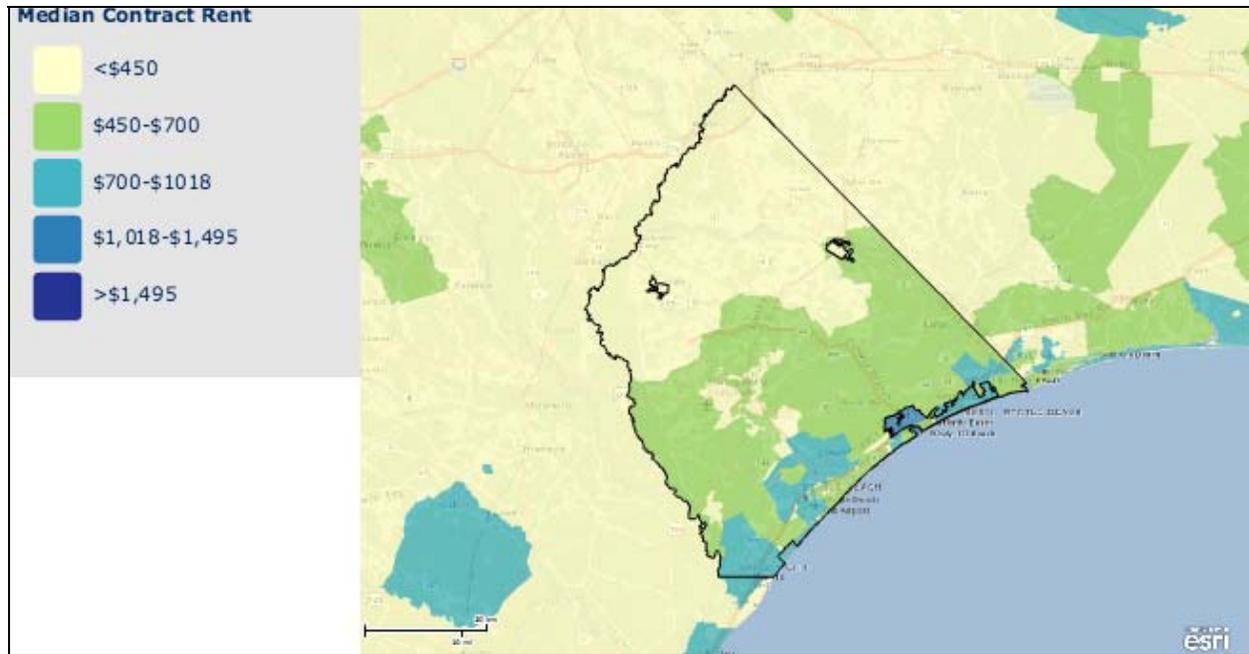
	2000	2007-2011 ACS	% Change
Median Home Value	\$95,400	\$170,600	78.83%
Median Contract Rent	\$502	\$808	60.96%
Data Source: 2000 Census & 2007-2011 American Community Survey 5 Year Estimates			

The majority of rental households (66%) pay monthly rents between \$500 and \$999 while only about 11% of renter households pay less than \$500 in monthly rent. The maps below further detail the locations and concentrations of these median rent rates.

RENTAL HOUSING COSTS

Rent Paid	Number	%
Less than \$200	428	1.4%
\$200-299	560	1.8%
\$300-499	2,175	7.5%
\$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%
Total Units/Median Rent	30,348	\$808
Data Source: 2007-2011 American Community Survey 5 Year Estimates		

Median Rent

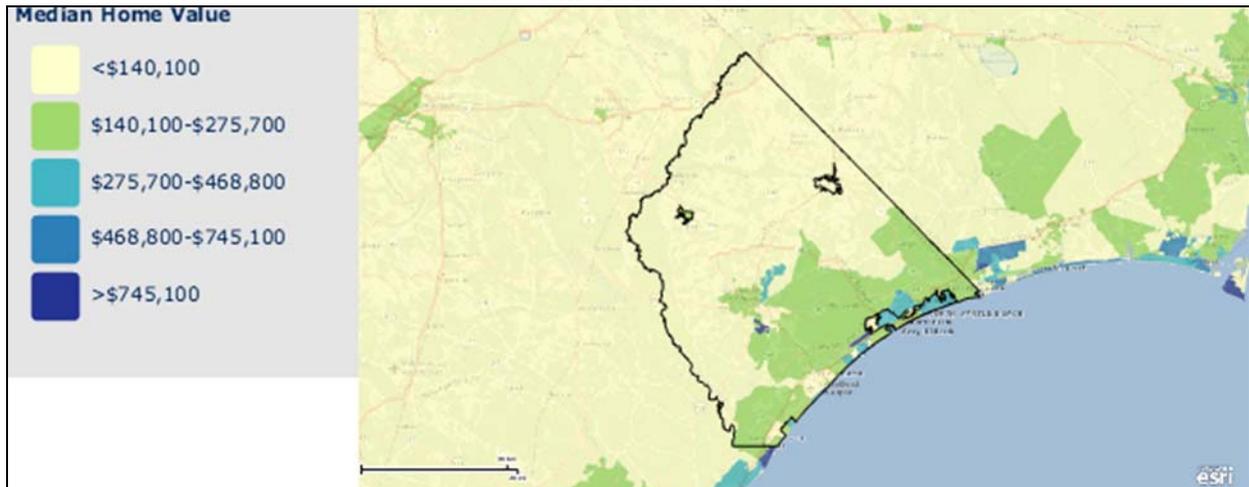


Similar to the trends described below for median home values, median rents are higher along the coast and get lower as one moves from east to west throughout the county. As defined in the map above, median rents west of Conway, the most rural parts of the county, are below \$450 per month. Between Conway and the coast, median rents range from \$450 to \$700. The highest median rents are found near the central business districts of Myrtle Beach and North Myrtle Beach with median rents between \$700 and \$1018.

Home Value

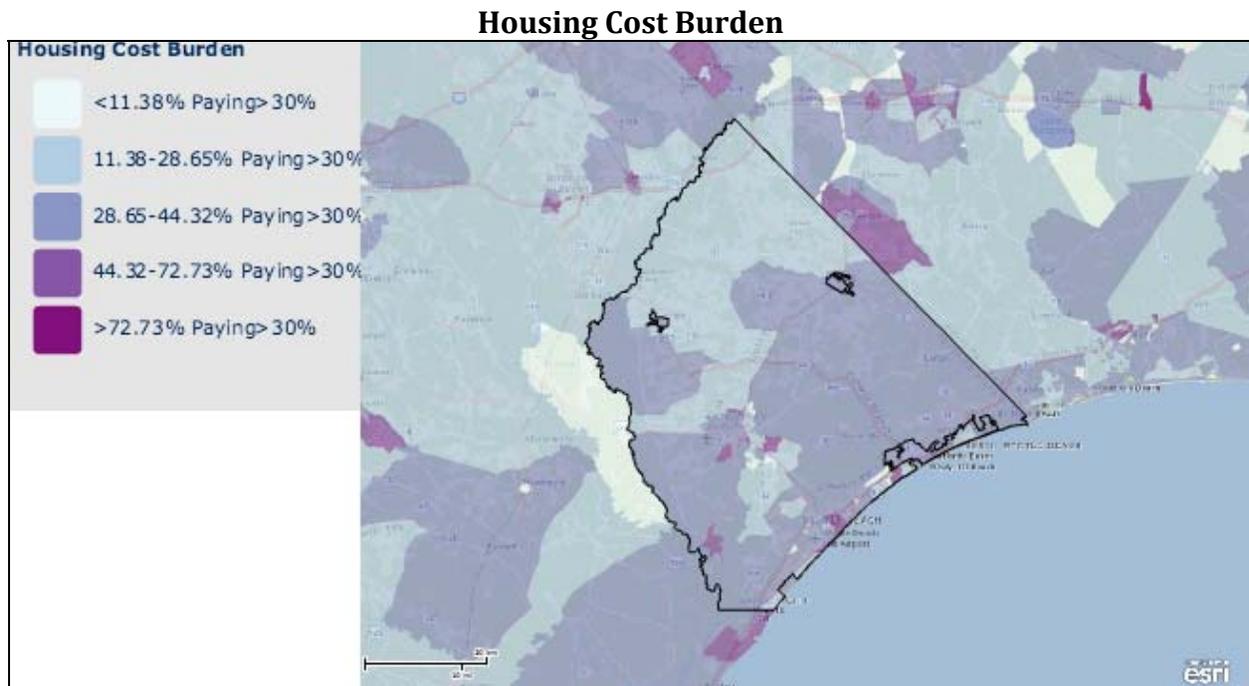
Median home values throughout the more rural areas of the county remain below \$140,100. As to be expected, the closer units are to the coast, the higher the value. Essentially, homes east of Conway, including Myrtle Beach and North Myrtle Beach, have a median value between \$140,100 and \$275,700. The highest median home values are found along the intercostal waterways and marina developments of North Myrtle Beach where median home values range between \$275,700 and \$468,800. Along the coast, slightly south of Horry County, median home values exceed \$745,100.

Median Home Values



Housing Affordability

By HUD's definition, households paying in excess of 30% of their household income towards housing costs (renter or owner) are said to be cost burdened. The map below details the percentage of households that are defined as cost burdened. The light purple shades show areas where between 44% and 72% of households are cost burdened. Furthermore, the dark purple areas detail communities where more than 72% of households are cost burdened. Following median home value and rental rate trends, the eastern half of the county has higher concentrations of cost burdened households, with the highest concentrations centered along the coast and in the central business districts of Conway, Myrtle Beach and North Myrtle Beach.



According to the ACS 2007-2011 Five Year Estimates, 16,521 renter households were deemed cost burdened in the given time period. Additionally, 9.2% of those households were comprised of individuals over the age of 65. While there are some cost burdened households in higher income brackets, 98% of all cost burdened renter households earned less than \$50,000 per year.

In short, there is a major shortage of affordable housing units for households below 80% AMI. As the tables above describes, median rent for all units in the county is \$808 per month. At this rate large households (families of 3 or more) and households at or below 80% AMI have trouble finding adequate and affordable housing. Those households at or below 60% AMI experience extreme difficulty finding affordable housing.

Due in large part to declining housing sales prices over the past five years, housing costs for both owners and renter households have begun to stabilize. However, home values along the coast are expected to increase slightly over the next five years, which will eventually lead to a return to higher mortgage costs and rental rates. Fortunately, these rates are expected to rise at a much lower rate than what the area experienced between 2004 and 2008. Over the next five years, as the national economy continues to recover, the tourism industry in and around Horry County will continue to expand, providing more jobs and hopefully higher wages. Increased employment opportunities and wages should serve to at least partially counter balance the increasing housing costs over the next five years.

Public, Affordable, and Assisted Housing Units

Funding assistance of various types of affordable housing has been provided to the developers of assisted housing in Horry County over the years. Within these developments, over 2,750 assisted housing units are available to qualified County residents. The rent for assisted units is set at a price that is affordable to households with low incomes. Assistance varies from project to project and ranges from: Section 8 rental subsidies for low and very low income households; financing incentives to developers for building multi-family rental units for low and moderate income families; and the provision of tax credits to developers of multi-family rental units who provide affordable housing for low income families in 20% or more of their units.

Section 8 vouchers can be used to obtain housing in an assisted housing development (project-based) or to subsidize rent for a home or apartment on the private rental market (tenant-based). The Section 8 program for Horry County is administered through two programs. The Housing Authority of Conway administers vouchers for residents in the western area of the County and the Housing Authority of Myrtle Beach (MBHA) administers vouchers for residents in the eastern area of the County.

MBHA currently administers 666 tenant based Section 8 vouchers for housing, 54 project based vouchers, 357 Veterans Supportive Housing vouchers, and 621 vouchers for disabled persons. There are approximately 600 families/individuals on the MBHA waiting list for housing assistance.

Currently, 368 tenant based Section 8 vouchers for housing are administered by the Housing Authority of Conway. Section 8 is the only housing voucher program administered by the Conway Housing Authority. Like MBHA, the Conway HA has an extensive waiting list for housing assistance. Additionally, the Conway Housing Authority operates four public housing developments with a total of 260 rental housing units.

Inventory of Assisted Rental Housing in Horry County

Location	Project	Assistance Type	Total Units	Assisted Units	Family Units		Elderly Units	
					#	% of Assist	#	% of Assist
Aynor	Morris Manor	HOME, LIHTC	22	22	0	0.0%	22	100.0%
Conway	Bells Bay Landings	LIHTC	60	60	60	100.0%	0	0.0%
Conway	Blackwater Cove	USDA Rural Development, HOME	30	27	27	100.0%	0	0.0%
Conway	Cherry Hill Apts.	221-d-3	50	50	50	100.0%	0	0.0%
Conway	Crane Creek Apts.	USDA Rural Development, HOME	56	54	54	100.0%	0	0.0%
Conway	Darden Terrace	HA of Conway	100	100	80	80.0%	20	20.0%
Conway	Garden Terrace Apts.	USDA Rural Development	58	58	26	44.8%	32	55.2%
Conway	Gates Bay Apts. I	USDA Rural Development	52	52	52	100.0%	0	0.0%
Conway	Gates Bay Apts. II	USDA Rural Development	50	50	50	100.0%	0	0.0%
Conway	Holt Gardens	HA of Conway	40	40	16	40.0%	24	60.0%
Conway	Huckabee Heights	HA of Conway	100	100	90	90.0%	10	10.0%
Conway	Legacy Apts. I&II	HOME, LIHTC, Housing Trust Fund	184	150	150	100.0%	0	0.0%
Conway	North Oaks Apts.	USDA Rural Development	44	44	44	100.0%	0	0.0%
Conway	Pine Valley Apts.	USDA Rural Development	40	40	40	100.0%	0	0.0%
Conway	Quail Village Apts.	USDA Rural Development	48	48	48	100.0%	0	0.0%
Conway	Raintree Apts.	USDA Rural Development	40	40	40	100.0%	0	0.0%
Conway	Rulise Terrace Apts.	USDA Rural Development	56	56	56	100.0%	0	0.0%
Conway	Sanders Village/ Lee Haven	HA of Conway	58	58	26	44.8%	32	55.2%
Conway	Shady Moss Townhouse	USDA Rural Development	46	46	46	100.0%	0	0.0%
Conway	The Oaks	USDA Rural Development	44	44	44	100.0%	0	0.0%
Conway	Waccamaw Apts.	USDA Rural Development	24	24	24	100.0%	0	0.0%
Little River	The Landings	USDA Rural Development	24	24	24	100.0%	0	0.0%
Loris	Creekwood Apts.	USDA Rural Development	42	42	42	100.0%	0	0.0%

Assisted Rental Housing in Horry County (continued)

					Family Units	Elderly
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Location	Project	Assistance Type	Units	Units	#	Assist	#	Assist
Loris	Loris Gardens	LIHTC	36	36	0	0.0%	36	100.0
Loris	Palmettos Way	LIHTC	40	40	40	100.0%	0	0.0%
Loris	Tall Pines Apts. I	Section 8	24	24	15	62.5%	9	37.5%
Loris	Tall Pines Apts. II	Section 8	8	8	8	100.0%	0	0.0%
Myrtle Beach	Alliance Inn Apts. - permanent homeless housing	LIHTC	54	54	54	100.0%	0	0.0%
Myrtle Beach	Balsam Place Apts.	HOME, HTF, SHP, CDBG	25	25	25	100.0%	0	0.0%
Myrtle Beach	Carolina Cove Apts.	LIHTC	73	58	58	100.0%	0	0.0%
Myrtle Beach	Carver Apts.	221-d-3	32	32	32	100.0%	0	0.0%
Myrtle Beach	Carolina Breeze Apts. I	236-j-1	60	60	60	100.0%	0	0.0%
Myrtle Beach	Carolina Breeze Apts. II	236-j-1	71	71	71	100.0%	0	0.0%
Myrtle Beach	Cedarwood Townhouses	HOME	12	11	11	100.0%	0	0.0%
Myrtle Beach	Chicora Apts.	207	66	66	66	100.0%	0	0.0%
Myrtle Beach	Dogwood Forest Apts. I	236-j-1	60	60	60	100.0%	0	0.0%
Myrtle Beach	Dogwood Forest Apts. II	236-j-1	71	71	71	100.0%	0	0.0%
Myrtle Beach	Dunbar Villas Townhouses	HOME	16	16	16	100.0%	0	0.0%
Myrtle Beach	Foxtrot Villas	USDA Rural Development	48	48	48	100.0%	0	0.0%
Myrtle Beach	Halyard Bend Apts.	USDA Rural Development	48	48	48	100.0%	0	0.0%
Myrtle Beach	Jefferson Place Apts.	Section 8	41	41	0	0.0%	41	100.0
Myrtle Beach	Monticello Park Apts.	LIHTC	80	68	68	100.0%	0	0.0%
Myrtle Beach	Monticello Park Apts. II	LIHTC	56	56	56	100.0%	0	0.0%
Myrtle Beach	Monticello Park Apts. III	LIHTC	56	56	56	100.0%	0	0.0%
Myrtle Beach	Pinegrove II	LIHTC	46	46	46	100.0%	0	0.0%
Myrtle Beach	PipersPointe	LIHTC, HOME	72	72	72	100.0%	0	0.0%
Myrtle Beach	Plantation Apts.	Section 8	110	110	70	63.6%	40	36.4%
Myrtle Beach	Sandy Gate Village	221-d-4	104	104	96	92.3%	8	7.7%
Myrtle Beach	Swansgate Apts. I, II, & III	HOME, LIHTC, Housing Trust Fund	122	122	0	0.0%	122	100.0 %
Myrtle Beach	Turtle Cay Apts. I	USDA Rural Development	50	50	50	100.0%	0	0.0%
N. Myrtle Beach	Summercrest	LIHTC	74	58	58	100.0%	0	0.0%
Horry County Total Units			2,859	2,776	1,255	83.9%	45	16.1%
Data Source: SC Housing Finance and Development Authority, USDA Rural Development								

*Table may not include a complete listing of existing facilities

Health and Public Safety

Special populations are generally more dependent on the supply of affordable housing and are more likely to experience barriers in accessibility. These populations include: victims of crime, especially domestic violence; the elderly; homeless; migrant and seasonal workers; individuals with chronic health conditions: residents with disabilities; and veterans.

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 Facilities

Residents of Horry County have access to three 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 an acute care hospital serving residents and visitors of Horry and surrounding counties. The Hospital has the only cardiac surgery program in Horry County and is a designated trauma center. Located in the heart of Myrtle Beach on 82nd Parkway, GSRMC has a medical staff of more than 250 physicians, 900 staff members and 200 hospital volunteers. The Medical Center has seven affiliates throughout the Grand Strand to provide health care – the Grand Strand Regional Diagnostic & Women’s Center, South Strand Ambulatory Care Center, North Strand Diagnostic Center, Carolina Forest Senior Health Center, North Strand Senior Health Center, South Strand Senior Health Center on the campus of the South Strand Community Medical Center, and Health Finders, a community resource center located in the Coastal Grand Mall.

The ***Conway Medical Center*** (CMC) is a private, non-profit provider of acute care to residents of Horry County and surrounding communities. Located off of US Highways 501 and 544 on Singleton Ridge Road in the City of Conway, CMC offers access to 200 physicians and 160 patient rooms. Now in its 78th 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, owned and operated by the Hospital, a medical office complex, and the Wellness & Fitness Center which includes a cardiac rehabilitation area, outpatient physical therapy, and the area’s only aquatic therapy pool. The HEALTHREACH mobile health services program is designed to address the needs of Horry County’s medically underserved residents. Free mobile health screenings for early detection of heart disease, cancer, stroke and chronic lung disease are provided to residents who lack primary health care services. The mobile unit is staffed with a registered nurse and a licensed practical nurse, who administer screenings and offer referral, follow-up and educational counseling.

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 made up of more than 120 active and affiliate 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. Its medical staff includes more than 120 active and affiliate physicians.

The **Myrtle Beach Veterans Administration (VA) Primary Care Clinic** provides primary health care for veterans and is operated by the Veterans Administration. The Clinic is located on the former Myrtle Beach Air Force Base and serves more than 7,000 patients in Horry County and surrounding areas. 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 additional and more accessible care for veterans, especially those living in rural areas, the VA operates outpatient clinics in Myrtle Beach, Anderson, Beaufort, Florence, Greenville, Goose Creek, Orangeburg, Rock Hill, and Sumter. Area veterans also have access to the Fayetteville Medical Center in neighboring North Carolina, located 93 miles northwest.

Offices of the **SC Department of Health and Environmental Control** located in Conway, Myrtle Beach, Loris and Little River provide adult and child immunizations, blood tests, environmental health, family planning and other services for residents of the Horry County.

Health Care Partners of SC is a community health center with the mission to provide affordable and accessible health care to medically underserved populations within the County. Health Care Partners operates facilities at two sites in Conway, on North Main Street and Oak Street. Payment is determined by family size and income and Medicaid and Medicare are accepted. Health Care Partners provides a comprehensive set of health care services that include general primary care, diagnostic tests and screenings, emergency medical services and urgent care, immunizations, women's health, prenatal care, pediatrics, mental health screening and counseling, vision and hearing screening, pharmacy, diabetes prevention, nutrition counseling, and a full service lab.

Friendship Medical Clinic and Pharmacy in Conway is the oldest free medical clinic in South Carolina, providing free primary health care and a full service pharmacy for medically indigent residents of Horry County since 1965. The Clinic serves 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.

Little River Medical Center provides a Health Care for the Homeless program with primary care services to homeless individuals in Horry County through a freestanding health center, outreach at area shelters, a food kitchen, and a mobile medical van. The Center partners with the Total Care for the Homeless Coalition, Shoreline Behavioral Health, Waccamaw Public Health District, Horry-Georgetown Technical College, SOS Healthcare, Conway Hospital, Community Kitchen, Carolina Health Specialist, City of Myrtle Beach, Home Alliance, Grand Stand Housing, Street Reach Ministries, Myrtle Beach Haven, Citizens Against Spousal Abuse, and Sea Haven to reach special populations in need.

Social Services

Family Independence (FI) is a time-limited program that assists families with dependent children in providing for basic needs through cash assistance, supportive services, and training and employment opportunities. These services are designed to enable parents to leave the program and become self-sufficient.

The **Supplemental Nutrition Assistance Program (SNAP)**, formerly known as the Food Stamp Program, works to end hunger and improve the health of low-income persons by helping families purchase the food they need for a nutritionally adequate diet. SNAP eligibility and benefits are based on factors including the number of persons living in a household and the amount of family income remaining after certain household expenses are subtracted. SNAP benefits are deposited in an account for recipients each month and are accessed via an Electronic Benefits Transfer card. The card can then be used as a debit card for food purchases.

Medicaid provides medical care for certain low-income individuals and families. The purpose of the program is to provide medical care for specific groups of low-income individuals including those who are aged, blind, or disabled; members of families with children; and pregnant women. Medicaid is the largest program providing medical and other health-related services to the nation's poorest residents.

Crime Statistics

A safe and secure environment that projects a climate of health, vitality and community spirit among residents of all ages is integral to the provision of affordable and fair housing. The need for a safe living environment is especially vital to the most vulnerable of the citizenry – the elderly, the young, the disabled, the ill, the poor, and other special populations.

The incidence of criminal activity is closely associated with other community social and economic factors such as poverty, poor educational achievement, unemployment and substance abuse. Occurrences of index crimes are key indicators of the prevalence of serious crime activity, both violent and non-violent. The crime index does not include all crimes reported, but focuses on seven crime categories – murder, rape, robbery, aggravated assault, breaking and entering, larceny and motor vehicle theft. However, it should be noted that these statistics are based on crimes actually reported to law enforcement agencies and do not include the many cases, especially for rape and assault, that are often unreported by victims.

More than 32,250 index crimes were reported in Horry County in 2011. Of those, 1,816 were considered violent crimes. Horry County ranked 4th highest county in South Carolina in the total incidences of violent crime for 2011. Property crime accounted for just under half (47.2%) of all crimes. Larceny accounted for one-third (33.1%) of crimes in the County and aggravated assault and motor vehicle theft accounted for 3.8%% and 3.5% of crimes, respectively. A breakdown by type of crime in Horry County is detailed in the table below.

Index Crime Offenses

Index Crime	2011 Number of Incidences	2011 Incidence Rate Per 100,000 residents
Murder	23	0.83
Rape	175	6.3
Robbery	406	14.7
Aggravated Assault	1,212	43.9
Property Crime	15,234	551.3
Breaking & Entering	3,415	123.6
Larceny	10,687	386.7
Motor Vehicle Theft	1,132	41.0
Data Source: SC Law Enforcement Division (SLED), Crime in South Carolina 2011.		

HIV/AIDS Cases

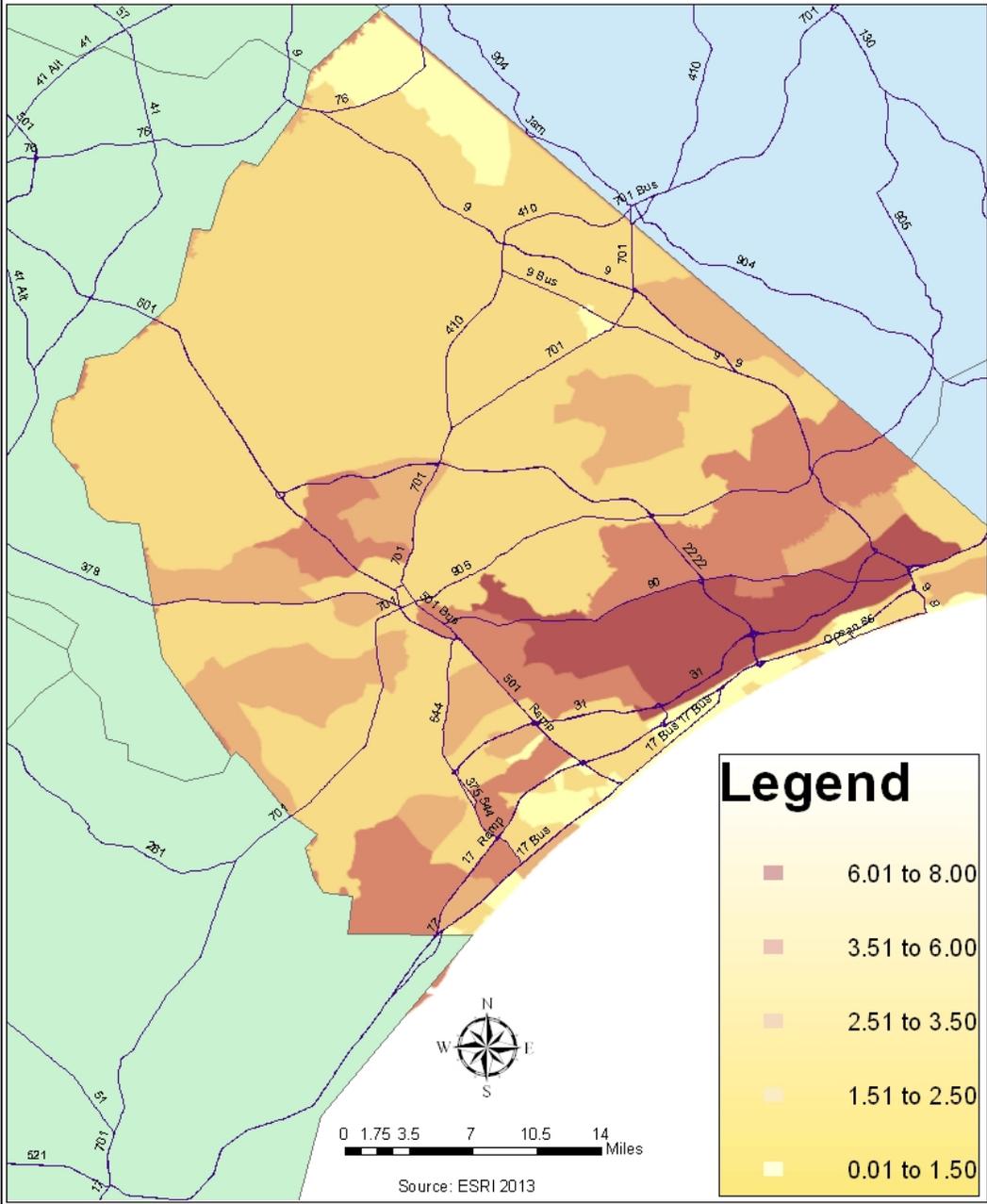
The incidence of HIV and related diseases has become a growing concern within both the State and Horry County. However, according to the latest statistics reported by SCDHEC, Horry County has seen dramatic improvements in both the incidence rates and prevalence of HIV/AIDS among residents. The rate of HIV cases per 100,000 in population in Horry County decreased from 19.3 (144 cases) between 2006 and 2008 to 12.3 (99 cases) between 2009 and 2011. Furthermore, the reported new cases of AIDS dropped from 116 new cases between 2006 and 2008 to 88 cases between 2009 and 2011.

Vulnerable Populations

An alternate way of viewing social needs in a community is through the lens of social vulnerability. Social vulnerability refers to the socioeconomic, demographic, and housing characteristics that contribute to a community's resiliency– that is its ability to adapt and bounce back from disasters and major disruptions. The map below summarizes the Social Vulnerability Index (SoVI) for Horry. It answers the question "Where are the areas of relatively higher risk within Horry County?" from the perspective of social vulnerability. Darker shaded areas represent a higher vulnerability.

Susan Cutter with the University of South Carolina's Hazards and Vulnerability Research Institute developed the Social Vulnerability Index (SoVI); ESRI combined SoVI data with their 2009 Demographic Update to produce the data layer. The index gives a different view of where potential social vulnerabilities exist than when singularly viewing measures of race, income, age, etc. While those indicators are factored in, a number of additional areas are also considered such as health status, housing, rural vs. urban, industrial development, social dependence, etc.

Horry County, SC Social Vulnerability Index



Persons with Disabilities

Disabilities can include a wide range of conditions – physical limitations, mental illness, as well as serious medical conditions. Included are persons with mental disabilities, 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.

The SC Vocational Rehabilitation Department (SCVRD) works with rehabilitation clients at either residential facilities or in community day programs. The SC Department of Disabilities and Special Needs (SCDDSN) estimates that 1% to 1.5% of any population is mildly or severely intellectually disabled. Given this estimate, it is possible that more than 3,700 persons in Horry County may suffer from mental and/or intellectual disabilities.

The following table uses 2012 American Community Survey estimates to provide a statistical profile of disability in Horry County. In 2012 were 44,742 people living with a disability in Horry County - approximately 16% of the total population. 17% of all Horry County males have a disability, compared to 15% of females. Furthermore, approximately 17% of white and 16% of blacks have a disability.

Persons with Disabilities			
	Total Population	# with Disabilities	% with Disabilities
Population	280,840	44,742	15.9%
Population under 5 years	15,470	131	0.8%
With a hearing difficulty		131	0.8%
With a vision difficulty		0	0.0%
Population 5 to 17 years	40,595	2,132	5.3%
With a hearing difficulty		250	0.6%
With a vision difficulty		426	1.0%
With a cognitive difficulty		1,459	3.6%
With an ambulatory difficulty		326	0.8%
With a self-care difficulty		454	1.1%
Population 18 to 64 years	172,992	25,451	14.7%
With a hearing difficulty		4,872	2.8%
With a vision difficulty		4,624	2.7%
With a cognitive difficulty		10,146	5.9%
With an ambulatory difficulty		14,521	8.4%

With a self-care difficulty		6,864	4.0%
With an independent living difficulty		9,395	5.4%
Population 65 years and over	51,783	17,028	32.9%
With a hearing difficulty		7,798	15.1%
With a vision difficulty		3,322	6.4%
With a cognitive difficulty		4,193	8.1%
With an ambulatory difficulty		10,962	21.2%
With a self-care difficulty		4,368	8.4%
With an independent living difficulty		6,343	12.2%
SEX			
Male	135,605	22,887	16.9%
Female	145,235	21,855	15.0%
RACE AND HISPANIC ORIGIN			
One Race			
White alone	227,592	37,768	16.6%
Black or African American alone	37,896	5,977	15.8%
Two or more races	6,247	535	8.6%
White alone, not Hispanic or Latino	216,831	37,275	17.2%
Hispanic or Latino (of any race)	17,464	565	3.2%
Summary			
Disability status	4.60%		
Hearing difficulty	2.80%		
Vision difficulty	3.20%		
Cognitive difficulty	3.30%		
Ambulatory difficulty	3.30%		
Self-care difficulty	3.30%		
Independent living difficulty	3.20%		
Data Source: 2012 American Community Survey			

Persons with disabilities are also vulnerable to poverty. In South Carolina, 30.2% of people with a disability aged 21 to 64 were living below the poverty line 2011. Only 28% were employed.

Supportive Housing for Persons with Disabilities

Supportive housing continues to be a strong need among the disabled community. Specialized regional centers that provide active treatment and medical services, intermediate care facilities, group homes, community training homes, supervised apartment living programs and independent living programs are all housing needs for this population.

A wide range of housing and care facilities are available for persons with disabilities. Private boarding homes include room and board facilities, while supervised living programs are primarily single unit apartments that provide services and support for adults. Both types are licensed by SCDDSN. Community residential care facilities offer room and board to two or more individuals, and provide a degree of assistance for medical or rehabilitative services for a period of time in excess of 24 consecutive hours. Community training homes resemble a single-family home and attempt to blend into the surrounding community. Such licensed homes are limited to three beds for adults and children, who receive personalized services and support. Intermediate care facilities serve four or more individuals who require 24-hour medical and rehabilitative services and are heavily regulated and licensed by SCDHEC. In South Carolina, the majority of these are 8-bed facilities. There are four regional centers in the State – each is licensed and certified as an intermediate care and major regional facility. Generally, regional center placement is recommended only when appropriate community residential services are not available.

According to its web site, Horry County's Department of Disabilities and Special Needs (DDSN) provides for limited residential placements in DDSN facilities for critical need adults with Intellectual Disabilities/Related Disabilities and Autism. Only adults in "critical circumstances" are considered for placement. Residential placements for head- or spinal cord- injured adults are under development, according to the site. There are no placements for adults with other disabilities. The site also states that "at present, there are lengthy waiting lists." Current numbers of DDSN beds for the disabled, Section 8 vouchers for the disabled, and the availability of community-based non-profit independent living services in Horry County, fall far below the needs of the number and wide range of disabled in Horry Co.

In 1972, before passage of the Rehabilitation Act of 1973, disability activists founded the first Center for Independent Living (CIL). These Centers, operated by individuals with disabilities, were created to offer peer support and role modeling. With the passage of the Act, legislation made Federal funding for a specific set of community-based services available through CILs across the states.

Today, there is more variation in the programs that are offered, the funding sources, and the staffing. Depending on the public services in the community, Centers might assist with housing referral and adaptation, personal assistance referral, or legal aid for resolving issues unique to the disabled living in the community. Typically, Centers work with local and regional governments to improve infrastructure, raise awareness about disability issues, and lobby for legislation that promotes equal opportunities and prohibits discrimination. South Carolina's Council for Independent Living (<http://scsilc.com/>) works to establish and support local non-profit organizations that provide cost-effective, inclusive community-based residential supports, training programs, and a network of housing opportunities for the disabled. As with

services for other vulnerable populations, these programs build public-private partnerships and solutions. Non-profit Centers for Independent Living (CILs) now provide services in all SC counties except nine. Horry County is among the nine that have not yet developed a CIL. (See attached map from the SC Centers for Independent Living).

However, in Horry County, lengthy waiting lists for DDSN placement, a shortage of DDSN beds, a lack of Section 8 vouchers, and no non-profit community based alternatives and services, make regional center placement likely for critical care adults. At present, DDSN offers 16 total beds for disabled adults requiring careful supervision. Forty beds are available within training homes for adults requiring less supervision. Eighteen beds are available in “supported living” apartments operated by DDSN. A total of 74 DDSN beds (not including DDSN placements in family homes in a “foster-like” situation) exist in Horry County for approximately 3700 persons with intellectual or developmental disabilities. Considering that DDSN does not offer residential programs for other disabled adults, and no local non-profit alternatives currently exist, the approximately 13,500 disabled below the poverty line in the County represent a critical need for beds and services, and are at high risk for fair housing issues.

With the numbers of disabled projected to increase in coming years, Horry County’s vulnerable disabled population is facing a critical shortage of beds, services and supports in public and non-profit sectors.

Senior Citizens

The median age for residents of Horry County mirrors the national trend towards an aging population. Median age has increased starkly in Horry County over the past two decades - from 33.8 years in 1990 to 38.3 years in 2000 and 41.3 years in 2011 (2011 ACS.) This demographic shift should continue as South Carolina is projected to experience a dramatic population increase of 85% to 115% among residents aged 65 and over through 2025. As the population continues to age, there will be an increased demand for additional services for the elderly - many of whom have limited and fixed incomes and live alone.

As detailed in the Housing Affordability section, safe and affordable housing poses a challenge for many elderly residents in Horry County. Horry County seniors are at risk in a variety of areas that range from health care and income stability to mental health and neglect. The elderly often face new obstacles in balancing the costs of basic necessities such as food, shelter and medical expenses within the context of a fixed income upon retirement. Such financial concerns due to limited incomes and investment losses are forcing many older citizens to prolong their stay in the workforce as long as possible to maintain earning capability. Given the more recent economic downturn, it is likely that the numbers of working seniors are even higher.

Leading safety concerns for the elderly include accidents and falls, fire safety, abuse and vulnerability to crime, and diminished daily living capacity. Falls pose a top concern among the elderly and can result in impaired mobility, disability and other health complications. Many elderly residents live in the County's oldest homes. Older homes that lack proper modifications or that are in need of repair pose a greater risk of injury for elderly residents.

Next to housing, health care costs constitute the second major financial hurdle for seniors. Medicare is a federal health insurance program for people 65 years of age or older, certain younger people with disabilities, and people with end-stage renal disease. Services covered include inpatient hospital services, post-hospital skilled nursing care, home health services, hospice care, prescription drugs, and physician's services.

The need for in-hospital services and nursing home care generally grows with age. The majority of nursing home or community residential care beds in the County are filled by persons aged 65 and older. There are two primary types of housing for the elderly in Horry County, representing a range of assistance and care options:

Nursing Homes are facilities that provide nursing or convalescent care for two or more persons unrelated to the licensee. A nursing home provides long-term care of chronic conditions or short-term convalescent or rehabilitative care of remedial ailments for which medical and nursing care are necessary. Although some residents are admitted for shorter convalescent or rehabilitative stays following hospitalization, most nursing facility residents are older adults who require long-term care. As listed in the table on the following page, DHEC lists nine licensed nursing homes in Horry County.

Community Residential Care Facilities, also referred to as Assisted Living Facilities, offer room and board for two or more persons unrelated to the licensee. These facilities are

designed to accommodate changing needs and preferences of residents; maximize the dignity, autonomy, privacy, independence, and safety of residents; and encourage family and community involvement. Also included is any facility (other than a hospital), which offers a beneficial or protected environment specifically for individuals who have mental illness or disabilities. The Division of Health Licensing of the South Carolina Department of Health and Environmental Control (SCDHEC) lists eleven community residential care facilities in Horry County. The table below lists the nursing and assisted living homes currently located in Horry County.

Nursing Homes and Assisted Care Facilities

Facility Name	Location
Nursing Homes	
Agape Rehabilitation of Conway	Conway
Brightwater Skilled Nursing Center	Myrtle Beach
Conway Manor	Conway
Covenant Towers Health Care	Myrtle Beach
Grand Strand Healthcare	Myrtle Beach
Kingston Nursing Center	Conway
Loris Extended Care Center	Loris
Myrtle Beach Manor	Myrtle Beach
NHC Healthcare Garden City	Murrells Inlet
Total Available	
Assisted Living Facilities	
Agape Assisted Living at Garden City	Murrells Inlet
Agape Assisted Living of Conway	Conway
Brightwater Assisted Living	Myrtle Beach
Ladies Community Residence	Conway
Lois Eagle Home	Conway
Magnolias of Myrtle Beach	Myrtle Beach
Myrtle Beach Estates	Myrtle Beach
Myrtle Beach Manor Retirement Community	Myrtle Beach
Place at Conway	Conway
Reflections at Carolina Forest	Myrtle Beach
Summit Place of North Myrtle Beach	Little River
Data Source: SC DHEC, Division of Health Licensing, <i>Licensed Facilities by Type, 2013.</i>	

*Table may not include a complete listing of existing facilities.

Veterans

Veterans are disproportionately in need of education and training, employment, treatment for depression and substance abuse, and safe and affordable housing. South Carolina's large veteran population also experiences special needs in long-term care, homelessness, and medical care. Nationally, more than 40% of living veterans are 65 years or older – generating a growing need for a full spectrum of home and community-based support programs. The National Alliance to End Homelessness estimates that as many as one-quarter of the nation's adult homeless population are veterans, with many more living in poverty and at risk of becoming homeless. These numbers may rise as younger veterans return home from the two current wars and find it difficult to secure employment in the economic decline. Recent estimates reveal an unemployment rate among veterans that approaches 15%, well above the general population.

The 2011 ACS 5-Year Estimates reported that there are 28,081 veterans living in Horry County, of which nearly 94.3% are male and 5.7% are female. 46.2% of the County's veterans are senior citizens. Among the County's veteran population, 21.4% are 75 years of age or older, 24.8% are between the ages of 65 and 74, and 18% are aged 55-to-64 years. Nearly 33% of Horry County veterans are 35-to-54 years old and 27.8% are among the County's youngest group of veterans from 18-to-34 years of age.

Veterans are particularly vulnerable as a population. As Horry County's Ten Year Plan points out

- 18.2% of young veterans are in poverty and disabled.
- 63% of veterans aged 55-64 are in poverty and disabled.
- 69% of veterans aged 65+ are in poverty and disabled.
- Veterans are two times more likely to become chronically homeless

Area veterans benefit from close proximity to the Myrtle Beach Veterans Administration (VA) community-based outpatient clinic (CBOC) – a provider of primary healthcare services as one of nine community-based VA centers in the State. The VA operates two 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 a 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 nursing home. The Medical Center also operates the outpatient clinics in Myrtle Beach and Savannah, Georgia and also supports the Veterans Centers in North Charleston and Chatham County, Georgia. The Johnson VA Medical Center is closely affiliated with the Medical University of South Carolina. The *Dorn VA Medical Center* is a providing acute medical, surgical, psychiatric, and long-term care. The Hospital provides primary, secondary and some tertiary care, and also operates a Nursing Home Care Unit adjacent to the hospital. The University of South Carolina's School of Medicine is co-located on the hospital grounds and maintains close affiliation 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 and 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 Populations

Homelessness is a particularly troublesome and complex issue that plagues communities across the nation. A major reason that homelessness is so difficult to combat is that it has many causes with overlapping and interrelated variables. The cause of any one person's homelessness often lies, not in a single factor, but at the convergence of multiple events and conditions. From one angle, homelessness can be seen as an economic problem - caused by unemployment, foreclosure, or poverty. From another viewpoint, homelessness could appear to be a health issue - as many homeless persons struggle with one more or conditions such as mental illness, physical disability, HIV, or substance abuse. Looking at the problem another way, homeless emerges as a social problem - with factors such as domestic violence, educational attainment, or race lying at the root. In reality, homelessness is caused by all of these issues, sometimes simultaneously. As such, fighting homelessness requires a truly collaborative, community-based approach.

The Stewart B. McKinney Homeless Assistance Act defines the "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

In 2010, the County undertook a comprehensive and collaborative plan to end homelessness titled, "A Ten-Year Collaborative Plan to End Homelessness in Horry County, South Carolina." The plan's broad definition of homelessness is: "...anyone who is lacking a safe, stable place to live or is at imminent risk of losing their residence. This includes individuals and families who are currently living on the street; staying in emergency or transitional shelter; temporarily staying with family or friends because they have nowhere else to live; living in substandard housing or housing not fit for human habitation such as housing without running water or electricity; temporarily living in a hotel or motel because they do not have anywhere else to live; in jail or prison who will have nowhere to live upon release; temporarily in a hospital or psychiatric hospital that will have nowhere to live upon release; or at imminent risk of being evicted from their current place of residence."

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year
	Sheltered	Unsheltered	
Persons in Households with Adult(s) and Child(ren)	15	261	1,209
Persons in Households with Only Children	2	2	18
Persons in Households with Only Adults	182	424	2,654
Chronically Homeless Individuals	21	69	681
Chronically Homeless Families	0	0	0
Veterans	12	50	408
Unaccompanied Child	2	2	18
Persons with HIV	2	2	9
Data Source:			

Rural Homeless

While the 2013 PIT Count accounted for rural homeless during the canvas, the dataset does not distinguish between urban and rural homeless. Therefore we are left with limited raw data from which to gather any precise measurement. Again, The County's *Ten-Year Plan to End Homelessness* provides valuable insight into the matter: "Detailed statistics on the extent and costs of rural homelessness are scarce in large part because of the traditional focus of federal funding on the more visible problem of urban homelessness. More recent groundbreaking research on rural homelessness was conducted in Maine that documented the daunting barriers that the rural homeless experience due to a lack of local services and facilities for the homeless, longer distances to access service providers, a lack of transportation, and geographic isolation (Mondello, et al, 2009). The lack of adequate shelter options in many rural communities leads to the rural homeless living in overcrowded conditions and older, dilapidated dwellings. Although the rural homeless live in unsatisfactory conditions, too often they do not meet the HUD definition of homelessness and do not qualify for assistance. While poverty rates run higher among rural residents, especially for children, they are more likely to receive financial help from friends and family members than government benefits.

The rural homeless with disabilities face the most daunting barriers to assistance, with the stricter HUD definition and eligibility criteria for the homeless excluding many disabled rural residents from permanent supportive housing programs. Homeless families and individuals in rural settings must access services through multiple providers in different and sometimes difficult to reach locations.

With no public transportation in outlying communities, the distance between providers and the homeless is a common deterrent to their use. Gaps in the rural homeless service network are large and leave many rural homeless with few, if any, options for assistance. Low shelter capacity is common in small, rural communities, with the homeless in these areas often referred to shelters and services in larger cities, further removing these families and individuals from their local support networks in their home communities.

The rural homeless seeking services in Horry County, particularly housing, must generally relocate to Myrtle Beach or Conway for shelter and assistance. Estimates or counts of the rural homeless are not available at the county level. However, an assessment of selected indicators available for rural areas – such as median household income, poverty rates, age of housing stock, low and moderate income census tracts, and school district data on homeless students – can provide insight into the potential extent of homelessness among the County’s rural residents...With the exception of Atlantic Beach, the highest concentrations of low and moderate income residents are found in the Loris and Aynor communities at more than 54% and 51% of residents, respectively.

Families with Children

The 2013 PIT Count found 276 homeless persons in households that had at least one adult and one child. Of these homeless families, 15 were sheltered and 261 were unsheltered. Homeless children face a litany of complexities and problems that, if left unresolved, can contribute to them continuing a pattern of homeless into adulthood. Chiefly among them is the added stress on educational attainment that homeless face. Lack of transportation, volatile living conditions, and general instability make simply showing up to school a challenge. Studying, focusing, and excelling in these conditions can seem insurmountable.

Furthermore, as the *Ten-Year Plan to End Homelessness* highlights, "homeless children experience moderate to severe health conditions and serious emotional disturbances at double the rate of middle class children. One in six homeless children has serious emotional disturbances and one in seven has moderate to severe health conditions. Homeless children are three times more likely to live in households where adults are physically abusive. More than eight-out-of-ten homeless children (83%) have been exposed to at least one serious violent event by the time they reach the age of twelve (National Center on Family Homelessness, 2009)."

Veterans

The 2013 PIT Count found 12 sheltered and 50 unsheltered homeless veterans throughout Horry County. Of those, all of the sheltered veterans and 47 of the unsheltered were male. Using HMIS figures, it is estimated that approximately 408 veterans experience homeless in Horry each year. As a population, veterans have special needs and challenges when compared to the broader homeless population. Veterans tend to have higher education attainment and professional experience, and on that factor have a greater ability to transition into the

workforce if their issues are treated or resolved. On the other hand, Veterans have a higher prevalence of medical issues, including PTSD and problems with substance abuse.

The *Ten-Year Plan to End Homelessness* highlights an additional important perspective on the homeless veteran population: “Another emerging issue is associated with the unique needs of homeless women veterans. Traditionally a smaller number, the incidence of homelessness among female veterans is rising as more women participate in the armed forces and the current conflicts. Veterans Administration data projects that 3 to 4% of the homeless veteran population are females. These women veterans face specific issues that can contribute to their chance of becoming homeless. They are more likely to be victims of sexual abuse than women in general and are more likely to be single parents with children than their male counterparts. They also experience higher rates of unemployment and mental illness, but are less likely than their male peers to have a substance addiction. Homeless programs for veterans have traditionally focused on males and are rarely designed to accommodate women, especially those with children.”

Homelessness by Racial & Ethnic Group

According to the most recent HMIS demographic report (Feb 2013), 71% of persons accessing homeless services in Horry County were white. 23.7% of those accessing homeless services were black and 3.1% were Hispanic. All other races comprised the remaining couple percent.

Homeless Shelters

Twelve public and private organizations provide shelter and housing for homeless families and individuals in Horry County. Current shelter resources for the County's homeless consist of emergency shelter beds provided by five organizations and transitional shelter beds provided by five organizations. Permanent supportive housing units are provided by three organizations.

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	254	0	12	176	15
Households with Only Adults	231	0	88	59	3
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Services for the homeless in Horry County are provided by a wide range of public and private organizations, including government agencies, faith-based organizations, and non-profits. ECHO and the Horry County Homelessness Collaborative (HCHC) are the lead agencies overseeing the Horry County 10 year Plan to End Homelessness implementation effort. Nearly sixty agencies and organizations provide services for the homeless in Horry County as part of the Homeless Management Information System (HMIS) and the Horry County Homelessness Organizations Committee.

Services provided include those that help to meet basic needs such as food and housing, as well as the provision of other services to meet the critical needs of the homeless and to assist them in becoming self-sufficient. Supportive services include assistance with health and substance abuse issues, employment, education, childcare, transportation, case management, and counseling in areas such as life skills and mental health. Outreach services including mortgage, rental and utilities assistance, counseling and advocacy, and legal assistance are also available.

Continuum of Care

Horry County is a member of the Eastern Carolina Homeless Organization (ECHO), a non-profit 501(c) 3 corporation that brings together agencies and organizations in 12 counties to provide a “Continuum of Care” for homeless persons and families. ECHO existed as two separate homeless coalitions: Total Care for the Homeless Coalition (TCHC) and Homeless Coalition of the Pee Dee (HCPD) prior to their merger in June of 2010.

The mission of ECHO is to meet the needs of those who are homeless or at risk of becoming homeless by creating and maintaining a continuum of care that will assist individuals and families out of a homeless condition and into a state of stability and independence. ECHO accomplishes its mission through a network of State and local public organizations and private nonprofit organizations within the twelve-county area that create and support opportunities to decrease homelessness. As the coordinator of homeless services in the region, ECHO seeks to avoid duplication of services, troubleshoot problems, improve communication and collaboration between providers, and expand community participation in the effort to end homeless. The Coalition also works to improve employment opportunities for the homeless, expand services and housing programs and stabilize existing programs.

Through the Coalition, members create and support emergency shelter and transitional and permanent housing and provide supportive services including prevention and outreach, transportation and emergency assistance, family and life skills counseling and job training services, and assistance with related issues such as employment, health, mental health, and substance abuse. Specific actions that the Continuum has taken toward ending chronic homelessness include:

- Improvement in the accuracy of the unsheltered count, especially in Horry County where the coastal community of Myrtle Beach has experienced an increase in homelessness.
- Continued implementation of the 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.

- Created new permanent supportive housing for chronically homeless disabled persons.
- Awareness activities, such as “*Homeless Awareness Week*” have attracted the attention of local elected officials on the issues of chronic homelessness.
- Supported applications to HUD to fund supportive services to enable the acquisition and operation of additional permanent supportive housing units.
- Helped conduct the *Ten-Year Collaborative Plan to End Homelessness in Horry County*

Most homeless persons living in Horry County tend to either double up with friends or family or gravitate to the more structured services provided primarily within the City of Myrtle Beach. Although methodologies exist to count the homeless who take advantage of services offered by various agencies, it is a challenge to determine the true number of homeless within Horry County. The most accurate assessment of the homeless population within the County is provided through bi-annual *point-in-time* counts.

The US Department of Housing and Urban Development, in an effort to standardize point-in-time counts nationwide, mandated that a count of homeless persons and families be conducted in each state every two years. The SC Homeless Coalition, in conjunction with the SC Office of Research and Statistics (SCORS), now provides the organization and planning for recent point-in-time counts. Each member county appoints a representative who attends two or more planning and training sessions on how to organize and gather data related to homelessness. Each county then conducts local planning and training sessions for their volunteers that include identification of places/areas where the homeless gather and procedures for gathering data. Counties generate a list of all agencies and organizations that provide shelter, housing or services to the homeless – info that is primarily provided through the Homeless Management Information System (HMIS). Identification of areas where the homeless gather is accomplished through interviews with homeless persons, shelters, supportive service agencies, government and community entities, law enforcement agencies, churches and other associated individuals and agencies.

Transportation, Education & Training

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. The occupants of more than 5,900 homes in Horry County (5.3% of all homes) 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. However, access to a broad, multi-modal network of transit options that include reliable and responsive public transit systems and safe and interconnected pedestrian and bicycle pathways can provide transportation alternatives for residents without access to personal vehicles.

Public Transportation System

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 was founded in May 1983 with the goal of providing transportation for residents of and visitors to Horry and Georgetown Counties. Coastal Rapid Public Transit Authority became the Waccamaw Regional Transportation Authority in 1997 and is now marketed to the public under the name of The Coast RTA.

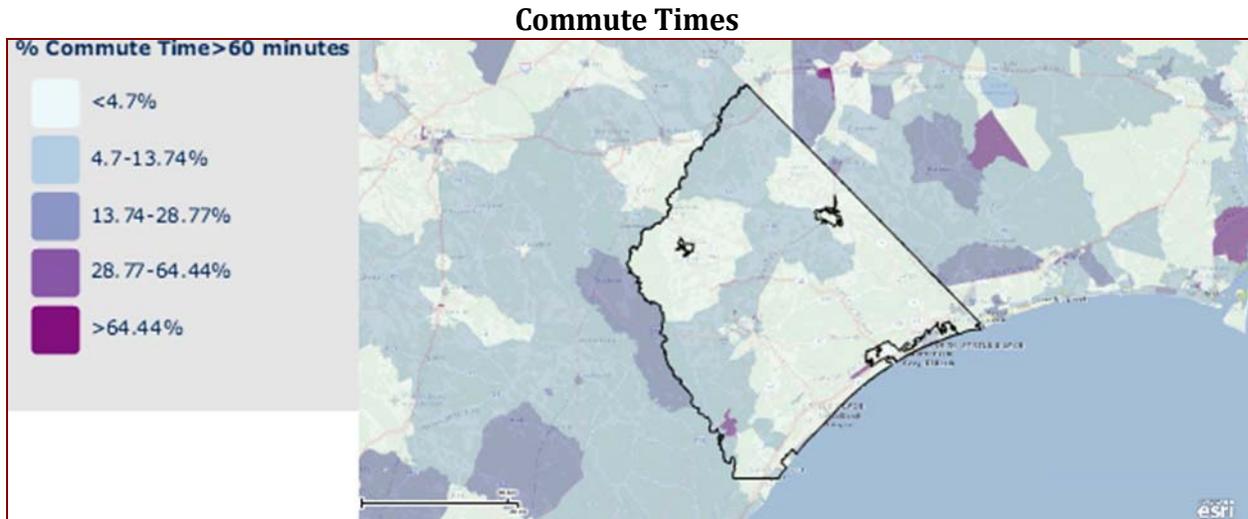
In addition to the fixed route service, the Coast RTA also provides the *Paratransit Service* a fully coordinated human service transportation system that includes demand response and subscription services. Paratransit service is for seniors aged 60 and older, as well as individuals with disabilities or conditions that prevent them from using the Coast RTA fixed route system. Such conditions include disabilities that prevent a resident from being able to independently board, ride or leave a bus, or a disability or environmental barrier that makes it impossible for a resident to independently travel to and from a fixed route bus stop

The *Citizens Accessible Transit System* is a paratransit service for persons with disabilities, and is available in areas of operation of the Coast RTA fixed route system in Horry and Georgetown counties. The service is offered to qualified riders during fixed route operation hours. To qualify, residents must have a doctor certify the disability and must live within three-fourths of a mile of a Coast RTA fixed route bus stop. CATS is a curb-to-curb, shared ride transportation service available on an advanced reservation basis. While there are no restrictions on the purpose or frequency of reservations, service is provided based on the availability of space and time.

Coast Transit Plus is a demand-response service designed to provide transportation to seniors aged 60 and older and disabled residents on a space-available basis. The goal of the service is to provide eligible members of the community with the safest, most efficient, effective and economical transportation possible. The service is available within Horry and Georgetown Counties for residents and qualified visitors, with transportation provided to any destination within the Coast RTA service area, including Myrtle Beach, North Myrtle Beach, Surfside, Murrells Inlet, Georgetown, Andrews, Conway, Aynor, Loris and Little River. First time riders are required to pre-register for the program. Transportation services are available Monday through Friday from 8 AM until 5 PM, excluding observed holidays and inclement weather. Reservations for transportation must be made no earlier than ten days in advance and no later than 48 working hours before the requested time for transportation.

Commuting Patterns

According to the 2007-2011 American Community Survey 5 Year Estimates Census, Horry County workers traveled an average of just over 21 minutes to work. Less than 1% of all workers utilized public transportation each day while just over 1% walked to work on a daily basis.



Roughly 82% of Horry County workers travel to work by car, driving alone; while 10.6% of Horry County drivers participate in carpools. More than 4,100 County residents (3.5%) worked from home.

Nearly 108,600 Horry County residents are employed in Horry County. In 2012, more than 122,500, or 35.11% of the county's workforce, non-resident workers traveled into Horry County to work while just over 118,500, 33.87%, residents traveled outside the county to find work.

The largest number of commuters into the County was from neighboring Georgetown County, at more than 4,400 workers, followed by Columbus (2,303 workers) & Brunswick (2,180) Counties in North Carolina, and adjacent Marion County with 1,831 workers commuting into Horry County.

Almost 7,500 Horry County residents traveled to other counties to work in 2012. Georgetown County was the destination for the largest number of Horry County workers at more than 3,600 commuters. Marion County, South Carolina (876) and Brunswick County, North Carolina (874) were also significant importers of Horry County workers. The tables below summarize commuting patterns of residents of Horry County and workers from nearby counties.

Top 10 Places Residents are Commuting To

Area	Workers
Georgetown County, SC	3,672
Marion County, SC	876
Brunswick County, NC	874
Florence County, SC	539
Columbus County, NC	470
Charleston County, SC	263
Richland County, SC	219
Mecklenburg County, NC	212
New Hanover County, NC	212
Darlington County, SC	124
Data Source: SC Dept. of Employment & Workforce, <i>Horry County Community Profile 2012</i>	

Top 10 Places Residents are Commuting From

Area	Workers
Georgetown County, SC	4,440
Columbus County, NC	2,303
Brunswick County, NC	2,180
Marion County, SC	1,831
Florence County, SC	561
Williamsburg County, SC	302
Robeson County, NC	201
Charleston County, SC	187
Dillon County, SC	176
Mecklenburg County, NC	129
Data Source: SC Dept. of Employment & Workforce, <i>Horry County Community Profile 2012</i>	

Training and Education

Education is paramount to achieving higher earnings and an improved quality of life. The importance of job-preparation and training in improving individual and family socio-economic conditions is clear. But for Horry County residents 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 residents who need it most. The provision of learner-centered access to post-secondary opportunities such as the technical college system and adult literacy programs rely on support services such as quality day care, transportation, and the use of new information technologies for flexible, on-demand learning alternatives. These supports can significantly reduce the traditional barriers of time and place and contribute to educational success and participation in lifelong learning opportunities for more residents.

The Horry County School District is the third largest in the State, serving approximately 39,000 students in preschool through Grade 12. The District's 48 schools include 26 elementary, 11 middle and 9 high schools, and two career and technology academies. Additional facilities

include a Scholars Academy for advanced learners, an Early College High School and an alternative school. Enrollment for K-12 schools in Horry County is listed in the table below.

**Public Schools and Enrollment
Horry County School District**

	Schools	Enrollment
Elementary (Pre-K to 5 th grade)	30	19,734
Middle (Grades 6-8)	14	9,233
HighSchool (Grades 9-12) & Special Programs	18	11,104
Total Enrollment	52	40,072
Data Source: Sources: Horry County School District, <i>2012 Annual District Report Card</i> ; <i>South Carolina State Dept. of Education 45 Day Student Counts 2012-2013</i>		

Post-Secondary Education

Horry County is also home to three post-secondary institutions. Coastal Carolina University is a four-year, public institution offering both undergraduate and graduate degrees. Horry-Georgetown Technical College is a public, two-year institution offering diplomas, certificates, and associate degree programs, as well as short-term occupational training. In addition, Webster University, a private institution offering master's 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 approximately 9,335 students. 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 1993, 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 66 fields of study. In addition, Coastal Carolina offers a Master of Business Administration degree, Master of Accountancy, Master of Science in Coastal Marine and Wetland Studies, Master of Arts in Education, Master of Education in Educational Leadership and Learning and Teaching (M.Ed.), and the Master of Arts in Writing. CCU serves its immediate five-county area through a 630-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.

Horry-Georgetown Technical College (HGTC) is a comprehensive two-year community/technical college offering more than 80 associate degree, diploma, and certificate programs for students who are either seeking quick entry into the workforce or desiring to transfer to a senior institution to pursue a bachelor's degree.

Since its founding in 1966, Horry Georgetown Technical College has provided post-secondary vocational, technical, and occupational programs that lead directly to securing or continuing employment; associate degree programs that enable students to gain access to other post-secondary education; and personal interest classes, programs, and services that meet the job training, occupational advancement, and lifelong-learning needs of the residents and employers in its service area.

As a member of the South Carolina Technical College System, HGTC is a public, two-year technical college, enrolling 7,750 to 9,500 college-credit-curriculum students and providing continuing-education programs for 8,000 to 10,000 participants per year.

HGTC provides services to the individuals and employers of Horry and Georgetown Counties; certain academic programs serve regional, national, and even international needs. The College values partnerships with business, industry, community agencies, and other educational and governmental institutions that support the growth and development of the community.

Webster University provides additional graduate education opportunity to Horry County

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 serving the broader community, the University offers a Master of Business Administration and Master of Arts degrees in Counseling, Human Resources Development, Human Resources Management, Health Administration, and Management & Leadership.

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 disability. Apartments, houses, manufactured homes and vacant lots to be used for housing are covered by the *Fair Housing Law*. 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 property.

The ***South Carolina Human Affairs Commission*** (SCHAC) is designated by the US Department of Housing and Urban Development (HUD) as a *Substantial Equivalent Agency* and as such, is authorized with similar legal responsibilities in handling fair housing complaints. SCHAC administers the State's Fair Housing Law, which is equivalent to federal 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 comprised of fifteen members, with two members from each of the State's six Congressional districts appointed by the Governor with the advice and consent of the State Senate. Three additional at-large members are 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, except in cases where overwhelming issues prevent completion of the investigation within that time period. 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 three members to 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*** (FHEO) of the US Department of Housing and Urban Development also directly 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. Because aggrieved parties may officially file a complaint with the FHEO within 365 days after the date of the alleged discrimination, cases filed with the SCHAC that have not been resolved within 180 days of filing are referred to the Office of Fair Housing and Equal Opportunity for resolution. As with complaints filed with the SCHAC, investigations must be completed within 100 days after the filing of a complaint, barring overwhelming issues that require a longer investigation. Complaints can be made by contacting the South Carolina FHEO field office directly, filing the complaint online through the HUD web site (www.hud.gov), or by calling the dedicated toll-free number at 800-669-9777.

During the period covered by the initial AI, the City of Myrtle Beach operated a Fair Housing Hotline that residents could call to file complaints related to housing issues; but this hotline is no longer in existence. Complaints are now taken through the City's Community Development Department and forwarded to the SC Human Affairs Commission. The Myrtle Beach Human Affairs Commission forwards housing complaints to the SC Human Affairs Commission for investigation, review and rulings. Citizens who reside both within and outside of the City may also contact the SC Human Affairs Commission directly on matters related to fair housing.

The Waccamaw Regional Council of Governments (WRCOG) also had a dedicated, toll-free Fair Housing Hotline available to callers throughout Horry, Georgetown and Williamsburg Counties, but this hotline has been discontinued due to funding constraints. Individuals may file complaints and obtain information related to fair housing on the WRCOG housing website (www.waccamawhousing.org). WRCOG forwards complaints to the appropriate governmental agencies, including the SC Human Affairs Commission and the US HUD Fair Housing Division, as well as other organizations that may be able to provide assistance such as the SC Centers for Justice. In 2008, eight complaints were submitted through the Fair Housing Hotline – six related to handicaps or disabilities, one for race, and one for a combination of race, gender and disability.

The initial AI looked at South Carolina Human Affairs Commission (SCHAC) complaint data from 2001 to 2009 and revealed a number of fair housing complaints filed against entities in Horry County. A total of 34 complaints were filed between filed in Horry County from 2009. Of these complaints, 13 alleged racial discrimination, 8 alleged discrimination based on sex (gender), and 4 alleged discrimination based on disability. Two of the complaints alleged discrimination on the basis of familial status. *Familial status* is defined as one or more individuals who have not attained the age of eighteen years and are domiciled with a parent or legal guardian; or one securing legal custody of a child under 18 years; or a pregnant woman. Two complaints were also filed in each category that includes both sex and disability and both race and religion. There was one complaint alleging discrimination filed in each of the following categories – national origin, both race and disability, and a combination of sex, national origin and disability.

Fourteen (14) of the complaints filed in Horry County during the eight-year period covered by the initial AI were resolved through conciliation. Conciliation is reached when both parties come to a mutual understanding or when a settlement is negotiated. Nineteen (19) of the complaints were determined by the Commission to have no cause and one case was dismissed. Of the 13 complaints based on race, 46% (6 complaints) were resolved through conciliation and 7 complaints (54%) were determined to be without cause. Half of the 8 complaints based on sex were conciliated, with 4 determined to be without cause. Three-fourths of the complaints filed based on disability were without cause and one was conciliated.

Complaint data from January 1, 2010 to September 23, 2013 is summarized in the table below. A total of 17 complaints were filed in Horry County in the four year period covered by this updated AI. Of these complaints, 4 alleged racial discrimination, 1 alleged discrimination based on sex (gender), and 8 alleged discrimination based on disability. One of the 8 disability claims also listed retaliation as a basis. One of the complaints alleged discrimination on the basis of familial status. *Familial status* is defined as one or more individuals who have not attained the age of eighteen years and are domiciled with a parent or legal guardian; or one securing legal custody of a child under 18 years; or a pregnant woman. Three complaints were also filed that claimed both race and sex as the basis of the discrimination.

FAIR HOUSING CASES FILED FROM HORRY COUNTY 01/01/2010 – 09/23/2013

SHAC NUMBER	BASIS	TYPE OF CLOSURE	DATE OF CLOSURE	AGE AT CLOSURE (Days)
H-4-09-002	Race/Sex	No cause	1-13-2010	99
H-4-09-011	Race/Sex	No cause	1-22-2010	95
H-1-10-014	Sex	No cause	10-26-2010	242
H-1-10-022	Race	No cause	5-18-2010	60
H-3-10-030	Race/Sex	No cause	11-27-2010	70
H-1-11-003	Race	No cause	6-16-2011	143
H-1-11-010	Handicap	Conciliation/settlement	3-15-2012	194
H-3-11-16	Handicap	Complaint withdrawn	11-17-2011	71
H-3-11-24	Handicap	Conciliation/settlement	1-12-2012	112
H-4-11-003	Race	No cause	1-25-2012	99
H-2-12-009	Race	No cause	8-22-2012	106
H-2-12-012	Handicap	Complaint failed to cooperate	7-9-2012	48
H-2-12-018	Handicap/Retaliation	Conciliation/settlement	3-29-2013	256
H-3-12-003	Handicap	Conciliation/settlement	4-9-2013	233
H-4-12-005	Handicap	Complaint withdrawn	4-26-2013	186
H-4-12-009	Handicap	Cause /court pending	6-28-13	198
H-4-12-006	Familial status	Complaint failed to cooperate	3-27-2013	50

Four of the complaints filed in Horry County during the four-year period covered by this updated AI were resolved through conciliation. Conciliation is reached when both parties come to a mutual understanding or when a settlement is negotiated. Eight (8) of the complaints were determined by the Commission to have no cause and one case was dismissed. Two of the complaints were withdrawn, and two of the complaints were closed because the complainant failed to cooperate. Finally, one complaint's closure status is listed as "court pending." Of the four complaints based on race, all of them were determined by SCHAC to be without cause. The one complaint based on sex was also determined to be without cause. Four of the eight claims based on disability were resolved through conciliation, two were withdrawn, one case was closed based on complainant noncooperation, and the remaining case is pending court. The three cases that had the dual basis of race/sex were all determined to be without cause.

Data provided by the HUD Office of Fair Housing and Equal Opportunity lists ten complaints filed in Horry County from FY 2001-2002 to FY 2008-2009. Five of the complaints alleged discrimination on the basis of race, three on the basis of disability, one on the basis of both disability and familial status, and one on the basis of race and disability. Six of the complaints (60% of all complaints filed) were conciliated, including two filed on the basis of race as well as all three of the complaints filed on the basis of disability and one filed on the basis of disability and familial status. The case filed on the basis of a combination of race and disability was determined to be without cause. One case filed on the basis of race was closed because the complainant failed to cooperate with the investigation. Another complaint based on race was found to be without cause and was dismissed. A case filed on the basis of race that also involved accommodation for a handicapped person remains under investigation.

HUD FHEO Fair Housing Complaints Filed From Horry County, FY2001-2002 to FY 2008-2009

Complaint Type & Action			Disability, Familial Status	Race, Disability	
Total Filed	3	5	1	1	10
Resolution					
<i>No Cause</i>				<i>1</i>	<i>1</i>
<i>Conciliation</i>	<i>3</i>	<i>2</i>	<i>1</i>		<i>6</i>
<i>Closed</i>		<i>1</i>			<i>1</i>
<i>Dismissed</i>		<i>1</i>			<i>1</i>
<i>Under</i>		<i>1</i>			<i>1</i>

Source: HUD Office of Fair Housing and Equal Opportunity, 2006 and November 2009.

Discrimination Suits

Officials from the SC Human Affairs Commission and the HUD Office of Fair Housing and Equal Opportunity in South Carolina both indicate that there were no fair housing discrimination suits filed in Horry County by the Department of Justice or private plaintiffs from FY2001-2002 through FY2008-2009. Continuing in the same trend from the original AI, there were no fair housing discrimination suits filed in Horry County from 2010 to the writing of this updated AI in September 2013. Both organizations are tasked with working to ensure resolution of complaints before they result in law suits.

Associated Housing Concerns and Problems

Agencies and organizations whose constituencies need fair housing options are a valuable resource in determining impediments to fair housing choice. Horry County sponsored a discussion forum on issues related to Fair Housing Choice on October 1, 2009. The forum was held at the County Administration Building in Conway and was open to any interested citizen or agency, with more than 300 invitations sent directly to local and regional providers serving the mentally ill, abused women and children, veterans, the homeless, families in crisis, the elderly, public assistance recipients, the disabled, and minority populations. Announcements were also distributed to local governments, local financial institutions, affordable housing developers in Horry County, and interested individuals. Nearly 30 representatives from 23 service organizations, financial institutions, public housing authorities and area jurisdictions attended the forum. The stakeholder forum provided an introduction to the fair housing concept and the process of developing an *Analysis of Impediments to Fair Housing Choice*. Also included was an open discussion of fair housing and related issues in Horry County. Each organization representative or individual in attendance was asked to complete a brief questionnaire about fair housing and related issues. In addition, 25 agencies that were not able to attend the Forum were contacted and completed the questionnaire during the interview. Representatives were asked to identify both perceived and documented impediments to affordable housing and fair housing choice for their specific constituencies.

The responses received on the questionnaires, in the follow up interviews, and through the open discussion at the community forum, are summarized in the bulleted items that follow. Several common themes and key needs were identified that include:

- Additional support, services and activities related to the provision of fair housing are needed, including a fair housing ordinance for Horry County.
- Service providers note impediments to fair housing choice in finding and renting affordable housing for persons with disabilities and Hispanics. Language barriers are also impediments to fair housing choice.
- Incentives from the County and municipalities, such as fee reductions and zoning incentives, are needed to encourage the development and construction of affordable housing.

- Exclusionary zoning ordinances in Surfside Beach and Briarcliffe Acres impact the provision of fair and affordable housing in those areas.
- Financial literacy and an understanding of rights and responsibilities are vital to helping residents obtain and retain safe and adequate housing and in eventually becoming self-sufficient and perhaps purchasing a home. Education in the areas of the responsibilities and rights of renters and homeowners, fair housing, building good credit, budgeting for down payments, insurance requirements, and consumer loans is needed, particularly for young adults.
- Education is needed for builders and developers on funding programs available for the development and construction of affordable housing.
- Access to reliable public transit remains a barrier for many rural residents in outlying areas of Horry County to access jobs and services provided in areas other than the coastal communities.
- The limited availability and reliability of public transit for many residents impedes reliable access to employment centers, childcare, and health and social services. This is particularly true in more rural areas, where workers are commuting longer distances to their jobs in more urban areas from their homes in more affordable rural areas.
- Earnings are often too low to afford housing for minimum wage workers who are not eligible for housing assistance.
- Land costs in Horry County are prohibitive to the construction and development of affordable housing. Programs and initiatives to reduce land costs for affordable housing development are needed.
- The term “affordable housing” is often used to describe developments that may be comparatively less expensive than other developments in the area, but do not meet the true meaning of affordable housing and are not affordable to most LMI residents.
- There is a shortage of clean, safe and affordable housing in Horry County, particularly affordable rental housing.
- More affordable multi-family rental housing is needed in the outlying areas of the County such as Loris, Green Sea, Aynor, and the outskirts of Myrtle Beach and Conway.
- Many affordable housing units are substandard and deteriorating, and are in need of repair to be safe for habitation.
- Much of the more affordable housing in the County is located in more rural areas, far from employment and essential services and not served by public transportation.

- Additional funding is needed for affordable rental housing. Dedicated local funding should be invested in a housing trust fund for the development of affordable housing.
- Affordable, decent housing that is accessible for disabled residents is needed.
- Accessibility for residents with disabilities in existing affordable housing needs to be improved.
- There is a need for more properties available to residents with Section 8 vouchers. Waiting lists for Section 8 housing vouchers and public housing are very long.
- Rental assistance is needed for many more persons and families in need.
- High housing and land costs in Horry County pose a growing challenge for the working poor and minimum wage earners to locate safe, clean, affordable and convenient housing.
- Speculators often buy up lower priced “bargain” housing, in anticipation of selling at a higher price later – taking a lot of potentially affordable units out of the housing market.
- Obtaining clear titles to *heir’s property* can be very difficult. Without a clear title, heirs cannot leverage their property to obtain a mortgage, purchase a manufactured home, or refinance.
- Credit ratings and insurance costs are significant barriers to obtaining financing for home purchase or refinancing.
- Obtaining financing is difficult for persons at lower income levels, particularly with the recent tightening of lending requirements by financial institutions.
- Down payment assistance is needed for potential homebuyers. A local housing trust fund can provide funding support for down-payment assistance programs.

Public & Non-Profit Sector Fair Housing Programs & Activities

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 Horry County 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

The **US Department of Housing and Urban Development** (HUD) Division of Community Planning and Development (CPD) awards more than \$20 million dollars annually to the State of South Carolina for a number of housing and community development programs. These federal programs help to address the affordable housing and community improvement needs of primarily low and moderate income persons. Many of the HUD-CPD programs are specifically designed to assist the State's low income renters and homeowners, at-risk households, special needs populations such as the elderly, disabled residents, and homeless families and individuals. The HUD formula programs include: Community Development Block Grant (CDBG), HOME Investment Partnerships, Health Emergency Solutions Grants (HESG), and Housing Opportunities for Persons with Aids (HOPWA). Additional programs include: HOPE VI, Youth build, Shelter Plus Care, Supportive Housing Program (SHP), Housing Choice (Section 8) Rental Certificate Program, Section 811 Supportive Housing for Persons with Disabilities, Section 202 Supportive Housing for the Elderly, Housing Choice Section 8 Moderate Rehabilitation Single Room Occupancy Program for Homeless Individuals (Section 8 SRO), and Self-Help Homeownership Opportunity Program (SHOP).

Community Development Block Grant (CDBG) – The *Community Development Block Grant (CDBG) Program* is the primary program for promoting community revitalization. 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. 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 may 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 prevention treatment, 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 three 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 one-to-three year period, at least 70% of the funds spent by a grantee must be directed to activities that benefit low and moderate income persons.

Entitlement grantees must be: principal cities of Metropolitan Statistical Areas; other metropolitan cities with populations of at least 50,000; and qualified urban counties with populations of at least 200,000 – excluding the population of entitled cities. These jurisdictions receive separate allocations to administer community development programs. Grants are provided on an annual formula basis to entitlement cities and counties to carry out a wide range of community development activities directed toward revitalizing neighborhoods, promoting economic development and providing improved community facilities and services. Entitlement communities develop their own programs and funding priorities.

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 Subrecipients of the Horry County Entitlement Grant. 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 Hearth Emergency Solutions Grant (HESG) 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.

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 two housing authorities currently serving communities in Horry County:

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 public housing developments, the Authority also administers the Housing Choice (Section 8) voucher program in their service area.

The **Myrtle Beach Housing Authority (MBHA)** is a local public agency created by resolution of the City of Myrtle Beach in 1986. 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. The Authority offers a Family Self-Sufficiency (FSS) program designed to help low-income families attain a better standard of living while promoting self-sufficiency. The MBHA also administers the HUD Housing Choice Voucher Homeownership Program and recently purchased the Halyard Bend Apartments. In addition, the Authority is the lead agency for the Horry County Neighborhood Stabilization Program (NSP) Partnership and, in the past, implemented the ARRA Homeless Prevention and Rapid Re-housing Program for Horry County. The MBHA also administers the Housing Choice (Section 8) Rental Assistance Program. The authority provides housing assistance for Veterans and their families via the Veteran Supportive Housing vouchers. Additionally, the Supportive Housing and Shelter Plus Care Grants, and HOME Tenant Based Rental Assistance programs are administered by MBHA.

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

Housing Choice 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 five years for housing assistance. Assistance is offered on a first-come, first-served basis with priority given to lower income elderly, disabled, or veterans.

Housing Choice (Section 8) subsidies are provided in two 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 Housing Choice 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 Homeownership Voucher programs.

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 three competitive programs – the Supportive Housing Program (SHP), Single Room Occupancy (SRO) program; and Shelter Plus Care (S+C). In addition to the programs in the Super Notice of Funding Availability (Super NOFA), a continuum of care is also supported through the Hearth Emergency Solutions Grant (HESG) formula grant program.

The purpose of the *Supportive Housing Program* (SHP) is to promote the development of supportive housing and supportive services, including innovative approaches to assist homeless persons in the transition from homelessness and to promote the provision of supportive housing to homeless persons to enable them to live as independently as possible. SHP funds states, local governments, government agencies such as housing authorities, and nonprofit organizations that provide housing and supportive services for the homeless.

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. In 2009, the certified Community Housing Development Organizations in Horry County included Home Alliance, Inc. in Myrtle Beach and Grand Strand Housing, Inc. in Myrtle Beach.

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 was granted HOME Investment Partnership funds through the US Department of Housing and Urban Development (HUD). 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, as well as all municipalities within these counties. 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. Technical assistance is provided for projects that increase affordable housing opportunities within the Waccamaw Region. Georgetown County serves as the lead agency for the Consortium and the Waccamaw Regional Council of Governments administers the program.

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.

Hearth Emergency Solutions Grants (HESG) – 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 a HESG grant of \$135,441 in 2013 for supportive/preventative services and operational expenses.

Housing Opportunities for Persons with AIDS (HOPWA) – The 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 STD/HIV Branch of the SC Department of Health and Environmental Control. HOPWA funding has been awarded on an annual basis to CARETEAM, Inc. to provide services to low income residents with HIV/AIDS and their families in Horry, Georgetown and Williamsburg Counties.

Neighborhood Stabilization Program (NSP) – The purpose of the NSP is to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The NSP provides grants to purchase foreclosed or abandoned properties and to rehabilitate, resell, or redevelop these properties in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. The SCSHFDA administers the NSP program statewide. The Myrtle Beach Housing Authority is the lead agency for the Horry County Neighborhood Stabilization Program (NSP) Partnership, and received \$2.5 million in NSP funding in 2008.

Low Income Housing Tax Credit Program (LIHTC) – 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. The Tax Credit Program is designed to provide an incentive to owners developing multi-family 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 affordable. Individuals, partnerships, corporations, for-profit and nonprofit organizations, and other legal entities are eligible for tax credits.

The mission of the ***US Department of Agriculture (USDA) Rural Development*** is to improve the economy and quality of life in rural America. The USDA financial programs support essential public facilities and services such as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. Rural housing is a major part of the USDA Rural Development mission area and as such, the 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 the USDA offer homeownership and home improvement loans as well as grants for individuals and/or families in rural areas. USDA Multi-Family Housing (MFH) programs 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 income 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 income.

- Section 502 Program-Guaranteed is a program that provides 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 guarantees 90% of the mortgage.
- Section 504 Program-Insured Loans and Grants assist qualified very low income homeowners in making repairs to improve or modernize their homes, 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 who are 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 and local public agencies, and 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 521 Rental Assistance Program makes Section 515 housing available to tenants who cannot afford market rents. The USDA provides assistance through the separately appropriated *Section 521 Rental Assistance Program*, which lowers rent to 30% of their adjusted incomes and covers the difference to the landlord.
- Section 533 Housing Preservation Grants provide funds to eligible applicants to conduct housing preservation programs benefiting very low income 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 income, low income, and moderate income persons, but units funded since 1997 serve mainly residents with low and moderate incomes.
- 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.

Multi-family Tax Exempt Bond Financing Program – SC State Housing’s Multifamily Exempt Bond Financing Program provides permanent real estate financing through the sale of its tax exempt revenue bonds. Developments must be dedicated multifamily rental occupancy by low to moderate income tenants.

South Carolina Housing Trust Fund – The *South Carolina Housing Trust Fund* provides financial assistance for the development, rehabilitation, and acquisition of affordable housing for low income and very low income households. The Trust Fund does not make funding awards directly to individuals, but instead works through a network of partners, including local governments and non-profits. Applications are accepted for activities including non-profit participation, emergency repair, owner-occupied rehabilitation, homeownership acquisition, group homes, supportive housing and rental housing. The Housing Trust Fund was established by the Legislature in 1992 as the first legislation in South Carolina 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. Because the Housing Trust Fund is directly tied to the real estate market, housing market declines directly impact available funds.

The ***US Department of Veterans Affairs*** guarantees home loans to veterans for site built and manufactured housing through the South Carolina office. *Home Loans* are made by private lenders and can be used for the 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 residential 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.

Local Housing Programs

Community Development Corporations (CDCs) are community-based, non-profit organizations created for the purpose of developing and improving low-income communities and neighborhoods through economic and related development. CDCs 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.

Grand Strand Housing and Community Development Corporation (GSH) was founded by the Myrtle Beach Housing Authority and the City of Myrtle Beach as a nonprofit corporation in 1990 to address issues related to affordable housing. GSH was established 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. 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 since its inception. GSH also offers an Owner Occupied Rehabilitation Project and Emergency Repair Program for Horry and Georgetown Counties and the City of Myrtle Beach in partnership with the City of Myrtle Beach and MBHA.

Waccamaw Economic Opportunity Council – The Council was chartered as a Community Action Agency in December 1965 to serve Horry and Georgetown Counties. Tax-exempt status was established in March 1966 and the service area was expanded to include Williamsburg County in 1974. The Council's mission is to ensure self-sufficiency for each client by providing quality programs and services, coupled with strong advocacy. Among the services provided by the Council is the Community Services Block Grant (CSBG). CSBG is 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 (LIHEAP) 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.

Additional housing programs are provided through non-profit organizations including community action agencies, faith-based organizations and non-profit organizations such as Habitat for Humanity. **Habitat for Humanity of Horry County** is a locally run affiliate 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 families who are viewed as partners in the process. Habitat houses are sold to partner families at no profit and no interest. The homeowners' monthly mortgage payments are used to build

additional Habitat homes. 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 the homes of others.

City of Conway Tax Increment Financing District – In 1995, a Tax Increment Financing (TIF) district was established in the City of Conway to help finance public improvements within a declining area concentrated between US Highways 701, 378 and 501. TIFs are used to provide public investment in areas suffering from blight and limited private investment. The goal of the TIF is to finance public infrastructure improvements that will ultimately attract new investment to the targeted area. Financing for the Conway TIF was accomplished by the sale of bonds by the City, with the proceeds from the sale earmarked for reinvestment in public improvements within the district. Within the TIF district, taxes are frozen for a specific period of time, during which the tax “increment” or additional taxes generated within the district will be placed into a special revenue fund and used to retire the bond.

Affordable/Workforce Housing Commission of Horry County – The Horry County Council established the *Affordable/Workforce Housing Committee* in January 2007 by formal resolution with a charge to:

1. Develop guidelines and standards for addressing affordable housing within the County;
2. Collect data and conduct research on ways to effectively address affordable housing and implement findings into planning tools; and
3. Present the findings to respective County staff and officials for review and approval as County standards.

In September 2009, Horry County Council adopted an ordinance that elevated the Committee to permanent status and renamed it the *Affordable/Workforce Housing Commission*. A call for nominations for appointment to the new Commission was made in November 2009, with appointments expected to be completed and the Commission ready to begin work in January 2010. The purpose of the Affordable/ Workforce Housing Commission is “to promote and encourage the development of affordable housing for the citizens and workforce of Horry County, and to develop the means to provide financial counseling resources in an effort to minimize or avoid future foreclosures on residential properties.”

City of Myrtle Beach Human Rights Commission – The mission of the Human Rights Commission for the City of Myrtle Beach 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. Established in 1990, 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.

Home Alliance, Inc. – The City of Myrtle Beach sponsored the creation of *Home Alliance, Inc.* (HAI) as a local non-profit corporation in 1999 to address the problem of homelessness in the Myrtle Beach area. The HAI Board of Directors is comprised of representatives of the major organizations that serve the homeless in Myrtle Beach, including the MBHA, Grand Strand Housing & CDC, Little River Medical Center, CASA, Street Reach Ministries, Myrtle Beach Haven, Waccamaw Housing, Helping Hand of Myrtle Beach, and The Center for Women & Children. HAI's first project was to plan, finance, and build the Alliance Inn Apartments – a 54-unit, 135- bed homeless housing project that also provides a full range of homeless supportive services facilitated by a professional case manager. The Inn also houses a 2,000 square foot primary medical clinic operated by the Little River Medical Center. The project was completed and opened in 2004. Alliance Inn receives referral clients from local homeless emergency shelters as well as other health and service organizations such as the Waccamaw Center for Mental Health and Little River Medical Center. HAI recently purchased an old motel in downtown Myrtle Beach and converted it to the 25-unit Balsam Place Apartments for homeless disabled persons. Balsam Place provides permanent supportive housing for men and is staffed with a professional mental health case manager. The project was completed and opened in 2007. Additional houses are being acquired and renovated for similar occupancy under HUD's Neighborhood Stabilization Program. Another major activity of HAI is the provision of technical assistance to other local homeless organizations wanting to add or expand their facilities. HAI staff has helped plan and finance construction projects for Street Reach Mission, Myrtle Beach Haven, the Center for Women & Children, and CASA. HAI also serves as a coordinating entity for the many local organizations serving the homeless in Myrtle Beach and Horry County.

Private Sector Lending

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 1975 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 HMDA in 1975, lending institutions have been required to collect and publicly 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; property type; loan type; loan purpose; whether the property is owner-occupied; 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. An amendment to the Act in 2002 required lenders to report the interest rate point spread for each loan. This spread is 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 three percentage points for first- lien loans or equal to or greater than five percentage points for subordinate-lien loans.

HMDA data is a useful 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 the coverage threshold set annually by the Federal Reserve Board, have a home or branch office in one or more metropolitan statistical areas (MSA), originated at least one home purchase or refinancing loan on a one-to-four family dwelling in the preceding calendar year. Such institutions must also file if they meet any one of the following three 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 data if: their value of home purchase or refinancing loans exceeds 10% or more of their total loan originations or equals or exceeds \$25 million; they either maintain a home or branch office in one or more MSAs or in a given year execute five or more home purchase, home refinancing, or home improvement loan applications, originations, or loan purchases

for properties located in MSAs; 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 in isolation, 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 institution that they approach for credit.

In 2011, there were just 4,838 home loans approved in Horry County compared to 5,237 in 2010. And down considerable from a high of 10,253 mortgage approval sin 2006. Additionally, the median loan amount in 2011 was \$133,000, continuing a downward slide from a high of \$161, 000 in 2007 and \$141, 000 in 2009.

HMDA data suggest that only 37.97% of all mortgages approved in 2011 were for the purpose of purchasing a home, while 62.03% were refinancing of existing mortgages. In 2005, during the peak of the new housing boom in Horry County, 57.63% of all mortgages were for new purchases and only 42.37% were for refinancing of existing mortgages. These trends largely follow state and national mortgage activity. In 2005, 54.46% of mortgages approved in South Carolina and 44.52% nationally were for new purchases. As seen in Horry County, the rates in South Carolina and nationally fell to 37.93% and 34.44% respectively by 2011.

There were a total of 4,248 applications for conventional home purchase loans for one- to-four family dwellings (excluding manufactured homes) received in Horry County in 2011. Of these applications submitted for conventional home purchase loans, 15.96% (678 applications) were denied. A closer examination of the disposition of these conventional loans for one-to-four family dwellings provides important information about County lending trends.

The percentage of loan application denials for conventional home purchase loans for one-to-four family housing (including manufactured homes) in Horry County varies by race and ethnicity. While 19.30% of all conventional loans (919 applications) were denied in Horry County in 2011, more than 44% of loan applications from African-American residents (87 applications), 16% of applications from Hispanic residents (6 applications), and 66% of applicants from residents of two or more races (2 applications) were denied. Slightly over 17% of applications from Caucasian residents (669 applications) were denied in 2011. The table below provides data related to the disposition of conventional single family home purchase loans (including manufactured homes) by race of applicant for Horry County.

**Disposition of Applications for Conventional Home Purchase Loans
By Race of Applicant in Horry County**

Race	Apps. Received	Loans Originated	Apps. Approved Not Accepted	Apps. Denied	Apps. With drawn	Files Closed Incomplete	% Loans Denied
Total all Races*	4,761	3,066	281	919	424	146	19.30%
Black	196	66	32	87	10	1	44.39%
White	3,834	2,558	215	669	325	67	17.45%
Two or More Minority Races	3	0	0	2	0	1	66.67%
Hispanic**	37	24	2	6	3	2	16.22%

* Includes those where racial information was not available

** Hispanic is considered an ethnicity; therefore totals combine Black, White and Other categories.

Source: Federal Financial Institutions Examination Council, HMDA Data Reports, 2011.

The denial rate for refinancing loans was generally higher in all categories related to race and ethnicity when compared to the percentage of denials of conventional home purchase loans (including manufactured homes). However, as with conventional loans, rates of denials for loan applications for refinancing varied by race and ethnicity.

Disposition of Applications for Residential Refinancing Loans by Race of Applicant in Horry County

Race	Apps. Received	Loans Originated	Apps. Approved Not Accepted	Apps. Denied	Apps. With drawn	Files Closed Incomplete	% Loans Denied
Total all Races	8,771	4,387	446	2,366	1,186	386	26.98%
Black	272	120	12	99	29	12	36.40%
White	7,081	3,671	356	1,893	922	239	26.73%
Two or More Minority races	2	2	0	0	0	0	0.0%
Hispanic**	106	45	6	38	13	4	35.85%

*Includes category of race not available.

** Hispanic is considered an ethnicity; therefore totals combine Black, White and Other categories.

Source: Federal Financial Institutions Examination Council, HMDA Data Reports, 2011.

More than one-fourth (26.98%) of all loans received for refinancing of one-to-four family housing in Horry County were denied. Of applications submitted for refinancing, 36.40% of applications received from African-Americans (99 applications) and 35.85% received from Hispanics (38 applications) were denied. More than one-quarter (26.98%) of applications received from Caucasians (2,366 applications) were denied.

The following table indicates that applicant income plays a significant role in the success of loan applications. Under HMDA reporting, loan applicants are categorized by the ratio of their reported income to the Median Family Income (MFI) of the Metropolitan Statistical Area (MSA/MD). Income for *Low Income* applicants is less than 50% of the MFI for the MSA, for *Moderate Income* applicants is from 50 to 79% of the MSA MFI, for *Middle Income* applicants is 80 to 119% of the MSA MFI, and for *Upper Income* loan applicants is 120% or more of the MFI for the MSA.

**Disposition of Applications for Conventional Home Purchase Loans
By Income of Applicant in Horry County**

Applicant Income Group	Apps. Received	Loans Originated	Apps. Approved <input type="checkbox"/> Not Accepted	Apps. Denied	Apps. With <input type="checkbox"/> drawn	Files Closed <input type="checkbox"/> Incomplete	% Loans Denied
Total all Incomes							
Very Low Income (<50% of MSA Median)	308	122	29	133	21	3	43.18%
Low Income (50-79% of MSA Median)	631	360	52	157	57	5	24.88%
Moderate Income (80-99% of MSA Median)	582	234	28	81	35	6	13.92%
Middle Income (100% - 119% of MSA Median)	363	225	23	76	35	4	20.94%
Upper Income (120% or More of MSA Median)	2,948	2,141	146	425	268	68	14.42%

Source: Federal Financial Institutions Examination Council, HMDA Data Reports, 2011.

As shown in the table above, denial rates increased significantly for Horry County applicants in lower income categories in 2011, with the percentage of loan denials for applicants in the lowest income range nearly twice that of denials for middle-income and upper-income applicants. More than one-third (43.18%) of applications for conventional home purchase loans received from very low income residents and 24.88% of applications from County residents with low incomes were denied. By comparison, only 20.94% of loans applications received from middle income residents and 14.42% from upper income residents were denied.

When the denial rate for home purchase loans for each racial group is examined within the context of income, it is evident that Caucasian applicants have a consistently lower loan application denial rate, while minorities, particularly African-Americans, have a comparatively higher rate of denial. The table below summarizes the disposition of applications for conventional home purchase loans grouped by income and by race for Horry County.

**Disposition of Applications for Conventional Home Purchase Loans
By Income and Race of Applicant in Horry County**

Income and Race	Apps. Received	Loans Originated	Apps. Approved Not Accepted	Apps. Denied	Apps. Withdraw	Files Closed Incomplet	% Loans Denied
Very Low Income	308	122	29	133	21	3	43.18%
Black	54	9	8	37	0	0	68.52%
White	218	103	15	79	18	3	36.24%
Two or More*	1	0	0	1	0	0	100%
Hispanic**	6	2	1	2	1	0	66.67%
Low Income	631	360	52	157	57	5	24.88%
Black	41	9	8	22	2	0	53.66%
White	511	311	39	115	41	5	22.50%
Two or More*	1	0	0	1	0	0	100%
Hispanic**	2	2	0	0	0	0	0.0%
Moderate Income	582	234	28	81	35	6	13.92%
Black	20	5	7	6	2	0	30.00%
White	318	207	19	59	28	5	18.55%
Two or More*	0	0	0	0	0	0	--
Hispanic**	3	1	1	0	1	0	0.0%
Middle Income	363	225	23	76	35	4	20.94%
Black	13	3	5	4	0	1	30.77%
White	303	196	18	63	24	2	20.79%
Two or More*	0	0	0	0	0	0	--
Hispanic**	2	1	0	0	1	0	0.0%
Upper Income	2,948	2,141	146	425	268	68	14.42%
Black	67	40	4	17	6	0	25.37%
White	2,420	1,710	123	330	207	50	13.64%
Two or More*	1	0	0	0	0	1	0.0%
Hispanic**	24	18	0	4	0	2	16.67%

*Two or more minority races.

**Hispanic is considered an ethnicity; therefore totals combine Black, White and Other categories.

Source: Federal Financial Institutions Examination Council, HMDA Data Reports, 2011.

The percentage of denials was consistently highest for African-Americans and lowest for Caucasians in all income categories – disregarding those categories with only a handful of applications in general. The highest overall rate of denials was for applications from very low-income African-Americans at 68.52% (37 applications) and low-income African-Americans at 53.66% (22 applications) being denied. On the other hand, the lowest denial rate was for applications from Caucasians in

the upper income group at 13.6%. Differences in denial rates for African-American applicants ranged from 9.8% to 28.8% greater than denial rates for each income group as a whole and from 10% to 32.5% higher than denial rates for Caucasians in each income category.

An in-depth analysis of the reasons for denial of loan applications in Horry County as listed in the following table reveals that debt-to-income ratio is the primary reason for denial countywide, followed closely by credit history and lack of collateral.

**Reasons for Denial of Applications for Conventional Home Purchase Loans
By Race, Gender and Income of Applicant***

Characteristics	Total	Debt-to-Income Ratio		Credit History		Collateral		Insufficient Cash		Unverifiable Info		Credit Application Incomplete	
		#	%	#	%	#	%	#	%	#	%	#	%
Race													
Black	44	11	25%	18	41%	5	11%	2	5%	0	0	1	2%
White	663	173	26%	122	18%	161	24%	28	4%	28	4%	38	6%
Two or More*	1	0	0	0	0	1	100%	0	0	0	0	0	0
Hispanic**	7	2	29%	2	29%	1	14%	1	14%	0	0	0	0
Gender													
Male	231	69	30%	42	18%	49	21%	11	5%	9	4%	10	4%
Female	215	61	28%	55	26%	31	14%	12	6%	10	5%	13	6%
Joint Male/ Female	364	82	23%	62	17%	107	29%	15	4%	13	4%	23	6%
Gender Not Available	41	11	27%	6	15%	13	32%	1	2%	2	5%	4	10%
Income													
Very Low-Income	105	37	35%	41	39%	4	4%	5	5%	1	1%	4	4%
Low-Income (50-79%)	135	37	27%	45	33%	14	10%	10	7%	5	4%	8	6%
Moderate- Income (80-99%)	76	26	34%	16	21%	11	14%	5	7%	1	1%	1	1%
Middle- Income (100-120%)	73	21	29%	14	19%	12	16%	4	5%	6	8%	7	10%
Upper-Income (>120%)	435	95	22%	46	11%	153	35%	14	3%	19	4%	29	7%
Income Not Available	27	7	26%	3	11%	6	22%	1	4%	2	7%	1	4%

* Institutions are not required to report reasons for loan denials.

** Hispanic is considered an ethnicity; therefore totals combine Black, White and Other categories.

Source: Federal Financial Institutions Examination Council, HMDA Data Reports, 2011.

It is important to note that financial institutions are not required to report reasons for loan denials, although many do so voluntarily. Also, while many loan applications are denied for more than one reason, HMDA data reflects only the primary reason for the denial of each loan. Through an examination of the reasons for loan denial at the county level, it is possible to uncover specific issues that can be addressed by Horry County, local governments, and other community partners.

Debt-to-income ratio, credit history and lack of collateral are also major factors in denials when examined within the context of the race and ethnicity of Horry County Applicants. Debt-to-income ratio was the leading factor in loan denials for Caucasians (26%) and Hispanics (29%). However, credit history was by far the most prevalent cause of denials for African-Americans, accounting for nearly one half (41%) of all application denials. Credit history was a slightly less significant factor in denials for Caucasians (18%) and Hispanics (29%). Lack of collateral was the second leading factor in loan denial for Caucasians (24%) but was only the third leading cause of denials for African-Americans at 11% and Hispanics (14%).

Debt-to-income ratio was the primary reason for loan denial for both female applicants (28%) and male applicants (30%). Lack of collateral was the second most common denial reason for male applicants (21%) while the secondary reason for denial for females was credit history at 26%,

An examination of loan denial by income group reveals that a lack of credit history is the leading cause of denials in the very low (39%) and low-income (33%) groups, and is the secondary reason for denial in the moderate and middle income groups. Debt to income ratio is the primary reason for denial in the moderate, middle and upper income groups and is the secondary cause for denial in the very low and low-income groups. The percentage of denials based upon credit history and debt-to-income ratio decreased as income increased, while the percentage of denials because of lack of collateral increased as income increased.

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 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 enforcement – 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 the 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 four years and institutions with *outstanding* ratings may be examined once every five 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 Horry County lenders surveyed for this analysis reveals that all of the depository financial institutions have received ratings of either *Outstanding* or *Satisfactory* in their most recent review. Of the lenders surveyed, three received *outstanding* ratings, two received *satisfactory* ratings, and one is not a federally-insured institution and therefore is exempt from CRA regulation.

Subprime Lending (also known as high-cost lending)

Sub-prime mortgage loans offer borrowers with poor credit histories, high loan-to-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 higher 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 occurs when the loan strips the equity out of the home due to higher charges or fees that are financed with the money borrowed. Consumers are often talked into refinancing their homes 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.

South Carolina lawmakers moved to address the problems related to predatory lending in the *South Carolina High Cost and Consumer Home Loan Act* that was signed into law in June 2003. The enactment of the law was followed by a statewide consumer awareness campaign. Provisions of the legislation:

- Require mandatory credit counseling for consumers on high-cost loans;
- Limit the practice of "flipping" (the repeated refinancing of loans) to no more than every 42 months;
- Prohibit the financing of credit insurance;
- Limit the amount of points and fees that can be financed within a high-cost loan;
- Prohibit a prepayment penalty on home mortgage loans up to \$150,000;
- Require the lender to make sure that the borrower has the ability to repay a loan;
- Require mortgage brokers to act in the best interest of the borrower; and
- Limit the number of times that lenders can roll over loans that are for less than 120 days.

HMDA data for 2011 reveals that just 3.82% of all mortgages approved in Horry County were considered Sub-prime, down significantly from a high of 27.51% of all mortgages in 2006. Furthermore, only 2.89% of mortgages for new purchases in Horry County were sub-prime while 4.4% of refinanced mortgages were considered high-cost.

While 84.86% of all sub-prime loans were made to white households or persons, only 3.78% of all loans made to white applicants were Sub-prime; on the other hand, 9.7% of all loans made to black households or persons were Sub-prime and 4.35% of all loans made to Hispanic persons.

As to be expected, when the percentage of subprime applications received is examined within the context of income, a higher percentage of subprime loan applications are represented among the low, moderate and middle income groups than among these groups for all types of loan applications. The only exception is found in the upper income group, which makes up a lower percentage of subprime loans, often referred to as jumbo loans.

Identification of Impediments to Fair Housing Choice

Although both public and private entities are very supportive of ensuring the provision of fair housing in Horry County, some of the procedures and policies that are in place can indirectly impede the process. For instance, 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, while 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 help lower 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; site planning for community facilities; 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 affordable housing stock in Horry County 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. A review of local zoning regulations reveals the degree of adequate opportunity in a community for affordable housing to exist and to develop new affordable housing options.

A review of zoning ordinances for Horry County and the Cities of Conway and Myrtle Beach indicates that, in general, the development of affordable housing may be more difficult in the municipalities than in the unincorporated areas of the County. Most land in the municipalities is already developed, leaving little vacant land for new projects, with the exception of the redevelopment of existing properties and through annexation. In general, the availability and cost of land, coupled with land use regulations that are less restrictive for manufactured housing make the unincorporated areas of Horry County more attractive for the development of affordable housing. Conversely, the shortage of available land in appropriately zoned areas and prohibitive land prices, especially along the coast, make the development of new affordable housing in the County's municipalities more difficult. However, it should be noted that development of affordable multi-family housing in the unincorporated area of the County may be hampered by the limited availability of appropriately zoned vacant properties. This creates a challenging situation in which it becomes more feasible to provide affordable housing options for LMI residents in more rural areas of the County, although access to public transportation and essential services are centered in the more urbanized

areas of Conway and Myrtle Beach. Regulations are summarized in the sections that follow and *Appendix G* provides detailed land use and zoning information for Horry County and the Cities of Conway and Myrtle Beach.

Horry County – Horry County zoning regulations provide multiple options for the development or construction of affordable housing. 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 and must be at least five acres in size, 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. Up to five individual housing units are allowed on a single property of at least three acres in the Forest Agriculture (FA) and Commercial Forest Agriculture (CFA) districts (by far the most prevalent districts in the County) and on a single property of at least six acres in the Limited Forest Agriculture (LFA) district that is concentrated along the Waccamaw River. While minimum lot sizes required for residential development are not prohibitive, the cost of land, particularly within close proximity of the beach and waterways, can be prohibitive to affordable housing development. Horry County’s recently adopted *Coastal Carolina University Overlay District* restricts residential occupancy to no more than four persons not related “by blood, marriage, adoption, guardianship or other duly authorized custodial relationship.” This maximum occupancy is lower than the standard countywide of five per dwelling for unrelated occupants. While these regulations could be considered discriminatory for college students since the areas included in the overlay are within close proximity of the University, it cannot be defined directly as an impediment to fair housing choice for any of the classes protected through Fair Housing legislation.

To date, Horry County has not enacted inclusionary zoning requirements. Inclusionary zoning requires developers to make a percentage of housing units in new residential developments available to low and moderate income households. In return, developers receive non-monetary compensation in the form of density bonuses, zoning variances, and/or expedited permits that can reduce construction costs.

City of Conway – A review of the City of Conway’s zoning regulations reveals that while there are numerous areas in which multi-family housing are allowed, manufactured housing in any location other than an existing site – whether on an individual lot or in a manufactured home park – is not a viable affordable housing option. Multi-family housing is allowed in two zoning districts in Conway, which appear to be adequately represented within the City. The City’s Zoning Ordinance does not address the location of higher density residential uses near public transit stops at this time. Manufactured homes on individual properties and manufactured home parks are allowed only as legal non-conforming uses, and accessory residential uses are allowed only in the R-4 Traditional Residential district. Multiple individual housing units are allowed on an individual property in the R-2 (6,000 square foot lot minimum), R-3 (5,000 square foot lot minimum) and R-4 (5,000 square foot lot minimum) districts. Minimum lot sizes do not appear to be prohibitive to the development of affordable housing in the City.

The City’s stringent regulations related to manufactured housing may hinder its use as an option for affordable housing, however this is not unusual for a municipality and there are adequate opportunities for the development of multi-family housing. Therefore, the provisions of the Zoning Ordinance do not appear to create significant impediments to affordable or fair housing. However, land prices, while not as prohibitive as prices in closer vicinity to the coast, have increased in the recent decade as workers in the Grand Strand area have sought more affordable housing options further inland. Area housing providers note that while the recent housing market downturn has resulted in lower prices, it is

possible that when the market stabilizes, prices may return to levels that may further impact the development of affordable housing.

While provisions for housing for LMI residents may be negotiated as part of the Planned Unit Development process, the City of Conway has not adopted inclusionary zoning requirements to date. However, the City is considering the inclusion of fair housing incentives as part of the rewrite of their Zoning Ordinance, which is currently underway.

City of Myrtle Beach – Zoning regulations for the City of Myrtle Beach provide ample opportunities for affordable housing – both multi-family housing and manufactured homes – unfortunately, the price of land in the coastal community can pose a significant impediment to the development of affordable housing. Manufactured housing on an individual lot is allowed in five zoning districts in Myrtle Beach, with manufactured home parks allowed in the MH1 district on lots three acres or larger in size. Although the location of new manufactured home parks is very restrictive, manufactured housing on individual lots is a viable affordable housing option in several areas in the City. Multi-family housing is allowed in 20 districts and the use of accessory residential units is possible in 15 zoning districts – all located throughout the City. Although multiple mobile homes and/or stick built homes are not allowed on individual properties, individual homes may occupy the same property as multi-family housing. However, the maximum units per acre and square footage per unit prevail regardless of housing type.

While required lot sizes do not appear to be prohibitive to the development of affordable housing, nearly all the land within the City of Myrtle Beach is within easy proximity of the beach, resulting in higher land prices, particularly for land located within a few blocks of the beach. However, much of the land zoned to allow multi-family developments and manufactured homes is located further from the beach and therefore more conducive for development as affordable housing. Many of the districts designated for the highest densities of multi-family housing include or are near to transit stops, making them attractive to residents who do not own vehicles. Although land prices may hinder development of affordable housing within the City, the provisions and districts provided in the Zoning Ordinance do not appear to create significant impediments to affordable or fair housing.

The City of Myrtle Beach has not adopted inclusionary zoning requirements to date, but does allow provisions for housing for LMI residents to be negotiated as part of the Planned Unit Development process.

Land Development Regulations/Subdivision Regulations – Land development regulations, also known as 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 Horry County and the Cities of Conway and Myrtle Beach reveals that in general, while they can be stringent when dealing with matters of safety or long-term maintenance viability, the standards are appropriate to the type of jurisdiction and are similar to regulations in comparable jurisdictions. Roads in subdivisions with more than ten lots must be paved in Horry County and plans must be prepared by a licensed surveyor or engineer. Landscaping is required along the road frontage of major roads in subdivisions, and storm water control can be costly due to factors

such as location, soils and hydrology.

All roads must be paved in subdivisions in both Conway and Myrtle Beach. A registered engineer or surveyor must provide subdivision plans in Conway and a registered engineer is required in Myrtle Beach. Private roads are not allowed in Conway and are only allowed in cluster housing developments or PUDs in Myrtle Beach. Conway requires street trees, sidewalks, storm drainage and dedication of open space in subdivisions. Sidewalks are not required in Myrtle Beach, although they are a standard condition of Planning Commission approval. Myrtle Beach also requires on-site drainage retention for new subdivisions. Open space is required in some districts in Myrtle Beach through the Zoning Ordinance and, where required, must be shown on the subdivision plat prior to approval. While the provision of sidewalks and storm drainage measures can be costly, they are essential for safety and livability. Likewise, landscaping and open space requirements add to the cost of development, but also provide areas for recreation and vital aesthetic qualities that persons of all incomes find valuable to quality of life. Fees charged for the subdivision of land by the County and both cities are generally in line with comparable jurisdictions throughout the State. It is not evident that the administration of land development regulations in Horry County, the City of Conway or the City of Myrtle Beach presents any major obstacles to the provision of fair and affordable housing.

Building Codes – The jurisdictions in Horry County that administer and enforce building codes use the *2012 International Building Code (IBC)* for multi-family construction and most condominium construction, and the *2012 International Residential Code* for construction of single-family homes, townhouses and duplexes. Both Codes 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 adopted a mandatory statewide building code that included *Model Energy Code* of the Council of American Building Officials 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 Energy Code establishes minimum insulation standards and requires double-paned or storm windows. These additional standards ensure that new homes are built to conserve energy, which ultimately reduces utility bills and makes 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 fees can be prohibitive, particularly to owners of new or relocated manufactured homes. A review of permit fees in Horry County and the Cities of Conway and Myrtle Beach indicates that fee structures are basically in line with comparable jurisdictions in the region and statewide. While all three jurisdictions require business licenses for builders, developers, and other businesses associated with construction and development within their jurisdictions, none levy impact fees at this time.

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 the more urbanized areas of Horry County, including Conway and Myrtle Beach, 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 (BZA) and Board of Architectural Review (BAR) – 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. The Plan is an essential and required prerequisite to the administration and enforcement of land use regulations. The commission 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 five and twelve members who represent specific 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 three to nine 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 may be created 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 ten 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 appointed by the governing body.

State, County and Municipal Property Tax Policies – Local 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 three 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, then 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. The total millage rate (including school, fire & waste management) for the unincorporated area of Horry County in 2013 is 175.4. Of this total, 130.2 mills are allocated to schools and 45.2 are allocated for other county services. Properties located within the municipalities pay additional mills as shown in the table below. Mills are also added for properties located within the numerous special districts in the area.

Additional Millage Rates for County Municipalities

Location	Millage
AtlanticBeach	84.5
Aynor	60.8
BriarcliffeAcres	50.8
Conway	79.3
Loris	111.7
Myrtle Beach	66.1
N. Myrtle Beach	38.0
Surfside Beach	40.0
<i>Data Source: Horry County Assessor, September 2013.</i>	

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 by 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 monthly rents, it constitutes an additional burden on lower income families who 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 program is the *Homestead Exemption* for residents over 65 years of age, for disabled persons, and for some Veterans (see below). 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. The exemption applies to the primary home and lot that the eligible member 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 in size. 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 properties belonging to nonprofit housing corporations devoted exclusively to providing below-cost housing for the aged and/or for disabled persons are exempt from State taxes. Housing types include supportive housing, rental housing, and cooperative housing

Community Facilities and Infrastructure – Community facilities include projects and activities essential to 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 County 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 local 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 advance other local community development initiatives. Representatives from Horry County, as well as from the Cities of Conway, Myrtle Beach, and North Myrtle Beach and the Towns of Briarcliffe Acres, Atlantic Beach, Pawley’s Island, and Surfside Beach 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. The Waccamaw Regional Council of Governments (WRCOG) staff and the South Carolina Department of Transportation (SCDOT) Planning Section are designated as the MPO staff. The WRCOG provides Transportation Planning staff, funded by Federal and local funding from 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, the 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 Coast Regional Transportation Authority, which serves both Horry and Georgetown Counties.

Several jurisdictions in the region also work closely with local school districts on issues such as the 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 in fields such as health care.

Water and Sewer – Access to water and sewer service plays a particularly instrumental role in community development patterns. Residential development outside of existing 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 Horry County, the native soils and other physical 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 County 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 also 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 County where land prices tend to be lower. Current areas with water and sewer service generally represent the more densely populated areas of the County, while wells and septic tank usage prevails among housing in the unincorporated and rural areas.

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 whose owners 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. Bucksport Water System, Inc. provides water to residents in the western area of the County and the Little River Water and Sewerage Co, Inc. provides water and sewer services to residents in the eastern area of the County between the Intracoastal Waterway and the Waccamaw River.

Insurance Rates – Home insurance premiums are an often overlooked cost that can significantly impact housing affordability. The cost of insurance is a growing factor in overall housing costs in Horry County. 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 County are heavily impacted by proximity to the coast. Horry County is in a coastal 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. There has been an inevitable rise in premiums in recent years due to massive losses from major storms such as Hurricane Katrina. The increase in premium costs not only impact homeowners in the immediate proximity of the coast, but residents located deeper 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.

Local government can also play a significant role in the cost of insurance through the provision of adequate fire protection. 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 five 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.

Staffing for the department consists of over 320 full time career staff and over 300 volunteers. The Department is split into three battalions geographically. Currently, the department operates nineteen Advanced Life Support ambulances throughout the county. The county operates thirty-nine stations between the career and volunteer staff.

The City of Conway provides fire protection service within its corporate limits and for an extended service area of one to five miles around the City as established by contract with Horry County. Three stations are strategically located throughout the City. Fire Department staffing includes 32 salaried employees and 14 volunteers. The ISO rating within the City of Conway is Class 3, with a Class 5 rating for the extended service area.

The City of Myrtle Beach provides fire protection service within the corporate limits and also an extended service area established by contract with Horry County. Six stations are strategically located throughout the City. The City boasts an ISO rating of Class 1 – one the lowest ISO ratings in the Waccamaw region and the State.

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 sites in Horry County and the region are influenced mainly by SCDHEC. As detailed later in this study, area residents are served by three hospital systems and one regional VA facility, as well as a network of medical centers, state operated health departments and non-profit health clinics.

Employment, Housing and Transportation Linkage – As detailed in *Part Three*, major employment centers within the County are concentrated in the more urbanized areas located along the US Highway 17 corridor that runs north-south through coastal communities including Myrtle Beach, the US Highway 501 corridor that links Myrtle Beach and Conway, and in the Conway area. Major medical centers, a number of K-12 schools, and all institutions of higher education in Horry County are also located along or near transit routes. Fixed-route transit is available through The Coast Regional Transit Authority, which provides service to many of the major employers in Horry County. However, many County residents find it difficult to secure affordable housing within proximity of public transportation. With public transportation availability in the County limited primarily to fixed-routes along major highways, along the coast and in Conway, most of the County's residents remain dependent on private transportation to travel to work, to health care, to institutions of higher education, and to essential service providers. For many residents employed in the coastal communities including Myrtle Beach, it is difficult to find affordable housing within proximity of public transit, necessitating the use of private transportation. The disconnect between the location of affordable housing options and transportation to employment centers is a critical issue in Horry County.

Home Sales and Construction - 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 3,200 realtors in a trade market that includes Horry and Georgetown counties, regularly provides information to its members on the provision of fair housing. A number of classes are held each year by the local Coastal Carolinas Association of Realtors that included issues related to fair housing. 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 *Fair Housing* course 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 housing at all levels. The Association actively works to alleviate unnecessary costs incurred through federal, state and local governments. Such costs include excessive fees for various permits, 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 - State government agencies, nonprofits, local governments, and the private sector are among the myriad of public and private providers of direct and supportive services to individuals and families in need of affordable housing in Horry County. 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 County 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 Horry County.

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, visitability provides less accessibility than such homes and applies to units not required to be accessible. The achievement and maintenance of visitability in housing relies heavily upon private property owner compliance. According to the HUD definition, a building is visitable 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 visitability must be considered for Section 8 rent-assisted housing – both tenant-based and project-based. In Horry County, both types of affordable housing exist. The Housing Authorities of Conway and Atlantic Beach own and manage 338 public housing units, while the Myrtle Beach Housing Authority has no public housing units. Many of the units have ground floor access and are therefore easily accessible to persons with physical limitations. The Conway and Myrtle Beach Housing Authorities provide Section 8 housing vouchers to more than 1,050 families in Horry County. 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. Most of the County’s assisted rental housing developments include units that are specifically designed for handicapped residents, and many of the units are either single-family units or multi-family units with ground floor access.

In Horry County and the Cities of Conway and Myrtle Beach, construction of multi-family dwellings must adhere to the *2012 International Building Code (IBC)*. The International Building Code includes provisions for accessibility for persons with physical disabilities or mobility issues. Although the Code does not specifically address grade level access, it does require an ADA compliant accessible route that enables all residents, including those with physical disabilities, to park their car and access their housing unit. The Code does not require a width of 34 inches for the entrance door and all interior doors on the first floor, which would be preferred for handicapped residents. It instead prescribes a standard 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. The *2012 International Building Code* incorporates *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. The requirement is based on a sliding scale that requires a minimum number of ADA compliant units as well as an additional number of adaptable units that are not fully compliant but can be easily modified. For instance, a 65-unit apartment complex must have one ADA compliant unit and three adaptable units. Complexes with less than 50 units are only required to include two adaptable units, while complexes with more than 50 units must have at least one ADA compliant unit.

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 Four*, 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 the 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.

Horry County, the Cities of Conway and Myrtle Beach, and the Waccamaw Regional Council of Governments (WRCOG) work individually and jointly to promote the provision of fair housing choice for all residents. Activities and programs provided by Horry County, Conway, Myrtle Beach, and WRCOG include:

Horry County

- Refers fair housing complaints to the Waccamaw Regional Fair Housing Council and/or the Columbia HUD Office, for intake and further referral to appropriate agencies.
- Addresses issues related to fair housing choice through the newly formed Affordable Workforce Housing Commission.
- Participates in the Waccamaw Regional Council of Governments (WRCOG) Fair Housing Council.
- Tasks the County's Grants Coordinator with fair housing programs – monitoring, referral, education, distribution of materials, and coordination with community groups, the Cities of Conway and Myrtle Beach and WRCOG.
- Works with community groups – local faith-based organizations, higher education institutions, Head Start programs, and other available forums – to identify and obtain additional resources to expand consumer credit counseling, education, and awareness opportunities among low income and minority residents.
- Monitors Home Mortgage Disclosure Act (HMDA) data to identify changes or patterns in lending practices that impact low income, minority, and special needs populations.
- Undertakes fair housing activities with municipalities and the WRCOG.
- Advertises information about fair housing laws on the City and County public access television channels, which includes contact information on fair housing complaints and a toll-free telephone number.

- Obtains information related to fair housing from low income residents through public housing and community meetings.
- Provides informational brochures available at County offices, libraries, recreation centers, and community centers, as well as from local real estate agents and lending professionals.
- Provides monthly classes to the Realtor's Association on fair housing and fair housing issues.

City of Myrtle Beach

- Provides surveillance and monitoring of fair housing laws through the Myrtle Beach Human Rights Commission and forwards housing complaints and apparent violations to the S.C. Human Affairs Commission for investigation, review and rulings.
- Provides a Housing Hotline for residents to lodge fair housing complaints and request information.
- Provides official annual recognition by City Council of Fair Housing Month each April.

Waccamaw Regional Council of Governments - WRCOG, as part of its commitment to fair housing under the US Department of Housing and Urban Development's Education and Outreach Initiative (EOI) conducts a wide range of fair housing activities. 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.

In addition to these local initiatives, the *SC State Housing Finance and Development Authority (SCSHFDA)* and *HUD's regional Office of Fair Housing and Equal Opportunity* also provide ongoing training and outreach to financial institutions (lenders) and real estate professionals about the programs available to them and their clients through the SHFDA and HUD. 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 Horry County.

Action Plan to Address Previous Findings

Horry County remains committed to ensuring "the ability of persons, regardless of race, color, religion, sex, handicap, familial status or national origin, of similar income levels to have available to them the same housing choices." As such, the County wrote an Action Plan to address the six impediment issues from the previous AI. The action strategies follow.

Issue 1—“There are indications that discrimination based on the basis of conditions such as race, a disability, economic status, national origin, and language barriers, is a factor in obtaining affordable rental housing in Horry County.”

Action strategies include:

- Issues related to fair housing choice for discussion and deliberation by the Horry County Affordable/Workforce Housing Commission.
- Continue to provide information (in English and in Spanish) related to fair housing laws and contact information for fair housing complaints on the Horry County, Conway and Myrtle Beach access channels.
- Collect information on fair housing issues and potential violations in conjunction with neighborhood community meetings and public hearings.
- Continue referral of housing discrimination complaints received directly to the Horry County Community Development Office, through the Myrtle Beach Fair Housing Hotline. The Myrtle Beach Human Rights Commission monitors complaints from the Housing Hotline and forwards the complaints to the S.C. Human Affairs Commission.
- Work closely with the Cities of Conway, Myrtle Beach, and the WRCOG Fair Housing Program to support fair housing activities that coordinate and disseminate fair housing awareness information, including programs to the public, neighborhood groups, realtors, non-profit organizations, faith-based organizations, and other related groups throughout Horry County.
- Continue promotion of the Horry County Community Development and WRCOG Fair Housing websites and the development and distribution of additional media and materials.
- Seek partnerships with municipalities, WRCOG, K-12 schools, higher education, libraries, financial institutions and other related organizations to educate renters, including teens and young adults, on renter rights and responsibilities as well as financial management strategies to enable them to move toward self-sufficiency.
- Seek opportunities to coordinate awareness and disseminate information about fair housing issues and awareness through community activities such as health fairs, housing meetings, and other outreach activities.
- 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.

Issue 2- “Minority and low-income residents are experiencing a greater number of denials for home purchase loans.”

Action strategies include:

- Continue to support local groups such as Habitat for Humanity that work to provide affordable homes and seek viable financing options for potential LMI homebuyers.
- Continue to develop and disseminate fair housing awareness materials and programs to local realtors, the Coastal Carolinas Association of Realtors, Horry-Georgetown Home Builders Association, and residential developers.
- Explore funding sources and seek partnerships for the development of a down payment assistance program for County residents.
- Work with community partners (including local faith-based organizations, adult education providers, higher education institutions, Head Start programs, high schools and other forums) to seek additional avenues to build education, counseling, and awareness on issues including consumer credit and financial management among minority and low income residents.
- Work with the community to educate potential LMI homebuyers on the importance of credit history, debt-to-income ratio and collateral in future home buying endeavors.
- Support local and State efforts to educate the public on the perils of predatory lending and on how to read and understand contracts, including addressing language barriers by working with Hispanic serving organizations to promote greater understanding of financial tools, options, legal rights, and risks.

Issue 3—“The supply of affordable housing in Horry County , for purchase and for rent, is inadequate to meet current and future demands. “

Action Strategies include:

- Continue to participate in the monthly meetings and support the work of the Horry County Affordable/Workforce Housing Commission.
- Explore funding mechanisms for a down payment assistance program for LMI homebuyers. Develop partnerships that would increase the availability of safe, decent affordable housing to include housing rehabilitation and upgrades to accommodate the needs of disabled residents.
- Identify ways to reduce land costs for the development of affordable housing.
- Educate local developers and builders on funding assistance programs available for the development of affordable housing.
- Explore ways to assist multiple owners of inherited property in navigating and possibly expediting the process of obtaining clear titles to the property. Clear titles are required in order to obtain a mortgage for home construction, purchase a manufactured home, and to refinance.
- Continue to support the Waccamaw HOME Consortium.
- Work to identify and pursue potential funding sources and leverage partnerships to support

affordable housing objectives to include governmental and non-traditional funding sources.

- Explore possible incentives for the private development of affordable housing units, to include fee reductions and zoning incentives.
- Support the HOME Consortium's funding of designated CHDOs for eligible housing related activities.
- Support local housing authorities in the continuation of LMI programs and projects aimed at increasing the amount and quality of affordable housing resources within the County and in their efforts to secure additional funding for housing assistance for County residents.
- Support local non-profit housing organizations in their efforts to improve and expand affordable housing options in Horry County.
- Promote diversity (economic, geographic, and cultural) in the appointment of local boards and commissions that deal with land use regulation, permitting and enforcement.
- Support efforts by Horry County, municipalities and independent fire districts to upgrade and expand fire protection services that lower ISO ratings and lower insurance costs for County property owners.
- Support federal, state and local efforts to explore initiatives that can alleviate escalating insurance costs in coastal areas that threaten housing affordability (such as the Grand Strand Coastal Alliance).
- 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.
- Periodically review regulations, procedures and policies to identify potential barriers for developers of affordable housing and encourage zoning, regulations, and community development proposals that promote fair and equal housing opportunities.
- Continue to integrate affordable housing concepts into the local government consolidated plan and comprehensive planning process.
- Identify and promote the use of potential tax credits at the state and federal levels to assist developers with making affordable housing an option.

Issue 4—“The lack of public transportation remains a significant barrier for low and moderate income residents and special needs populations.”

Action strategies include:

- Support efforts to improve and expand the capacity and reliability of the public transit system in Horry County.
- Encourage the continued efforts of Coast RTA to keep public transportation rates affordable for LMI residents.
- Seek opportunities to participate in transit planning activities at the County and regional levels to promote the jobs/housing/transportation linkage.

- Encourage support of alternative modes of travel to include well-designed systems of walkways and trails within proximity of affordable housing that provide residents with safe, inexpensive transportation alternatives to access jobs, education and services.
- Continue to integrate affordable housing concepts within the transportation, housing, economic development and community facilities elements of the Comprehensive Plans.

Issue 5— “The prevalence of tourism and service sector jobs in Horry County reduces unemployment but masks the precarious economic standing, lack of job security, and the low wages of many county residents.”

Action strategies include:

- Continue to support efforts by Horry-Georgetown Technical College and the Horry County School District to increase access to advanced training and education opportunities for residents, particularly in high-demand, higher wage occupations such as health care, construction, and education.
- Continue to support the work of organizations involved in jobs creation in recruiting higher-tech higher-wage employers and diversify the economic base of Horry County.
- Work with elected officials, community partners and economic developers to promote the perception and recognition of affordable housing as an economic development issue.
- Work with institutions of higher education and community partners to promote entrepreneurial awareness and education among local residents.
- Promote workforce development efforts, including Workforce Investment Act (WIA) programs aimed at strengthening the skill levels and employability of lower income individuals, the unemployed, and the underemployed.

Issue 6- “The attainment of access to fair housing and suitable living environments for all Horry County residents will require the planning and implementation of housing opportunities across traditional jurisdiction boundaries.”

Action strategies include:

- Provide a suitable living environment for residents by conducting, participating in, and encouraging efforts including Horry County Community Development and HOME Consortium consolidated plans and annual action plans, County and local land use planning, regional transportation planning, planning and review of public utilities including water and sewer, public transportation planning, planning for parks and recreational facilities, and cleanup of environmental hazards.
- Continue to utilize CDBG funding and seek additional resources to improve availability and accessibility of residents to adequate public facilities, services, infrastructure and other critical community needs.
- Encourage and support efforts by municipalities and service providers in the provision of suitable living environments 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.
- Explore programs and funding sources for the elimination of blighted areas and conditions in LMI areas and the provision of adequate infrastructure.
- Coordinate with municipalities within Horry County to collaboratively address the need for fair housing access and suitable living environments and facilitate cross- jurisdictional efforts.

Actions Taken

Horry County is committed to fair housing issues. The County has worked diligently to expand its Fair Housing efforts and address impediments identified in the Horry County Analysis of Impediments to Fair Housing (AI), which was first completed in December of 2009 and of which this document represents its first update.

The Horry County Community Development office opted to focus on Issue #1 (identified above) for Year 5 of CDBG funding, which is the 2012- 2013 program year.

Issue #1: There are indications that discrimination on the basis of conditions such as disability, economic status, national origin, and language barriers is a factor in obtaining affordable rental housing.

- Horry County has recently hired a bilingual employee that will be able to assist clients in English and Spanish.
- The Community Development Department hosted the 2013 National Community Development Association's yearly conference. 117 attendees nationwide attended. Fair housing issues were discussed along with other relevant topics regarding community/economic development.
- The Grants Coordinator teaches a New Member's presentation at the Coastal Carolina Association of Realtors. To date, the courses that were given in the 2012-2013 fiscal year were June 27, 2012; July 25, 2012; August 29, 2012; September 26, 2012; October 31, 2012; November 28, 2012; December 5, 2012; and January 30, 2013.
- In addition to teaching fair housing, several fairs were held at different times throughout the fiscal year, and the Grants Coordinator gave out fair housing literature to the following: A Father' Place, Horry County School District, Race Path Community, and the Memorial Day Bike weekend.
- Both the County and the Waccamaw COG provide assistance with filing fair housing complaints to callers who believe they have experienced discrimination. The County has contracted with the COG to provide services for both English and Spanish speaking individuals.
- The County has partnered with the Veteran's Affairs office to offer Fair Housing materials to disabled veterans who come to their office for other services.
- Horry County Affordable Housing Commission works with the County Community Development Office to hold town meetings regarding housing rehabilitation, essential repairs, and emergency repairs. Fair housing literature is distributed along with a question and answer session.

In year 6, the Community Development Office will continue to focus on fair housing issues as it has in year

5. Staff plans on a review to see if there are any new issues that will come up regarding fair housing and deal with them accordingly.

Issue #5: “The prevalence of tourism and service sector jobs in Horry County reduces unemployment, but masks the precarious economic standing, lack of job security, and low wages of many of the County’s residents.”

- In the 2012-2013 program year, Horry County funded A Father's Place \$40,000 toward workforce development training. In addition \$30,000 was funded for Street Reach. Street Reach, a homeless shelter, purchased lawn cutting equipment, tools, and a used van. This is being used for training the homeless, who are working with the City of Myrtle Beach's Public Works Department. The crew is being trained by Public Works to clean up litter, cut grass, trim grass, and other appropriate landscaping for the city. Each is being trained and given a job skill. We are hoping to contract with the WIA board to fund employers so that employers can receive a partial reimbursement for hiring trained low-income workers.
- A Father's Place trained 295 low-income residents with 68 receiving Recognizing the need for economic development, the Community Development office has several economic development grants through the Department of Commerce (DoC). Earthshirt Inc. has hired 79 workers and purchased a building with partial grant funding from the DoC from the Governor's Closing Fund.
- Frontier Inc. has hired over 100 people at their call center. AvCraft has hired over 50 people. Horry County is proactive in applying for grants for economic development and to attract new businesses to the area with such items as tax abatement, grant funding, and local dollars.

Conclusions & Recommendations

The *Analysis of Impediments to Fair Housing* for Horry County points 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 can be used to assess progress in mitigating impediments to fair housing is also included for each key issue.

Impediment 1: There are indications that discrimination on the basis of conditions such as disability, economic status, national origin, and language barriers is a factor in obtaining affordable rental housing.

Assessment: While there is no sound statistical or documented evidence of patterns, policies or practices that either intentionally discriminate against protected classes or exert a disparate impact on them with regard to obtaining affordable rental housing, the Fair Housing Forum and subsequent interviews with service providers revealed anecdotal information related to perceived discrimination based on factors such as disability, economic status, national origin, and language barriers. However, without the investigation and resolution of recorded complaints via the SC Human Affairs Commission or the HUD Office of Fair Housing and Equal Opportunity, it is very difficult to document the extent of this problem.

Strategies:

- I. Include issues related to fair housing choice for discussion and deliberation by the Horry County Affordable/Workforce Housing Commission.
- II. Adopt a Fair Housing Ordinance for Horry County and encourage all County municipalities that have not yet done so to adopt fair housing ordinances.
- III. Continue to provide information related to fair housing laws and contact information for fair housing complaints on the Horry County, Conway and Myrtle Beach access channels and websites.
- IV. Work closely with the WRCOG Fair Housing Program to support fair housing activities in Horry County and regionally, to include continued participation on the WRCOG Fair Housing Council.
- V. Continue to collect information on fair housing issues and potential violations in conjunction with neighborhood and community meetings and public hearings.
- VI. Continue referral of housing discrimination complaints received directly to the Horry County Community Development Office, through the Myrtle Beach Fair Housing Hotline, and referrals from partner organizations related to fair housing issues in cooperation

with the SC Human Affairs Commission and the SC HUD Office of Fair Housing and Equal Opportunity.

- VII. Work closely with the Cities of Conway and Myrtle Beach and the WRCOG Fair Housing Program to coordinate and disseminate fair housing awareness information and programs to the public, neighborhood groups, faith-based organizations, programs serving disabled residents and other related groups throughout the County through continued promotion of the Horry County Community Development and WRCOG Fair Housing websites, distribution of fair housing materials, promotion of Fair Housing Month, and the development and distribution of additional media and materials.
- VIII. Work with local governments to discourage exclusionary regulations and policies.
- IX. Seek partnerships with municipalities, WRCOG, K-12 schools, higher education, financial institutions and other related organizations to educate renters, including teens and young adults, on renter rights and responsibilities as well as financial management strategies to enable them to move toward self-sufficiency.
- X. Work with the Cities of Conway and Myrtle Beach and the WRCOG to coordinate and disseminate fair housing awareness information and programs in conjunction with other municipalities, financial institutions, and the real estate and construction industry.
- XI. Seek opportunities to facilitate collaboration on fair housing issues through quarterly meetings of the WRCOG Fair Housing Council, participation in Affordable Housing Symposiums and Forums, presentations to community groups, and outreach to municipalities, the real estate industry, and housing developers.
- XII. 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:

- I. Fair Housing complaints referred to SC Human Affairs Commission and the HUD Office of Fair Housing and Equal Opportunity
- II. Distribution of fair housing materials
- III. Presentations made to community groups, neighborhood groups, faith-based organizations, organizations serving disabled residents, and other related groups
- IV. Presentations and meetings with local governments, real estate professionals and housing developers
- V. Promotion of Fair Housing Month

VI. Participation in the WRCOG Fair Housing Council and related symposiums and forums

Impediment 2: Minority and low income residents are experiencing a greater number of denials for home purchase loans.

Assessment: Loans are a requisite resource for homeownership and maintenance for low and moderate income groups. Without financing, LMI individuals cannot purchase or rehabilitate housing. A review of Home Mortgage Disclosure Act (HMDA) data for Horry County indicates debt-to-income ratio, credit history and lack of collateral are the most common factors in denials of Horry County mortgage applicants. Debt-to-income ratio was the leading factor in loan denials for Caucasians (26%) and Hispanics (29%). However, credit history was by far the most prevalent cause of denials for African-Americans, accounting for nearly one half (41%) of all application denials. Credit history was a slightly less significant factor in denials for Caucasians (18%) and Hispanics (29%). Lack of collateral was the second leading factor in loan denial for Caucasians (24%) but was only the third leading cause of denials for African-Americans at 11% and Hispanics (14%).

Debt-to-income ratio was the primary reason for loan denial for both female applicants (28%) and male applicants (30%). Lack of collateral was the second most common denial reason for male applicants (21%) while the secondary reason for denial for females was credit history at 26%,

An examination of loan denial by income group reveals that a lack of credit history is the leading cause of denials in the very low (39%) and low-income (33%) groups, and is the secondary reason for denial in the moderate and middle income groups. Debt to income ratio is the primary reason for denial in the moderate, middle and upper income groups and is the secondary cause for denial in the very low and low-income groups. The percentage of denials based upon credit history and debt-to-income ratio decreased as income increased, while the percentage of denials because of lack of collateral increased as income increased.

Strategies:

- I. Continue to support local groups such as Habitat for Humanity that work to provide affordable homes and seek viable financing options for potential LMI homebuyers.
- II. Continue to work closely with the Cities of Conway and Myrtle Beach and the WRCOG Fair Housing Program to develop and disseminate fair housing awareness materials and programs to local realtors, the Coastal Carolinas Association of Realtors, Horry-Georgetown Home Builders Association, and residential developers.
- III. Encourage local support for service providers to expand existing Consumer Credit Counseling and First Time Home-Buyer programs with funding assistance where possible.
- IV. Explore funding sources and seek partnerships for the development of a down-payment assistance program for County residents.

- V. Work with community partners to seek additional avenues to build education, counseling, and awareness on issues including consumer credit and financial management among minority and low income residents to include local faith-based organizations, adult education providers, higher education institutions, Head Start programs, high schools and other forums.
- VI. Work with community partners including local financial institutions and organizations such as Habitat for Humanity to educate potential LMI homebuyers on the importance of credit history, debt-to-income ratio and collateral in future home buying endeavors.
- VII. Periodically monitor HMDA data for changes or patterns in lending practices, especially those that impact low-income residents, minorities, and other special populations.
- VIII. Support local and State efforts to educate the public on the perils of predatory lending and on how to read and understand contracts, including addressing language barriers by working with Hispanic serving organizations to promote greater understanding of financial tools, options, legal rights, and risks.
- IX. Build upon strong CRA records and the interest of local banking institutions to mobilize public/private community-based partnerships to improve financial literacy among special populations.

Measures:

- I. HMDA data for Horry County
- II. Promotional and educational materials, events, and other materials
- III. Inventory of consumer education/credit counseling providers and participation rates
- IV. Media coverage
- V. Partnerships developed to inform and educate LMI residents on the requirements and responsibilities related to home purchase
- VI. Community provider interviews and feedback
- VII. Interviews and feedback from lenders
- VIII. CRA reports of area financial institutions

Impediment 3: The supply of affordable housing in the County – both for purchase and for rent – is inadequate to meet current and future demand.

Assessment: Provision of fair housing and the availability of affordable housing are closely linked. While not strictly a fair housing issue, the impact of affordability on housing choice cannot be

overlooked. Although housing construction in Horry County rose significantly in the past decade, most new housing units are not affordable to residents with low and moderate incomes. In the more rural areas of the County, residential construction activity has been significantly slower, making affordable rental housing especially scarce in these areas. In addition, many of the housing units that are affordable are unsafe and/or substandard and in critical need of repair. There is also a pressing need for safe, decent and affordable housing that can accommodate the needs of disabled residents. The shortage of affordable housing is most acutely evidenced in the long waiting lists for Section 8 housing vouchers for County residents.

Median housing values in the faster growing areas of Horry County have significantly outpaced the State median value. Housing prices in areas of close proximity to employment centers such as Myrtle Beach and Conway 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. During difficult economic times, many residents find themselves without the means to afford decent housing and are increasingly at risk for homelessness.

Strategies:

- I. Continue to participate in and support the work of the Horry County Affordable/Workforce Housing Commission.
- II. Explore mechanisms and funding sources for the development of a housing trust fund for the development of new affordable rental housing units and for down- payment assistance for LMI homebuyers.
- III. Explore partnerships, funding and programs that would increase the availability of safe, decent affordable housing to include housing rehabilitation and upgrades to accommodate the needs of disabled residents.
- IV. Explore ways to reduce land costs for the development of affordable housing.
- V. Educate local developers and builders on funding assistance programs available for the development of affordable housing.
- VI. Explore ways to assist multiple owners of inherited property (heir's property) in navigating and possibly expediting the process of obtaining clear titles to the property, which is needed to obtain a mortgage for home construction, to purchase a manufactured home, and to refinance.
- VII. Continue to support the Waccamaw HOME Consortium and other community- based organizations in their efforts 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 homeownership.
- VIII. In partnership with the HOME 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.

- IX. In conjunction with the Cities of Conway and Myrtle Beach, explore possible incentives for the private development of affordable housing units, to include fee reductions and zoning incentives.
- X. Support the HOME Consortium's funding of designated Community Housing Development Organizations (CHDOs) for eligible housing related activities.
- XI. Support local housing authorities in the continuation of LMI programs and projects aimed at increasing the amount and quality of affordable housing resources within the County.
- XII. Support local housing authorities in their efforts to secure additional funding for housing assistance for County residents.
- XIII. Support local non-profit housing organizations in their efforts to improve and expand affordable housing options in Horry County.
- XIV. Promote diversity – economic, geographic, and cultural – in the appointment of local boards and commissions that deal with land use regulation, permitting and enforcement.
- XV. Support efforts by Horry County, municipalities and independent fire districts to upgrade and expand fire protection services that lower ISO ratings and lower insurance costs for County property owners.
- XVI. Support federal, state and local efforts to explore initiatives that can alleviate escalating insurance costs in coastal areas that threaten housing affordability, such as the Grand Strand Coastal Alliance.
- XVII. 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.
- XVIII. Along with the Cities of Conway and Myrtle Beach, periodically review regulations, procedures and policies to identify potential barriers for developers of affordable housing and encourage zoning, regulations, and community development proposals that promote fair and equal housing opportunities.
- XIX. Continue to actively support the efforts of the Home Alliance, Inc., the Horry County Homeless Task Force, the Conway and Myrtle Beach Housing Authorities, and other area organizations that plan for and provide housing and supportive services for the homeless and those at risk of homelessness.
- XX. Continue participation in the development of the Ten Year Plan to End Homelessness in Horry County and support implementation of the Plan once it is completed.

- XXI. Continue to integrate affordable housing concepts into the local government comprehensive planning process.

Measures:

- I. Number of residents on Section 8 waiting list
- II. Number of residents receiving Section 8 vouchers
- III. Construction of affordable housing units
- IV. Number of housing units upgraded and/or repaired
- V. Promotional materials, proclamations, events, and other materials
- VI. Media coverage
- VII. Zoning and land use regulations revisions and updates
- VIII. Comprehensive Plan updates
- IX. Service and housing provider interviews and feedback
- X. Median home prices
- XI. Median rents
- XII. Median age of housing stock
- XIII. Board and commission composition
- XIV. HMIS data
- XV. Affordable/Workforce Housing Commission meeting agendas and minutes

Impediment 4: Public transit does not provide an effective link between lower income neighborhoods and the city's eastern neighborhoods whereas workers cannot access employment

Assessment: The lower incomes of many area residents – exacerbated by physical and geographic access limitations of vulnerable populations such as the elderly, single- parent households, immigrants without driver's licenses, rural residents, and residents with disabilities – make the availability of affordable and reliable transit a necessity to maintain employment, receive support services, and access vital health care and other support programs. The Coast Regional Transportation Authority provides service on regularly scheduled routes serving the communities of Aynor, Myrtle Beach, Loris, Surfside Beach, Garden City, Conway, North Myrtle Beach, Murrells

Inlet, Pawley's Island and Georgetown. On-demand service is also available to senior citizens and disabled residents. However, these limited routes are problematic for many LMI residents, forcing those who do have access to the system to schedule work and other obligations around the limitations of available transit services or leaving them to depend on family and friends. Many residents living in more affordable housing found in rural areas of the County do not have access to public transportation. Access to public transportation is particularly critical for disabled and elderly residents, who rely heavily on public transportation for essential access to health care, employment and shopping. The location of housing supply within the context of overall accessibility to these critical services and resources can either create or reduce barriers to affordable housing and housing choice.

Strategies:

- I. Support efforts to improve and expand the capacity and reliability of the public transit system in Horry County.
- II. Encourage the continued efforts of The Coast RTA to keep public transportation rates affordable for LMI residents.
- III. Seek opportunities to participate in transit planning activities at the County and regional levels to promote the jobs/housing/transportation linkage.
- IV. Encourage support of alternative modes of travel to include well-designed systems of walkways and trails within proximity of affordable housing that provide residents with safe, inexpensive transportation alternatives to access jobs, education and services.
- V. Along with the Cities of Conway and Myrtle Beach, continue to integrate affordable housing concepts within the transportation, housing, economic development and community facilities elements of the Comprehensive Plans.

Measures:

- I. Expanded public transit routes and scheduling
- II. Increased transit ridership
- III. Regional transportation plans and projects
- IV. Comprehensive Plan updates and revisions
- V. Zoning Ordinance updates and revisions
- VI. Alternative transit infrastructure investment in walkways, greenways and bikeways
- VII. Route planning and mapping
- VIII. Interviews and feedback from service providers

Impediment 5: The prevalence of tourism and service sector jobs in Horry County reduces unemployment, but masks the precarious economic standing, lack of job security, and low wages of many of the County's residents.

Assessment: The high cost of housing in the County's urban communities is driving lower income residents further westward from the coast and into the rural portions of Horry County. This move often requires lengthy commutes to job opportunities and does little to advance housing choice among the area's working poor. Many residents are commuting substantial distances to employment centers in Conway and the Grand Strand. While housing is often less expensive outside of the major employment centers, additional commuting costs and access barriers can quickly offset those savings. In addition, the service industry, particularly the hospitality and tourism sector, is the primary source of employment for workers in Horry County. Although more plentiful, these service and retail sector jobs often pay far less than jobs in other sectors and offer fewer benefits and tenuous job stability. Lower earnings and benefits translate into a decreased ability to afford housing and significantly diminished housing choice. Much of the available housing stock is neither affordable nor attainable with only minimum wage earnings. For instance, while the 2008 Federal Minimum Wage was only \$5.85 an hour, a Horry County household had to earn \$14.88 per hour for 40 hours a week to afford a two-bedroom unit at the area's FMR. Although the Federal Minimum Wage increased to \$7.25 in June 2009, housing prices are still out of reach even for many families with two full-time minimum wage earners.

Without access to advanced education and training to prepare them for higher paying jobs, lower income and other disadvantaged residents will continue to be restricted to less secure, minimum wage jobs with little opportunity for advancement. These residents need greater access to advanced occupational training at local institutions such as Horry-Georgetown Technical College, along with reliable and affordable support services such as quality day care, transportation, and the use of new instructional technologies for anytime, anyplace learning alternatives. This access can significantly reduce the traditional barriers to education for many disadvantaged residents and improve their potential for educational and economic success.

From a community standpoint, the advanced training of local residents will raise lagging income levels; raise the tax base of the County; raise educational attainment levels; assist local employers in filling high demand jobs; fuel economic development efforts to recruit new industry; contribute to a diversified economy; and create rewarding job opportunities closer to home for residents. To employ these skilled workers, local recruitment efforts should target businesses and industries that will provide higher wage job opportunities for Horry County residents. Opportunities also exist to promote entrepreneurship and the development of small businesses by local residents.

Strategies:

- I. Continue to support efforts by Horry-Georgetown Technical College and the Horry County School District to increase access to advanced training and education opportunities for residents, particularly in high-demand, higher wage occupations such as health care, construction, and education.

- II. Continue to support the work of organizations involved in jobs creation including municipalities, the Myrtle Beach Regional Economic Development Commission, local chambers of commerce, and the SC Department of Commerce in recruiting higher-tech, higher-wage employers and diversify the economic base of Horry County.
- III. Work with elected officials, community partners and economic developers to promote the perception and recognition of affordable housing as an economic development issue.
- IV. Work with institutions of higher education and community partners to promote entrepreneurial awareness and education among local residents.
- V. Promote workforce development efforts, including Workforce Investment Act (WIA) programs administered by the WRCOG, aimed at strengthening the skill levels and employability of lower income individuals, the unemployed, and the underemployed.

Measures:

- I. Educational attainment data for the County
- II. Industrial and business location and expansion announcements to include jobs creation and capital investment
- III. Household Income data
- IV. Employment/Unemployment data
- V. Commuter patterns
- VI. Postsecondary education enrollment, retention and graduation data
- VII. State and local occupational outlook projections
- VIII. Workforce development programs and initiatives
- IX. Small business start-ups and loans

Impediment 6: The attainment of access to fair housing and suitable living environments for all Horry County 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 this environment are factors such as access to clean drinking water, 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 and expanding housing opportunities.

Strategies:

- I. In conjunction with the municipalities and WRCOG, provide a suitable living environment for residents by conducting, participating in or encouraging efforts including: Horry County Community Development and HOME Consortium consolidated plans and annual action plans, County and local land use planning, regional transportation planning, planning and review of public utilities including water and sewer, public transportation planning, planning for parks and recreational facilities, and cleanup of environmental hazards.
- II. Continue to utilize CDBG funding and seek additional resources and partnerships to improve availability and accessibility of Horry County residents to adequate public facilities, services, infrastructure and other critical community needs.
- III. Encourage and support efforts by municipalities and service providers in the provision of suitable living environments through new or improved availability and accessibility to public facilities, services, infrastructure, and other critical community needs for LMI residents.
- IV. 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.
- V. Explore programs and funding sources for the elimination of blighted areas and conditions in LMI areas and the provision of adequate infrastructure.

Measures:

- I. Elimination of blighted conditions in LMI areas
- II. Improved access to public facilities and community services for LMI residents
- III. New or expanded infrastructure available to LMI areas
- IV. Improved health and safety of residents in LMI areas
- V. Increased job opportunity for LMI residents

Impediment 7: A dedicated Fair Housing Hotline no longer exists in the County.

Assessment: At the time of the writing of this updated AI, no dedicated fair housing hotlines exist in Horry County. 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:

- I. Obtain funding to initiate a dedicated Fair Housing Hotline that would be made available to all Horry County residents, including residents of its municipalities.
- II. Obtain funding to carry out more in-depth and comprehensive fair housing education.
- III. Increase community awareness of the existing local government telephone numbers that currently field fair housing complaints in Horry County, Conway, and Myrtle Beach.

Measures:

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

Impediment 8: Local realtors have identified the need for more fair housing information and for the information to be available in other languages for persons with limited English proficiency (LEP).

Assessment: A lack of fair housing marketing campaigns in recent years has led to a lack of general knowledge of basic fair housing standards amongst housing professionals within the community. LEP communities are particularly affected by this as they are often some of the most vulnerable populations.

Strategies:

- I. Obtain funding to provide for a Fair Housing marketing campaign.

- II. Work with local realtors and other housing providers, including CHDOs & CDCs, to carry out more in-depth and comprehensive fair housing education.
- III. Conduct regularly scheduled workshops for local realtors, lenders, property managers and other housing industry professionals.
- IV. Conduct a Fair Housing marketing campaign specifically targeted at LEP populations, including flyers, ads and other marketing materials in Spanish distributed in LEP communities.
- V. Ensure a LEP population educational component is included in fair housing workshops and trainings conducted for area housing professionals.

Measures:

- I. More knowledgeable housing industry professionals.
- II. Decreased number of fair housing complaints.
- III. Increase in number of LEP citizens educated on fair housing.