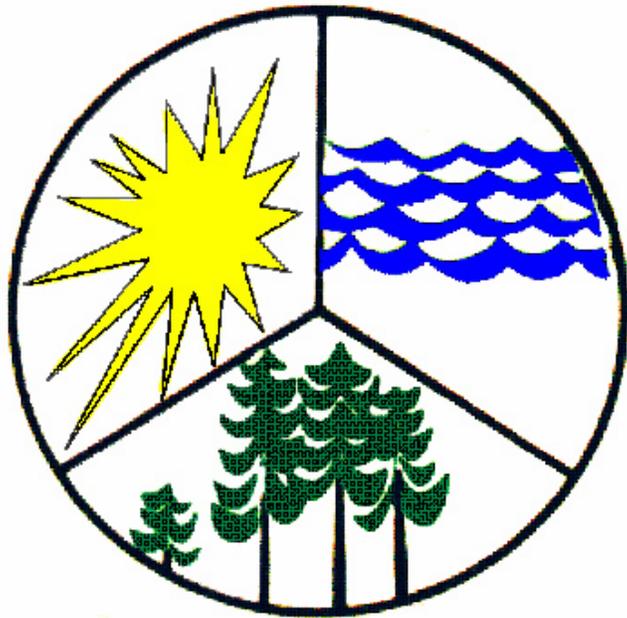


Regional Analysis of Impediments to Fair Housing Choice for the Waccamaw Region



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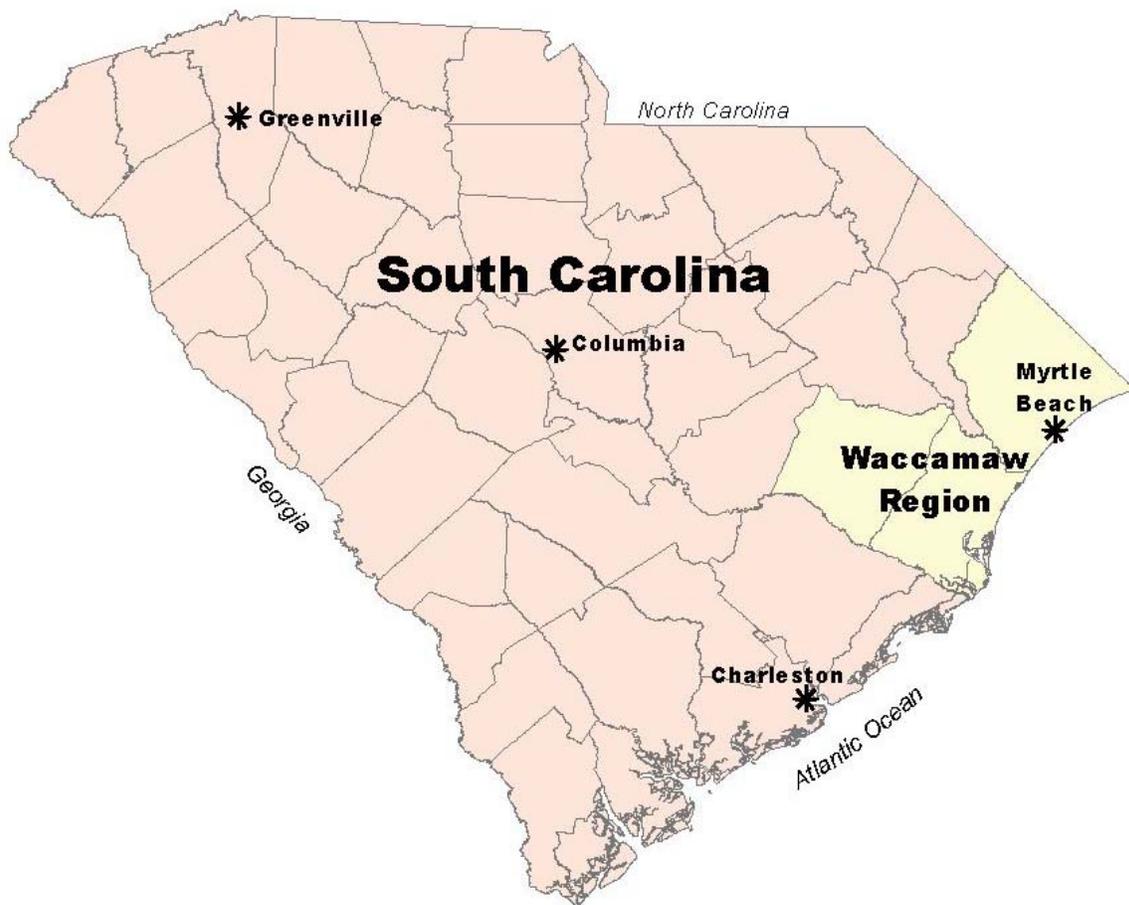
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PART ONE. OVERVIEW

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

**Map 1-1. Regional Location Map
Waccamaw AI Study Area**



Rapid population growth in coastal Horry and Georgetown Counties has been accompanied by an unprecedented demand for land, housing, and infrastructure. Rising development pressures and a growing housing market – prompted in large part by the continued influx of retirees and expansion of the Grand Strand as a year-round tourist destination – have consequently fueled increases in housing and land costs in Horry and Georgetown Counties. Although growth in inland Williamsburg County has occurred at a much slower pace than its coastal neighbors, economic growth and opportunities in these counties impacts the well-being of Williamsburg residents. Sustained population growth and a steady rise in housing costs in Horry and Georgetown Counties have contributed to a housing market in which some residents – such as the elderly, low and moderate income, minorities, disabled, and other populations with special needs – are more likely to experience challenges in finding and maintaining affordable, safe and convenient housing options. Meanwhile, Williamsburg residents face obstacles to affordable housing and limited housing choice due to limited infrastructure, deteriorating housing stock and lack of economic opportunity.

Purpose

As part of the HUD-mandated Consolidated Planning process, the Waccamaw Regional Council of Governments (WRCOG) completed its first Consolidated Plan in the spring of 2006. The 5-year Consolidated Plan represents an assessment of the economic and social state of the region, as well as local government policies and programs to improve the living environment of its low/moderate income residents. The Strategic Plan includes a vision for the region that encompasses the national objectives of the CDBG program and is accompanied by a first year Action Plan that outlines short-term activities to address community needs. As part of the planning process, the WRCOG must also affirmatively further Fair Housing and undertake Fair Housing planning. This process includes the formal preparation of an *Analysis of Impediments to Fair Housing Choice*.

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

The *Analysis of Impediments* is an extension of the first regional *Consolidated Plan* adopted by the Waccamaw Regional Council of Governments in May of 2006. 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 residents in the Waccamaw Region. The *AI Study* is a strategic planning and policy development resource for local decision-makers, staff, service providers, the private sector, and community leaders in the 3 counties and 16 municipalities that comprise the Waccamaw region.

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. The *Analysis of Impediments* and the accompanying *Supplemental HMDA Study* will ultimately serve as the foundation for Fair Housing planning in the Waccamaw Region.

Methodology

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

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

The process began with the review of existing studies for information and data relevant to housing need and related issues. These documents included local comprehensive plans and ordinances, the Waccamaw Region Community Development Consolidated Plan, and other policy documents. Additional service provider data and observations were incorporated to include qualitative and quantitative information on special populations. A series of interagency forums were also held in the spring of 2006 for the service providers and public and private housing related organizations for each County. More than 30 organizations were represented at these forums – local governments, non-profits, civic and community organizations, financial institutions, housing and service providers – providing valuable statistical, regulatory, needs assessment, and policy information for the planning effort.

Additional data was obtained from sources including 2000 Census reports, the Division of Research and Statistics of the SC Budget and Control Board, the US Department of Housing and Urban Development (HUD), the National Low Income Housing Coalition (NLIHC), the SC Housing Finance and Development Authority, the Federal Financial Institutions Examinations Council (FFIEC), and the SC Department of Health and Environmental Control (SCDHEC). Interviews and focused research requests were conducted with State and local public and private sector representatives from area banking, lending, insurance, real estate, property management, educational, health, community service, and neighborhood organizations.

Impact

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

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

PART TWO. INTRODUCTION

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

Legal Foundations of Fair Housing

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

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

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

Fair Housing Concepts

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

- *Affirmatively Further Fair Housing (AFFH)* – Under its community development programs, HUD requires its grantees to affirmatively further fair housing through three broad activities: 1) conduct an Analysis of Impediments to Fair Housing Choice; 2) act to overcome identified impediments; and 3) track measurable progress in effecting

impediments and the realization of fair housing choice. The AFFH obligation extends to both public and privately-funded housing activities within the region. AFFH goes beyond the provision of affordable housing, and consists of actions that assure housing is available to all residents regardless of race, color, religion, national origin, disability, gender, or familial status.

- *Affordable Housing* – Decent, safe, quality housing that costs no more than 30% of a household's gross monthly income for utility and rent or mortgage payments.
- *Fair Housing Choice* – The ability of persons, regardless of race, color, religion, national origin, disability, gender, or familial status, of similar income levels to have the same housing choices.
- *Fair Housing Planning (FHP)* – Fair Housing Planning consists of three components: the Analysis of Impediments, a detailed Action Plan to address identified impediments, and a monitoring process to assess progress in meeting regional and community objectives. FHP consists of close examination of factors that can potentially restrict or inhibit housing choice and serves as a catalyst for actions to mitigate identified problem areas.
- *Impediments to Fair Housing* – Any actions, omissions, or decisions based upon race, color, religion, national origin, disability, gender, or familial status that restrict, or have the effect of restricting, housing choice or the availability of housing choice.
- *Low and Moderate Income* – Defined as 80% of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. Very low-income is defined as 50% of the median family income for the area, subject to adjustments for areas with unusually high or low incomes or housing costs. Poverty level income is defined as 30% or below median family income.
- *Private Sector* – Private sector involvement in the housing market includes banking and lending institutions, insurance providers, real estate and property management agencies, property owners, and developers.
- *Public Sector* – The public sector for the purpose of this analysis includes local and State governments, regional agencies, public housing authorities, public transportation, community development organizations, workforce training providers, and community and social services.

Fair Housing as a Component of the Consolidated Housing Plan

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

As part of the Consolidated Plan, jurisdictions must affirmatively further fair housing and undertake fair housing planning. An integral component of this fair housing planning process is the preparation of an Analysis of Impediments to Fair Housing Choice. The AI Study consists of

a review of both public and private barriers to housing choice and involves a comprehensive inventory and assessment of the conditions, practices, laws and policies that impact housing choice within a jurisdiction.

The *2006 Consolidated Plan for the Waccamaw Region* provides the necessary foundation for regional fair housing planning. The AI Study – together with the Action Plan and a formal, on-going process for monitoring progress toward meeting performance goals – comprise the three basic components of Fair Housing Planning in the Waccamaw Region.

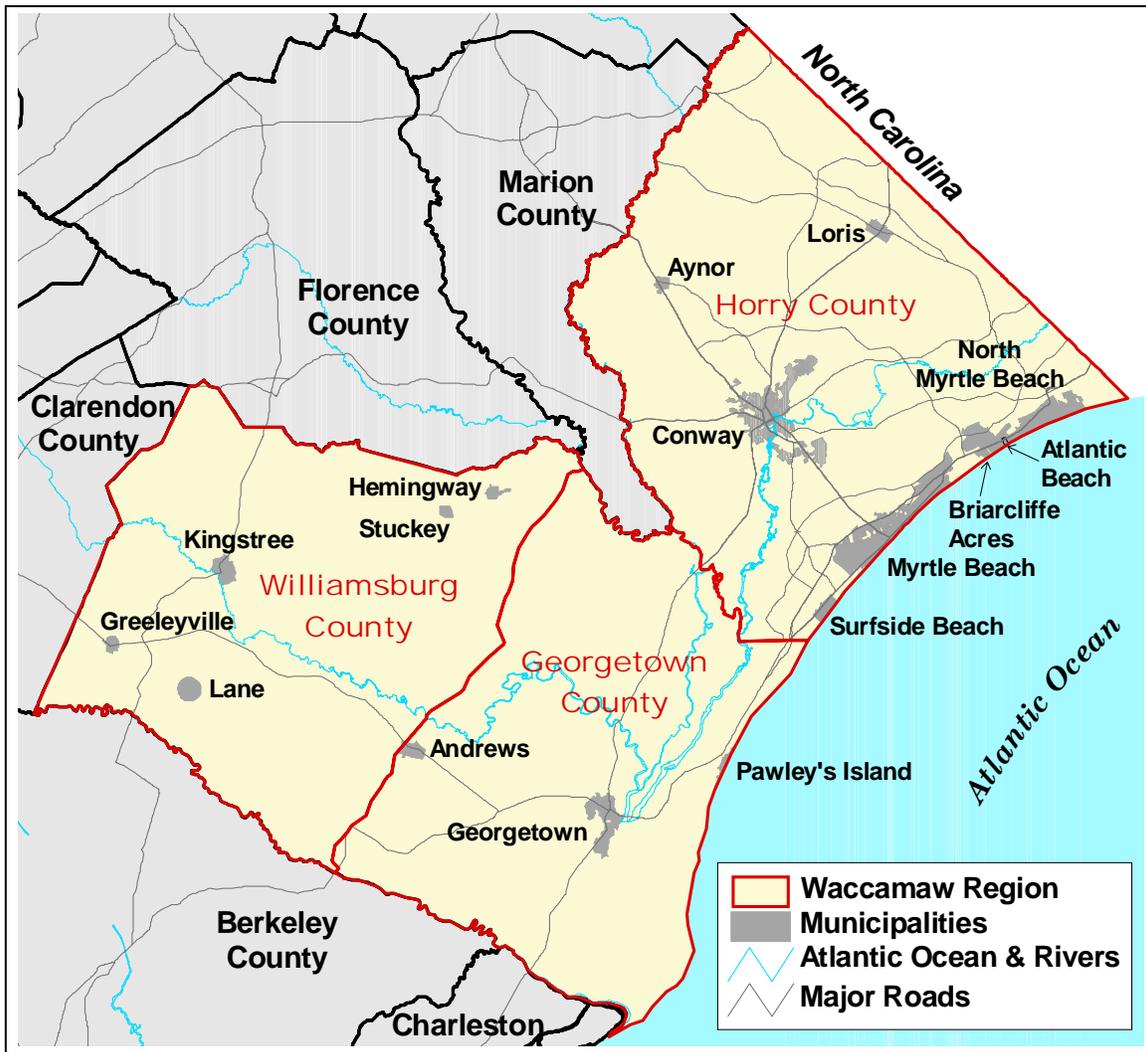
PART THREE. ANALYSIS OF SOCIO-ECONOMIC CONDITIONS AND FACTORS

Socio-economic data provide a necessary foundation for effective Fair Housing needs assessment and planning efforts and help local decision-makers and service providers develop a clear picture of the human characteristics of the region. Information such as the number of 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.

Demographics

Map 3-1 delineates the Waccamaw Region and includes the counties and incorporated areas, major highways and water features.

Map 3-1. Waccamaw Region



Population

The overall rate of population growth for the Waccamaw Region was nearly 27.5% from 1990 to 2000. However, growth rates within the counties of the Region vary significantly, as evidenced by population change from 1990 to 2000. Horry County was the 3rd fastest growing county in South Carolina during the decade, experiencing a 36.5% population increase – a growth rate more than double the statewide rate during the same period. This population growth continues with an estimated 15.4% increase from 2000 to 2005 – the third highest rate statewide. The Myrtle Beach Metropolitan Statistical Area (MSA) includes all of Horry County, including the City of Conway, and is projected to be the 2nd fastest growing urban area in the United States over the next decade. Horry County is the State's largest county in terms of land area and had a total population of more than 226,992 residents in 2005. However, this population swells by an additional 400,000 to 500,000 during the height of the tourist season. As one of the more popular coastal destinations in the US, the area attracts more than 13.7 million visitors annually.

Georgetown County also experienced significant growth in the 1990s, ranking 9th statewide with a 20.5% increase in population during that decade. While Georgetown County is smaller in population than neighboring Horry County with 60,983 residents in 2005, it is the state's 8th largest county in terms of land area. However, Georgetown has experienced even faster and more significant growth in recent years, with an increase of 9.3% that ranked as the State's 5th highest from 2000 to 2005.

In contrast, more rural Williamsburg County grew by only 1% from 1990 to 2000, ranking 41st out of 46 counties statewide. The County is one of the largest in the State in land area, ranking 6th out of 46 counties. As the only county in the Waccamaw Region without direct ocean access, Williamsburg County is not as impacted by tourism as neighboring Horry and Georgetown Counties. Rather than increasing in population, Williamsburg has lost residents in recent years, with a population loss of 4.9% from 2000 to 2005 – making the County last in growth out of 46 counties. The estimated population of Williamsburg County was 35,395 in 2005.

Table 3-1 provides data on population growth in the counties within the region and for the State from 1990 to 2000 and estimates for growth from 2000 to 2005. A map of Census tracts for the Region including tract numbers is included in *Appendix E*.

**Table 3-1. Population Growth 1990, 2000 and 2005
Waccamaw Region and South Carolina**

Jurisdiction	1990	2000	2005** Estimate	1990-2000		2000-2005	
				% Growth	Rank*	% Growth	Rank*
Georgetown County	46,302	55,797	60,983	20.5%	9th	9.3%	5th
Horry County	144,053	196,629	226,992	36.5%	3rd	15.4%	3rd
Williamsburg County	36,815	37,217	35,395	1.1%	41st	-4.9%	46th
South Carolina	3,486,703	4,012,012	4,255,083	15.1%	---	6.1%	

* Rank out of the 46 Counties in South Carolina

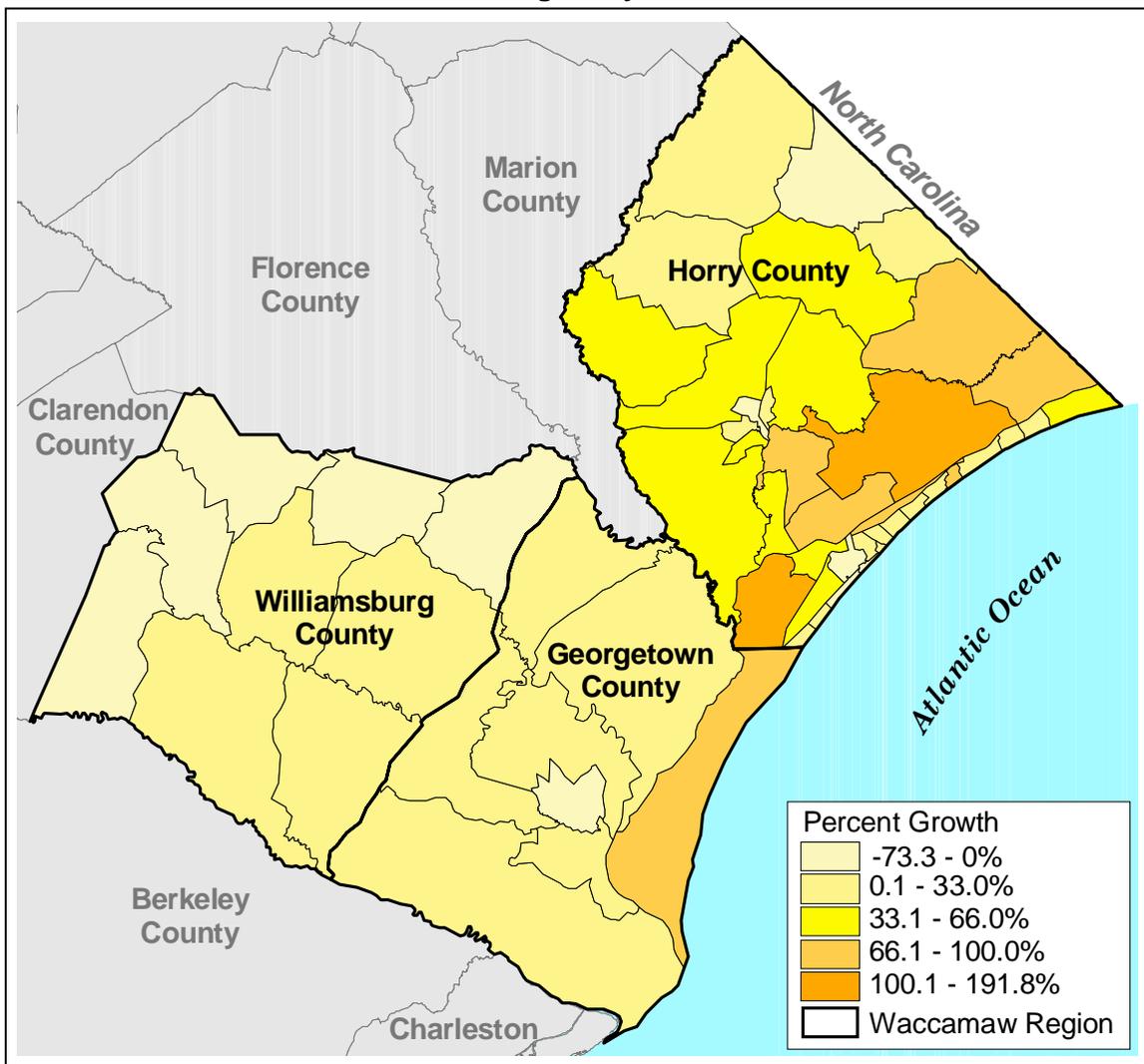
** Estimate Provided by the SC Division of Research and Statistics

Source: US Census, 2000; SC Division of Research and Statistics, 2005.

The Census tracts in the Waccamaw Region with the highest population increases between 1990 and 2000 also had the highest concentration of new residential development. Areas that experienced growth of more than 100% are located to the west of the Cities of Myrtle Beach and North Myrtle Beach and include a tract located west of Surfside Beach at the Georgetown County border in the Socastee community.

Of the 9 Census tracts that posted population losses during the last decade, 5 are located in the northern and western reaches of Williamsburg County, with 3 tracts located in areas throughout Horry County (northwest of Loris, the northwest portion of Conway, and the southern portion of the City of Myrtle Beach including the former Myrtle Beach AFB) and one northwest of the City of Georgetown. Map 3-2 depicts population growth from 1990 to 2000 based on 1990 Census tract boundaries.

**Map 3-2. Population Growth, 1990-2000
Waccamaw Region by Census Tract**



Source: US Census, 1990 and 2000.

Table 3-2 lists the population growth from 1990 to 2000 within each Census tract in the Waccamaw Region. The tracts with the highest rates of growth in the 1990s were concentrated in Horry County. The tract with the highest growth rate during the decade is tract 51600, which includes the Socastee community and is located west of the Town of Surfside Beach above the Georgetown County line, at 191.8%. Tract 603 posted a growth of 106.1% in the 1990s and is located west of the Waterway and the Cities of Myrtle and North Myrtle Beach. Tract 401 (at the North Carolina border above North Myrtle Beach) grew by nearly 97% and tract 602 (north of Myrtle Beach along the US Highway 501 corridor) experienced a growth rate of nearly 88%. The portion of Tract 602 located to the north of US 501 (designated as tract 602.02 for the 2000 Census) has been the focus of the majority of that growth, due in large part to the development of Carolina Forest – a residential development with a projected long-range build-out of more than 50,000 housing units. Also of note is the 72% population growth in tract 9805, located in the Waccamaw Neck in Georgetown County.

Eleven tracts in the Region experienced a population loss in the 1990s – five tracts in both Horry and Williamsburg Counties and one in Georgetown County. Tract 510, located in the City of Myrtle Beach, sustained the largest population loss at 73.3%. Tract 510 is home to the former Myrtle Beach Air Force Base, an area that sustained significant population loss after the base closure in 1993, when many military families were relocated. However, extensive base redevelopment efforts in recent years that promote mixed-use development including residential will likely result in an increase in population in the coming decade.

**Table 3-2. Population Growth by Census Tract, 1990-2000
Waccamaw Region**

Horry County			
Tract	1990	2000	% Growth
10100	2,943	3,195	8.6%
20100	2,606	2,604	-0.1%
20200	4,334	5,471	26.2%
20300	4,249	5,710	34.4%
30100	3,338	5,625	68.5%
40100	6,473	12,738	96.8%
40200	2,555	3,428	34.2%
40300	2,397	2,955	23.3%
40400	2,951	3,417	15.8%
40500	3,457	3,777	9.3%
50100	1,474	2,650	79.8%
50200	867	1,475	70.1%
50300	2,317	2,534	9.4%
50400	4,058	4,328	6.7%
50500	3,929	4,568	16.3%
50600	3,482	3,705	6.4%
50700	1,407	1,442	2.5%
50800	953	920	-3.5%
50900	4,941	5,312	7.5%
51000	5,493	1,467	-73.3%
51100	1,200	1,022	-14.8%
51200	3,754	4,127	9.9%
51300	3,614	4,396	21.6%
51400	8,213	13,528	64.7%
51500	8,810	12,204	38.5%
51600	3,396	9,909	191.8%
60100	3,006	4,373	45.5%
60200	4,447	8,353	87.8%
60300	3,476	7,163	106.1%
60400	6,479	11,750	81.4%
70100	4,567	6,176	35.2%
70200	2,512	2,944	17.2%
70300	2,938	2,779	-5.4%
704	3,360	3,412	1.5%
705	2,458	3,283	33.6%
706	4,782	6,536	36.7%
707	6,031	8,445	40.0%
80100	4,391	5,334	21.5%
80200	2,395	3,574	49.2%
Total	144,053	196,629	36.5%

Williamsburg County			
Tract	1990	2000	% Growth
9701	2,769	2,681	-3.2%
9702	1,996	1,931	-3.3%
9703	5,578	5,356	-4.0%
9704	3,297	3,617	9.7%
9705	9,004	9,400	4.4%
9706	5,365	5,309	-1.0%
9707	2,773	2,632	-5.1%
9708	3,662	3,742	2.2%
9709	2,371	2,549	7.5%
Total	36,815	37,217	1.1%

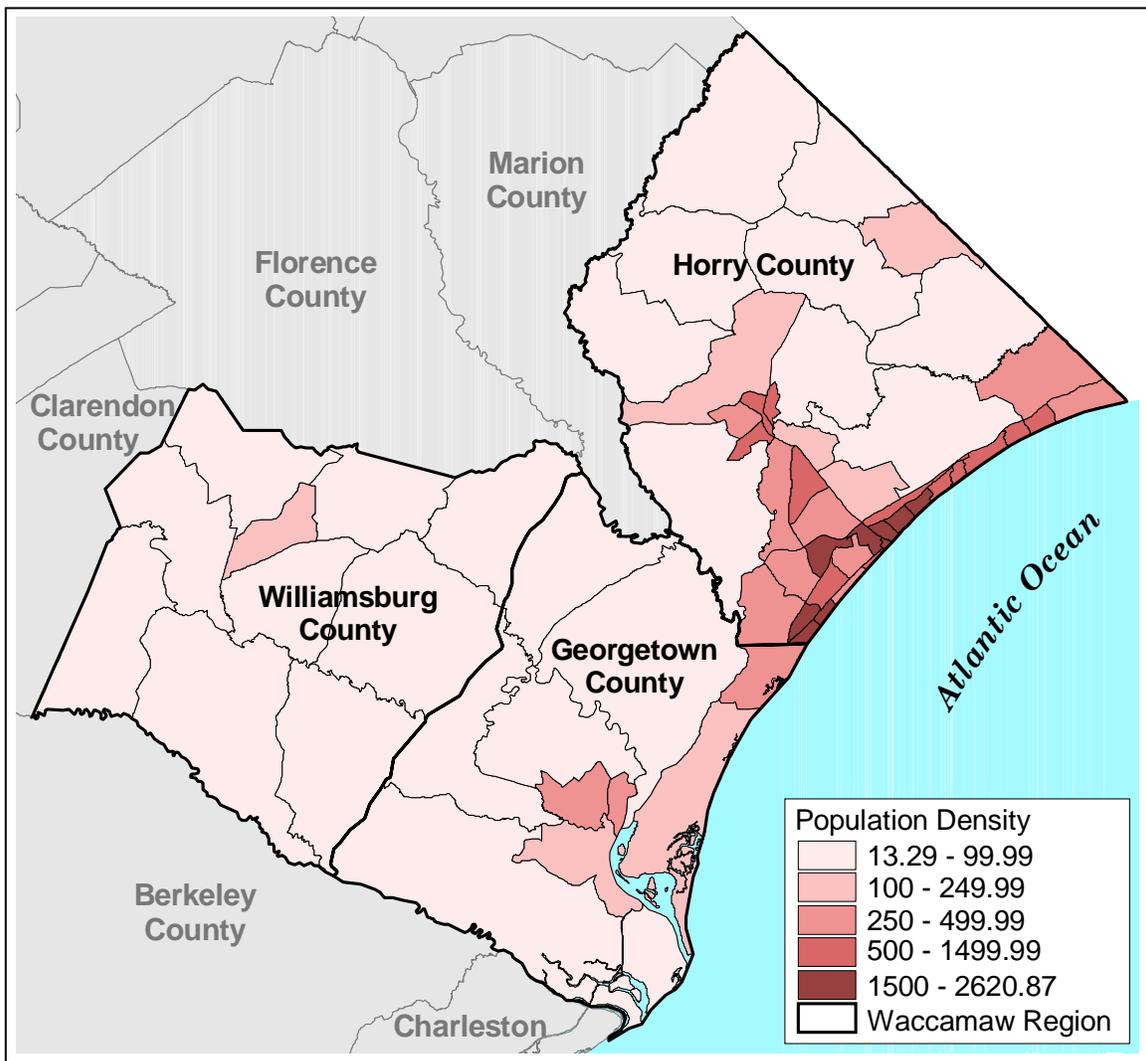
Georgetown County			
Tract	1990	2000	% Growth
9801	3,553	3,994	12.4%
9802	7,401	7,929	7.1%
9803	7,351	7,768	5.7%
9804	2,650	3,199	20.7%
9805	9,680	16,646	72.0%
9806	7,176	6,916	-3.6%
9807	5,051	5,427	7.4%
9808	3,440	3,918	13.9%
Total	46,302	55,797	20.5%

* Some 2000 tract totals were estimated using 1990 boundaries and 2000 block totals.

Source: US Census, 1990 and 2000.

Map 3-3 illustrates the population distribution within the Waccamaw Region. Most of the highest densities in the Region are within Census tracts on or near the Atlantic Ocean and are concentrated in Horry County. 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 of from 500 to 1499 persons per square mile. Densities are also higher in tracts along the US Highway 501 corridor that links the City of Myrtle Beach to the City of Conway. Tracts in Georgetown County are generally less dense, with the exception of tract 9805.02 in the Waccamaw Neck. The area known as the Waccamaw Neck in Georgetown County is a peninsula that extends from Winyah Bay northward to the Horry County line. The Neck is flanked by the Atlantic Ocean on the east, Winway Bay to the south, and the Intracoastal Waterway on the east. Williamsburg County is the least densely populated of the three counties, with slightly higher density in the tract that includes the Town of Kingtree.

**Map 3-3. Population Density (Persons per Square Mile), 2000
Waccamaw Region by Census Tract**



Source: US Census, 2000.

Age

Offering a warm climate and coastal amenities, the coastal areas of South Carolina have become a relocation magnet for retirees. Continued marketing efforts to attract this population, along with continued growth in housing developments designed for this market segment, will fuel the continued in-migration of older residents to the Region. Most of these new senior residents, many of whom are relocating from more expensive housing markets in the northeast, are financially able to afford area housing.

While the overall age distribution in the Waccamaw counties generally reflects that of the State, there are a few notable variations. Williamsburg County has the largest percentage of children 17 years of age and younger at 28.6%, while Horry County has the lowest percentage of children at 21.3%. The percentage of young adults ages 18 to 24 was lower at 7.7% in Georgetown County than the other two counties and the State at 10.2%. Both Georgetown and Horry Counties have a higher percentage of persons aged 45 to 64 at 26.2% and 25%, respectively, than the State at only 23%. The percentage of persons aged 65 and older is higher in each of the Waccamaw counties than that of the State, with a percentage of 15% in both Georgetown and Horry counties as compared to only 12.1% statewide.

**Table 3-3. Age Characteristics, 2000
Waccamaw Region and South Carolina**

Age	Georgetown		Horry		Williamsburg		South Carolina	
	#	%	#	%	#	%	#	%
Total	55,797	100.00%	196,629	100.0%	37,217	100.0%	4,012,012	100.0%
17 yrs & under	14,044	25.2%	41,929	21.3%	10,661	28.6%	1,009,641	25.2%
18 to 24	4,312	7.7%	18,421	9.4%	3,361	9.0%	407,851	10.2%
25 to 44	14,448	25.9%	57,623	29.3%	9,554	25.7%	1,185,955	29.6%
45 to 64	14,639	26.2%	49,186	25.0%	8,785	23.6%	923,232	23.0%
65 yrs & over	8,354	15.0%	29,470	15.0%	4,856	13.0%	485,333	12.1%

Source: US Census, 2000.

The median age for residents of the Waccamaw Region mirrors the national trend towards an aging population. As indicated in Table 3-4, median age increased dramatically throughout the Region from 1990 to 2000. Median age jumped by 6.4 years in Georgetown County, by 4.5 years in Horry County, and by 4.9 years in Williamsburg County. 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.

In 1990 the median age was highest in Horry County at 33.8 years, followed by Georgetown at 32.7 years and Williamsburg at 30.6 years. A decade later Georgetown County posted the highest median age at 39.1 years, with Horry County at 38.3 years and Williamsburg County at 35.5 years. Median ages were significantly higher in both Georgetown and Horry Counties than statewide in both 1990 and 2000. The median age for Williamsburg County was younger than that of the State in 1990, but by 2000 had risen to just above the statewide median age.

**Table 3-4. Median Age, 1990 and 2000
Waccamaw Region and South Carolina**

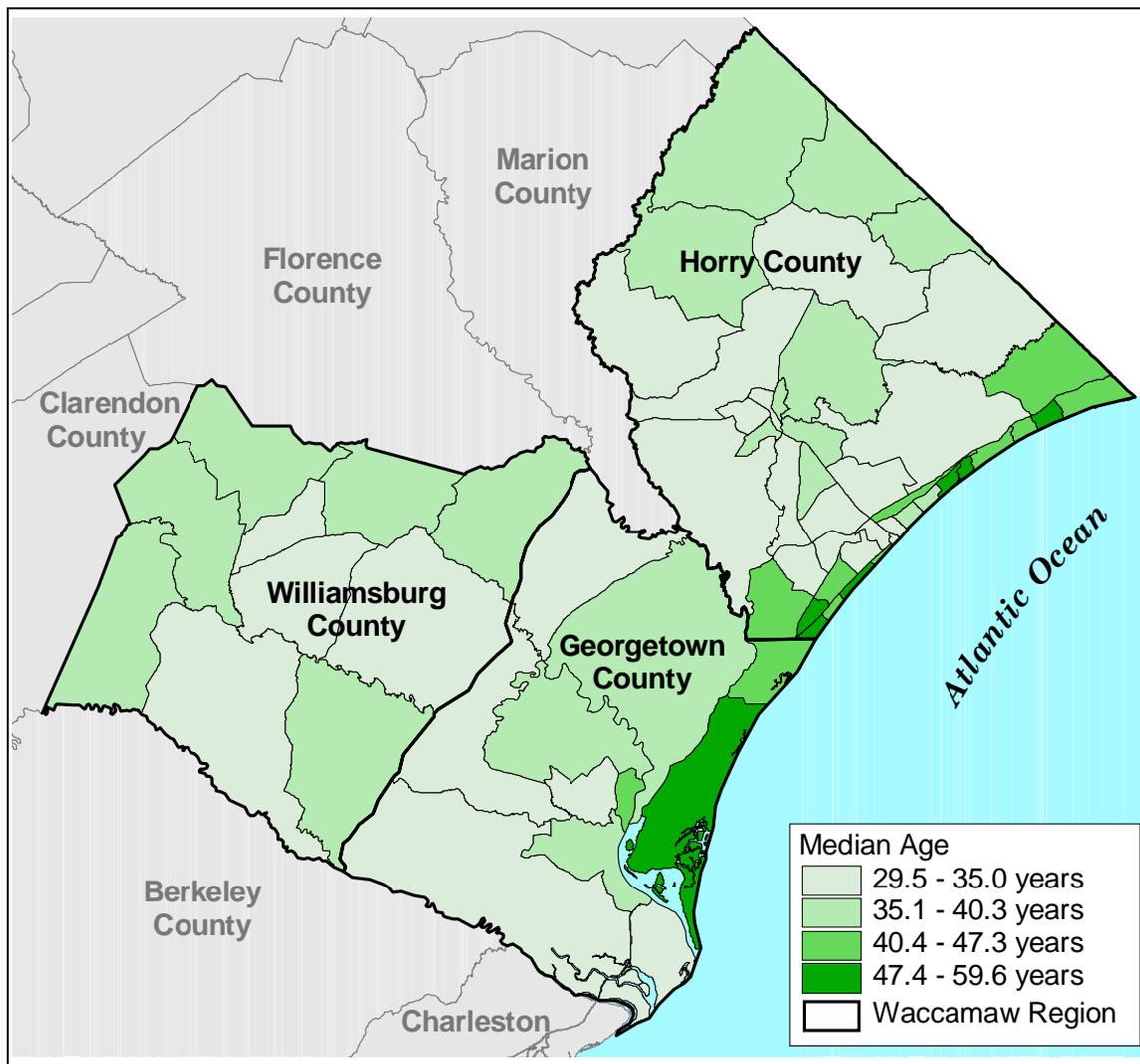
Jurisdiction	1990	2000	Change 1990-2000
Georgetown County	32.7 years	39.1 years	6.4 years
Horry County	33.8 years	38.3 years	4.5 years
Williamsburg County	30.6 years	35.5 years	4.9 years
South Carolina	32.0 years	35.4 years	3.4 years

Source: US Census, 2000; and SC Statistical Abstract, 2000-2001.

Median ages by Census tract in the region are highest in tracts located along the coast and are youngest in the more rural areas of all three counties (Map 3-4). Median ages within the Region's Census tracts range from 29.5 to 59.6 years. Tracts with the highest median age in the Region are in Horry County and include tracts 511 (on the coast between Surfside Beach and Myrtle Beach) with a median age of 59.6 years and tract 51401 (below Surfside Beach near the Georgetown County border) with a median age of 56.1 years.

Tract 60202, located along US Highway 501 between Myrtle Beach and Conway, has the lowest median age at 29.5 years. The comparatively young median age in the tract can likely be attributed to the development of the Carolina Forest subdivision with young families as one of its primary target markets. Other tracts with low median ages include tracts 510 (near the coast) and 506 (on the coast) – both located in Myrtle Beach, with median ages of 30 years and 30.1 years, respectively. The median age in tract 9705.02, located east of Kingstree in Williamsburg County, was also low at 30.2 years.

**Map 3-4. Median Age, 2000
Waccamaw Region by Census Tract**



Source: US Census, 2000.

Race

As detailed in Table 3-5, racial composition varies widely among the counties of the Waccamaw Region. Horry County has a predominantly Caucasian population with 81% Caucasian, 15.5% African-American, and 2.6% Hispanic. By comparison in Williamsburg County, African-Americans are the predominant racial group at 66.3%, with 32.7% Caucasian and 0.7% Hispanic. Georgetown County has the most balanced racial composition in the region, with 59.7% Caucasian, 38.6% black, and 1.6% Hispanic residents. Racial composition statewide is similar to that of Georgetown County, with 67.2% Caucasian and 29.5% African-American. The percentage of Hispanic residents statewide reflects that of Horry County at 2.4%.

**Table 3-5. Racial Composition, 2000
Waccamaw Region and South Carolina**

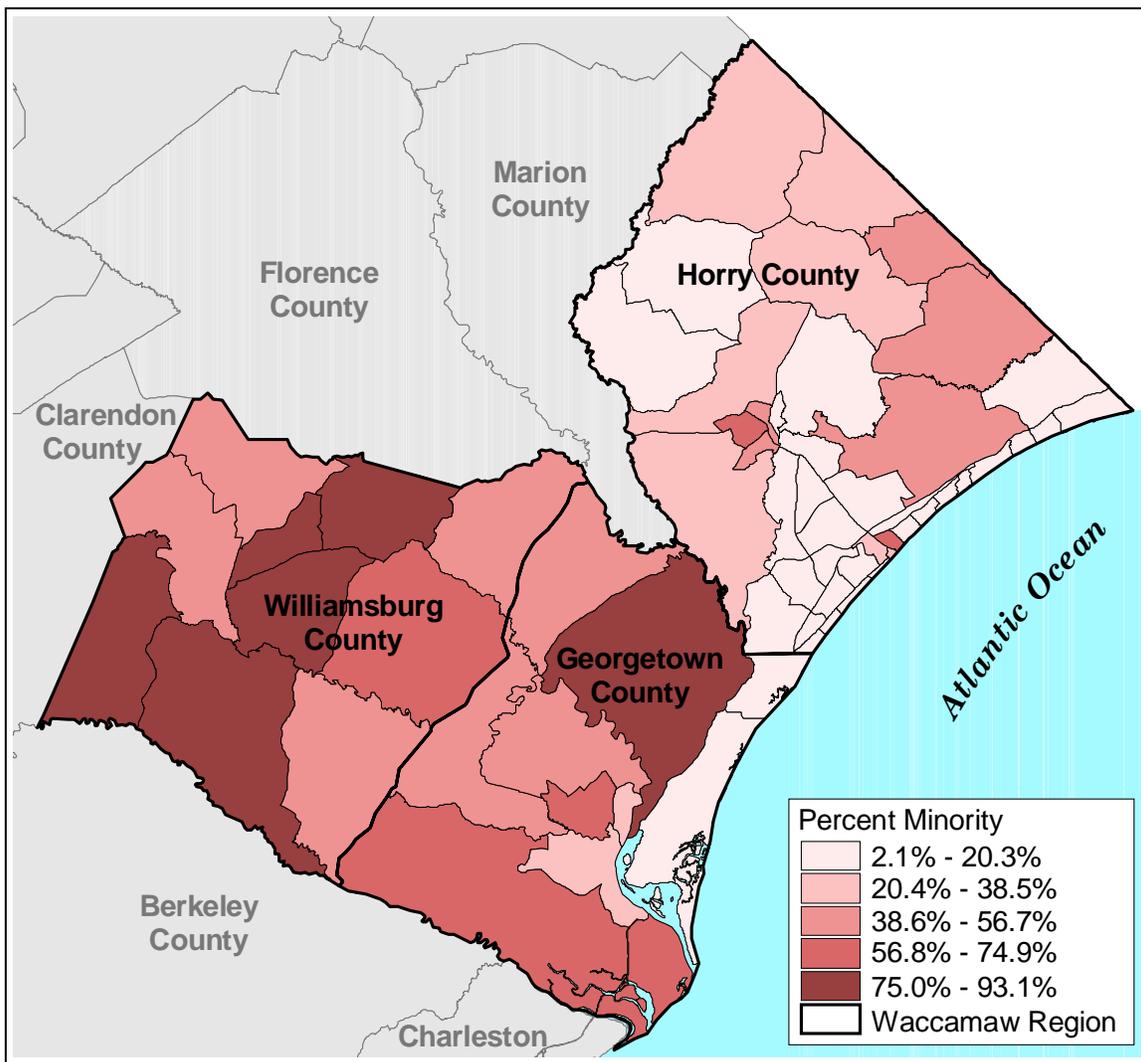
Race	Georgetown		Horry		Williamsburg		South Carolina	
	#	%	#	%	#	%	#	%
Total	55,797	100.0%	196,629	100.0%	37,217	100.0%	4,012,012	100.0%
White	33,307	59.7%	159,363	81.0%	12,184	32.7%	2,695,560	67.2%
Black	21,541	38.6%	30,468	15.5%	24,660	66.3%	1,185,216	29.5%
Other	949	1.7%	6,798	3.5%	373	1.0%	131,236	3.3%
Hispanic	919	1.6%	5,057	2.6%	273	0.7%	95,076	2.4%

Source: US Census, 2000.

As shown on Map 3-5, most of the Census tracts with the highest minority concentrations in the Waccamaw Region are located in Williamsburg County. Five tracts in Williamsburg County and one in northern Georgetown County range in percentage of minority population from 75% to 93.1%. Tract 970502, located east of Kingstree, has the highest percentage of minority residents at 93.1%. Tracts 9708 (along Williamsburg's southern border with Berkeley County surrounding the Town of Lane) and 9804 (on Georgetown's northern border with Horry County and encompassing the Plantersville and Chopee communities) also have higher percentages of minority residents at 90.3% and 81.1%, respectively.

Tracts with the lowest percentages of minority residents are located along and near the coast in Georgetown and Horry Counties, along the US Highway 501 corridor area from Myrtle Beach to Conway, and in northwestern Horry County. The five tracts with the lowest percentage of minority residents in the Region are all located on the coast and range in percentage of minority population from 2.1% to 3.3%. The tract with the lowest percentage of minority residents is 513 (south of Surfside Beach including part of Garden City) with 2.1%, followed by Tract 511 (north of Surfside Beach) with 2.2%, Tract 503 (north end of Myrtle Beach) with 2.9%, Tract 512 (Surfside Beach) with 3.1% and tract 403 (North Myrtle Beach) with 3.3% minority residents.

**Map 3-5. Percentage Minority Population by Census Tract, 2000
Waccamaw Region**



Source: US Census, 2000.

While the African-American population in Horry County grew by more than 21% between 1990 and 2000, the African-American population increased by a much lower rate in Georgetown County at 7.8% and in Williamsburg County at 4.3% (Table 3.6). Williamsburg County experienced a loss in Caucasian population of 6.9%. However, the Caucasian population increased by 36.1% in Horry County and 27.4% in Georgetown County. The increase in Hispanics and in other racial groups in that decade was substantial throughout the Region. The number of persons of other races increased by 455% in Georgetown County, 366.3% in Williamsburg County, and 278.7% in Horry County during that time period. The Hispanic population grew by 391.4% in Georgetown County, 301.7% in Horry County, and 111.6% in Williamsburg County in the 1990s.

**Table 3-6. Change in Racial Composition, 1990-2000
Waccamaw Region**

Race	Georgetown County			Horry County			Williamsburg County		
	1990	2000	% Change	1990	2000	% Change	1990	2000	% Change
Total	46,302	55,797	20.5%	144,053	196,629	36.5%	36,815	37,217	1.1%
White	26,151	33,307	27.4%	117,098	159,363	36.1%	13,092	12,184	-6.9%
Black	19,980	21,541	7.8%	25,160	30,468	21.1%	23,643	24,660	4.3%
Other	171	949	455.0%	1,795	6,798	278.7%	80	373	366.3%
Hispanic	187	919	391.4%	1,259	5,057	301.7%	129	273	111.6%

Source: US Census, 2000.

While only 47.2% of Horry County residents are life-long members of the community, 70% of Georgetown County residents and 89.5% of Williamsburg County residents were born in South Carolina. In 2000, 99.5% of Williamsburg County residents, 97.8% of Georgetown County residents, and 96% of Horry County residents were US natives, compared to 98.6% of South Carolinians who were US natives. Nearly 52% of Horry County residents were born in a state other than South Carolina, as compared to the 29.5% of Georgetown County residents and 10.1% of Williamsburg County residents who are not native South Carolinians. Table 3-7 provides information on the place of birth for residents of the Region.

**Table 3-7. Place of Birth, 2000
Waccamaw Region**

Place of Birth	Georgetown		Horry		Williamsburg	
	#	%	#	%	#	%
Total	55,797	100.0%	196,629	100.0%	37,217	100.0%
Native to United States	54,586	97.8%	188,823	96.0%	37,045	99.5%
<i>South Carolina</i>	38,210	70.0%	89,197	47.2%	33,164	89.5%
<i>Different State</i>	16,082	29.5%	97,812	51.8%	3,724	10.1%
<i>Outside of US</i>	294	0.5%	1,814	1.0%	157	0.4%
Foreign Born	1,211	2.2%	7,806	4.0%	172	0.5%

Source: US Census, 2000.

Educational Attainment

Despite unprecedented growth in the State's coastal region over the last decade, 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 education and 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.

Unemployment is also lower for individuals with higher degrees. At the national level, residents with no high school diploma experience an unemployment rate of nearly 7%, while adults with a two-year associate degree had a rate of only 2.3% and those with a bachelor's degree had a rate of less than 2%.

The National Institute for Literacy (NIFL) has produced synthetic literacy estimates for each state that project the literacy levels of residents. The NIFL estimates that 41% of Williamsburg County residents, 32% of Georgetown County residents, and 20% of Horry County residents are at Level 1, the lowest proficiency level. Adults at Level 1 proficiency are severely limited in reading ability – they can not fill out a job application, read a food label, or even read a story to their child. The study projects that another 38% of Williamsburg County residents, 34% of Georgetown County residents, and 30% of Horry County residents are at Level 2. Individuals at Level 2 can perform more difficult reading tasks than Level 1 and can compare, contrast, and integrate basic information – but they can not successfully perform higher level reading and problem-solving skills. Adults with low literacy skills at only Levels 1 and 2 are considered to be lacking a sufficient foundation of basic skills to function successfully in society – a foundation that is needed to find and keep decent jobs, support their children's education, and participate actively in civic life. Whereas, residents at Levels 3 through 5 have the literacy skills to perform more complex tasks using increasingly lengthy and dense texts and documents. When looking at high growth occupations through 2005, the minimum literacy proficiency requirement has increased by one level (from Level 2 to Level 3) over jobs with a declining demand. This can have a significant economic impact in both the State and Region, where 56% and up to 79% of adults are estimated to be below Level 3 proficiency, respectively.

More than 1 out of every 3 Williamsburg County residents (34.4%) over the age of 25 lacks a high school diploma – much higher than the percentage statewide at 23.7%. Nearly one-fourth of Georgetown County residents (24.7%) and nearly one-fifth (19%) of Horry County residents are without a high school diploma or equivalency (Table 3-8).

**Table 3-8. Educational Attainment, 2000
Waccamaw Region and South Carolina**

Educational Attainment	Georgetown		Horry		Williamsburg		South Carolina	
	#	%	#	%	#	%	#	%
Total Persons 25+ yrs	37,340	100.0%	136,551	100.0%	23,189	100.0%	2,596,010	100.0%
Less than 9 th Grade	3,407	9.1%	7,642	5.6%	2,743	11.8%	215,776	8.3%
High School, No Diploma	5,837	15.6%	18,101	13.3%	5,246	22.6%	398,503	15.4%
High School Graduates	11,293	30.2%	43,963	32.2%	8,148	35.1%	778,054	30.0%
College, No Diploma	7,169	19.2%	31,748	23.2%	3,303	14.2%	500,194	19.3%
Associate Degree	2,155	5.8%	9,533	7.0%	1,076	4.6%	173,428	6.7%
Bachelor's Degree	4,967	13.3%	17,484	12.8%	1,856	8.0%	351,526	13.5%
Graduate Degree	2,512	6.7%	8,080	5.9%	817	3.5%	178,529	6.9%

Source: US Census, 2000.

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, more than one-fourth of the residents of both Georgetown County (25.8%) and Horry County (25.7%) have an associate degree or higher. However, only 16.1% of Williamsburg County residents have an associate, bachelor, or higher degree – very low when compared to the percentage statewide at 27.1%.

Educational attainment is a key indicator of future earnings potential. A large portion of the region's incumbent workforce now needs a minimum of 14 years of education to be successful in an increasingly technology-driven economy. In South Carolina, 65% of all jobs now require a minimum of an associate degree. For example, the lifetime earnings for a college graduate with a bachelors degree is nearly \$1 million greater than that of a high school graduate. In a typical working lifetime, a high school graduate will earn \$1.1 million; a college graduate with a two or four-year degree will earn \$2.1 million; a graduate degree holder will earn \$2.5 million; and a resident with an advanced professional degree, such as a doctor or lawyer, can earn an average of \$4.4 million.

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 the Waccamaw region 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 counties in the Region can alleviate a major roadblock to building a prosperous and sustainable community.

Household and Family Status

Household and family status are key indicators of social and economic conditions in the community. There are 81,800 households in Horry County, 21,659 in Georgetown County and 13,714 in Williamsburg County. More than 73% of households in Georgetown and Williamsburg Counties and more than two-thirds (66.6%) of households in Horry County are families. Families with children comprise 41.3% of households in Williamsburg County, 35.3% in Georgetown County and 29.5% of households in Horry County. Statewide, families with children make up 32.3% of all households.

More than one-fourth of households in the Waccamaw Region include individuals aged 65 and older – 27.5% in Georgetown County, 26.7% in Williamsburg County and 25.4% in Horry County. More than 10% of Williamsburg County households, 9.2% of Georgetown County households and 8.5% of Horry County households are comprised of a person over 65 who lives alone. More than 22% of Williamsburg County households are headed by a single female – high when compared to the percentage in Georgetown County (15.1%) and Horry County (11.5%).

Average household size is highest in Williamsburg County at 2.69 persons, followed by Georgetown County at 2.55 persons, and Horry County at 2.37 persons per household. Similarly, average family size in Williamsburg County is comparatively high at 3.22, but lower in Georgetown County at 3.01 and Horry County at 2.84 persons per family. Household size statewide was 2.53 and average family size was 3.02 in 2000.

**Table 3-9. Household Type and Characteristics, 2000
Waccamaw Region**

Household Type	Georgetown		Horry		Williamsburg	
	#	%	#	%	#	%
Total households	21,659	100.0%	81,800	100.0%	13,714	100.0%
Family households (families)	15,844	73.2%	54,515	66.6%	10,050	73.3%
Female householder, no husband present	3,274	15.1%	9,418	11.5%	3,071	22.4%
Non-family households	5,815	26.8%	27,285	33.4%	3,664	26.7%
Householder living alone	5,040	23.3%	21,075	25.8%	3,416	24.9%
Householder living alone: 65 yrs+	2,001	9.2%	6,984	8.5%	1,423	10.4%
Households with individuals under 18 yrs	7,641	35.3%	24,156	29.5%	5,662	41.3%
Households with individuals 65 yrs & over	5,951	27.5%	20,746	25.4%	3,667	26.7%
Average household size	2.55	---	2.37	---	2.69	---
Average family size	3.01	---	2.84	---	3.22	---

Source: US Census, 2000.

More than 40% of children in Williamsburg County, 33.1% of children in Georgetown County and 31.1% of children in Horry County live in single-parent families. Single-parent families are especially prevalent in African-American families and families of other races, with 54% of minority children in Horry County, half (50%) of minority children in Williamsburg County and 48.9% of minority children in Georgetown County living in a single-parent family. While significant, the percentages are much lower for children in Caucasian families, with 20.2% of white children in Horry County, 17.7% of white children in Georgetown County and 15.2% of white children in Williamsburg County living in single-parent families.

The number of births to single mothers in the Region has increased steadily over the past four decades. More than half (51%) of births in Williamsburg County were to single mothers, while births to single mothers was less than half that percentage in Georgetown County (23.7%) and Horry County (19.7%). The percentage of births to single mothers was comparatively high for minorities, with nearly two-thirds (61.9%) of births in Williamsburg County, nearly half (46.6%) of births in Horry County and more than one-third (39.3%) of births in Georgetown County to single mothers. Many children in the Region are born to teen mothers - 14.1% of births in Williamsburg County, 11.8% of births in Horry County and 11.3% of births in Georgetown County.

Research notes that children born to single-parent households are generally more vulnerable to child abuse, poverty, academic failure, and other challenges. Nearly 62% of the indicated child abuse cases in Williamsburg County, half (50%) of abuse cases in Georgetown County and 42% of abuse cases in Horry County involved children in single-parent households. Single-parent families are also more likely to live in poverty. More than 58% of children in single-parent families in Williamsburg County, 49.4% in Georgetown County and 36.9% in Horry County live in poverty. Data from the *SC Campaign to Prevent Teen Pregnancy* note that nearly half of all teen mothers and three-fourths of all unmarried teen mothers rely on welfare within 5 years of the birth of their first child. Campaign data also reveals that students born to single mothers are twice as likely to drop out of high school and to have a child before age 20. Twenty-three

percent (23%) of babies in Horry County, 19.1% of babies in Williamsburg County and 18% of babies in Georgetown County were born to mothers who did not complete high school.

More than 36% of all children in Williamsburg County, 26% of children in Georgetown County and 18.3% of children in Horry County live below poverty. Poverty is more prevalent in minority families, with nearly 42% of minority children in Williamsburg County, 38.8% in Georgetown County and 35.1% in Horry County living in poverty. By contrast, the percentage of Caucasian children living in poverty in Williamsburg County was less than half that of minorities at 18.8% and less than one-third that of minorities in Georgetown County (10.4%) and Horry County (11.5%). The poverty rate rises dramatically among single-parent families. Nearly 85% of children in poverty in Williamsburg County, 73.6% of children in poverty in Georgetown County and 58.6% of children in poverty in Horry County live in single-parent families.

Housing unit occupancy is a concern, since crowded housing conditions can amplify the risk of domestic violence, child abuse and other health and social problems. Average household size for both Williamsburg County and Georgetown County at 2.69 persons and 2.55 persons, respectively, is larger than the state average of 2.53 and that of Horry County at 2.37 persons. The average family size in Williamsburg County is 3.22 persons – larger than neighboring Georgetown County at 3.01 persons, Horry County at 2.84 persons and the statewide average of 3.02 persons (Table 3-9).

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 South, 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. The counties of the region continue 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.

Income and Poverty

Comprehensive Housing Affordability Strategy (CHAS) data is a special tabulation and adjustment of 2000 Census household and income data commissioned by HUD for use by CDBG grantees in the development of local consolidated plans. This data includes valuable information on household income for low-income residents and provides information on the percentage of households within each income category that are cost-burdened. HUD defines cost burden as the fraction of a household's total gross income that is spent on housing costs. For renters, housing costs include rent paid by the tenant plus utility costs. Housing costs for owners include mortgage payments, taxes, insurance, and utility costs. A household is

considered cost-burdened if its occupants are paying more than 30% of their income for housing costs.

Table 3-10 depicts income as a percentage of the Median Family Income (MFI) for each county in the Waccamaw Region. HUD defines low and moderate income (LMI) households as those households with incomes below 80% of MFI. More than half (54.7%) of all Williamsburg County households, 40.8% of Georgetown County households and 36.9% of Horry County households are considered to be LMI. Poverty is more prevalent in rental households, with more than three-fourths (76.8%) of renter households in Williamsburg County, and more than half of rental households in Georgetown (61.3%) and Horry (53.5%) Counties considered to be LMI. By contrast, less than half (49.4%) of owner households in Williamsburg County, 36.1% of owner households in Georgetown County and 30.8% of owner households in Horry County are LMI. CHAS data indicates that the percentage of LMI owner households increases in relation to income category. Overall, owners in both Georgetown and Williamsburg counties comprise 62.1% and owners in Horry County 53.5% of *extremely low income* households. Owners account for 80.3% of *very low income* households in Williamsburg County, 71.9% in Georgetown County and 57.9% in Horry County. Within the *other low income* category, the majority of households are owners – 81.5% in Williamsburg County, 79.6% in Georgetown County, and 66.5% in Horry County.

**Table 3-10. CHAS Households of Low and Moderate Income by Tenure, 2000
Waccamaw Region**

Households	Extremely Low Income (0-30% MFI)		Very Low Income (31-50% MFI)		Other Low Income (51-80% MFI)		Moderate Income (>80% MFI)		All Households	
	#	%	#	%	#	%	#	%	#	%
Georgetown County										
Total	2,823	100.0%	2,363	100.0%	3,642	100.0%	12,793	100.0%	21,621	100.0%
Renters	1,069	37.9%	663	28.1%	744	20.4%	1,563	12.2%	4,039	18.7%
Owners	1,754	62.1%	1,700	71.9%	2,898	79.6%	11,230	87.8%	17,582	81.3%
Horry County										
Total	7,511	100.0%	8,232	100.0%	14,445	100.0%	51,565	100.0%	81,753	100.0%
Renters	3,493	46.5%	3,463	42.1%	4,835	33.5%	10,265	19.9%	22,056	27.0%
Owners	4,018	53.5%	4,769	57.9%	9,610	66.5%	41,300	80.1%	59,697	73.0%
Williamsburg County										
Total	3,206	100.0%	1,979	100.0%	2,309	100.0%	6,218	100.0%	13,712	100.0%
Renters	1,214	37.9%	390	19.7%	427	18.5%	613	9.9%	2,644	19.3%
Owners	1,992	62.1%	1,589	80.3%	1,882	81.5%	5,605	90.1%	11,068	80.7%

Source: US Dept. of Housing & Urban Development, Community Planning & Development CHAS Database, 2006.

Income is a primary concern for elderly Waccamaw residents, touching nearly every facet of life from housing and health care to basic needs such as food and medications. More than 67% of all Williamsburg County households, 47.1% of Georgetown County households and 41.6% of Horry County households are considered to be of low and moderate income – with incomes less than 80% of the MFI for the area. As provided in Table 3-11, nearly one-third (30.4%) of elderly Williamsburg County residents, 17.4% of Georgetown's older residents and 11.5% of the elderly population of Horry County are considered to have extremely low incomes, making less than 30% of the median family income for the area.

**Table 3-11. Income Estimates for Elderly Households, 2000
Waccamaw Region**

Income Categories	Georgetown		Horry		Williamsburg	
	#	%	#	%	#	%
Extremely Low Income (0-30% MFI)	984	17.4%	2,513	11.5%	992	30.4%
Very Low Income (31-50% MFI)	689	12.2%	2,584	11.8%	591	18.1%
Other Low Income (51-80% MFI)	990	17.5%	4,005	18.3%	607	18.6%
Moderate Income (> 81% MFI)	2,985	52.9%	12,760	58.4%	1,068	32.8%
Total Households	5,648	100.0%	21,862	100.0%	3,258	100.0%

Source: US Dept. of Housing & Urban Development, Community Planning & Development CHAS Database, 2006.

Table 3-12 provides per capita income data for the counties in the Waccamaw Region and South Carolina. In 1999, the per capita personal income in Williamsburg County was very low at \$12,794 when compared with Georgetown County at \$19,805, Horry County at \$19,949 and per capita income statewide at \$18,795. Per capita income trends within racial/ethnic groups varied widely among the three counties. While per capita income for Caucasians in Horry County at \$22,044 was similar to Caucasians statewide at \$22,095, per capita income in that group was significantly higher in Georgetown County at \$26,293 and much lower in Williamsburg County at \$17,920. Per capita income for African-Americans was very similar among the counties in the region at more than \$10,000, although slightly lower than African-Americans statewide at \$11,776. Hispanics in Horry County posted a per capita income of \$12,534 – very similar to the income for Hispanics statewide at \$12,143. However, per capita income for Hispanics in Georgetown and Williamsburg Counties was significantly lower at \$8,950 and \$7,507, respectively.

**Table 3-12. Per Capita Income, 1999
Waccamaw Region and South Carolina**

	Total	White	Black	Hispanic
Georgetown County	\$19,805	\$26,293	\$10,178	\$8,950
Horry County	\$19,949	\$22,044	\$10,390	\$12,534
Williamsburg County	\$12,794	\$17,920	\$10,295	\$7,507
South Carolina	\$18,795	\$22,095	\$11,776	\$12,143

Source: US Census, 2000.

An individual is described as living in poverty when he/she has insufficient resources to meet basic living expenses, including the costs of food, shelter, clothing, transportation and medical expenses. In 1999, 12% of Horry County residents, 17.1% of Georgetown residents and 27.9% of Williamsburg County residents were living below poverty status. The percentage of persons living in poverty in Williamsburg County was double that of the percentage statewide at 14.1%. Census figures indicate that a significant percentage of persons living in poverty within the Waccamaw Region are age 65 or older – 12.3% in Georgetown County, 11.9% in Williamsburg County and 10.7% in Horry County. More than one-third of the residents in the region who are

living in poverty are children under the age of 18. Table 3-13 provides data related to persons living below poverty.

**Table 3-13. Income Below Poverty by Age, 1999
Waccamaw Region and South Carolina**

	Georgetown		Horry		Williamsburg		South Carolina	
	#	%	#	%	#	%	#	%
Total Population	55,263	---	193,974	---	36,889	---	3,883,329	---
Below poverty	9,439	17.1%	23,356	12.0%	10,294	27.9%	547,869	14.1%
Under 5 years	830	8.8%	2,042	8.7%	926	9.0%	52,453	9.6%
5 years	139	1.5%	468	2.0%	158	1.5%	10,403	1.9%
6 to 11 years	1,347	14.3%	2,669	11.4%	1,350	13.1%	66,197	12.1%
12 to 17 years	1,286	13.6%	2,384	10.2%	1,410	13.7%	58,222	10.6%
18 to 64 years	4,678	49.6%	13,296	56.9%	5,220	50.7%	295,906	54.0%
65 years & over	1,159	12.3%	2,497	10.7%	1,230	11.9%	64,688	11.8%

Source: US Census, 2000.

Free or reduced lunch data for local schools also indicate a significant number of low-income households. Approximately 56% of students in Horry County schools, 61% in Georgetown schools and 89% in Williamsburg County schools are eligible for free or reduced lunch. These percentages are well over the 52% of students who are eligible statewide.

In 1999 the estimated median household income varied widely among the 3 counties in the region, but all were lower than the statewide household income of \$37,082 (Table 3-14). Median household income was \$36,470 for Horry County, \$35,312 for Georgetown County, and \$24,214 for Williamsburg County. As shown in Table 3-9, median household income was highest for Caucasians in Georgetown County at \$44,444, while household income was lower for Caucasians in Horry County and Williamsburg County than for persons in the racial group statewide. Median household income for African-Americans was lower in all counties in the region than statewide and much lower in Williamsburg County at only \$19,331. Median household income for Hispanics was higher in Georgetown County than statewide at \$34,375 but much lower in Williamsburg County at only \$17,917.

**Table 3-14. Median Household Income, 1999
Waccamaw Region and South Carolina**

	Total	White	Black	Hispanic
Georgetown County	\$35,312	\$44,444	\$22,393	\$34,375
Horry County	\$36,470	\$38,847	\$23,484	\$31,250
Williamsburg County	\$24,214	\$34,417	\$19,331	\$17,917
South Carolina	\$37,082	\$42,068	\$25,032	\$31,645

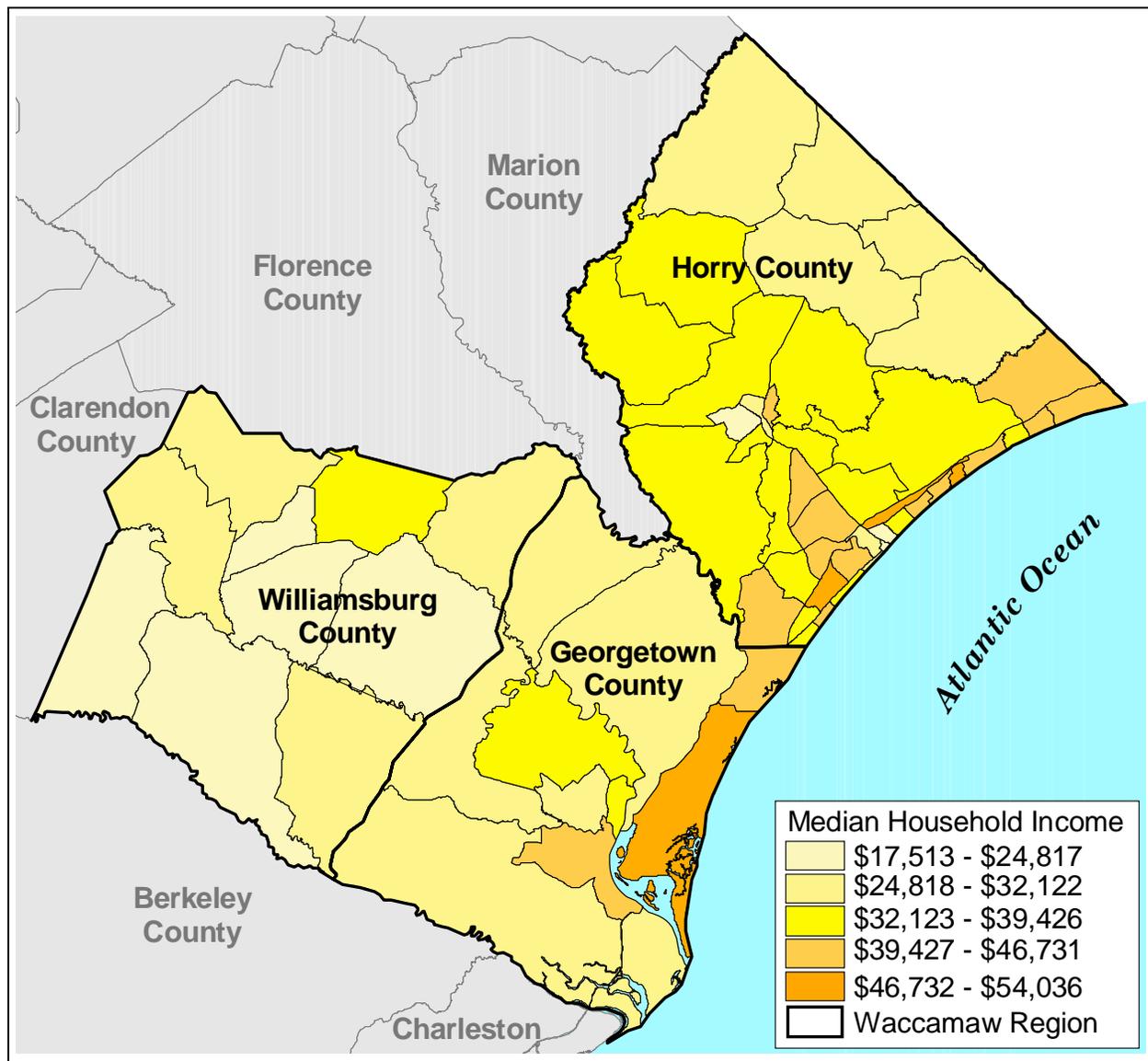
Source: US Census, 2000.

As illustrated in Map 3-6, the Census tracts with highest median household incomes are primarily located on or in close proximity to the Atlantic Ocean in Georgetown and Horry Counties. Median income in the Region ranges from a low of \$17,513 in tract 970502 in Williamsburg County to a high of \$54,036 in tract 980502 on the Waccamaw Neck in

Georgetown County. The Census tracts with the highest median income are tracts 980502 (on coast in Georgetown County), 50200 (on coast between Myrtle Beach and North Myrtle Beach), 501 (just north of and including a portion of Myrtle Beach), and 51402 (south of Myrtle Beach).

Nearly all of the tracts with the lowest median household incomes are located in Williamsburg County. The tracts with the lowest median family incomes are tracts 9707 (on the western border of Williamsburg County), 506 (on the coast in Myrtle Beach), 9708 (on the southern border of Williamsburg County), and 970502 (to the northeast and including a small portion of Kingstree in Williamsburg County).

Map 3-6. Median Household Income by Census Tract, 1999
Waccamaw Region



Source: US Census, 2000.

Low and moderate income (LMI) households are those households with incomes below 80% of the median family income for the area. More than half (53.3%) of the residents of Williamsburg County, 42.1% of Georgetown County residents and more than one-third (38.1%) of Horry County residents are considered to be LMI. The percentage of LMI residents is high in many of the municipalities within the Region as well. In Georgetown County, nearly two-thirds (63.8%) of the residents of Andrews and nearly half (49%) of the residents of the City of Georgetown are LMI. In Horry County, more than two-thirds (65.9%) of the residents of Atlantic Beach, more than half of the residents of Loris (54.8%) and Aynor (51.3%), nearly half (47.1%) of the residents of Myrtle Beach and Conway, one-third (33.1%) of the residents of North Myrtle Beach and nearly one-third (30%) of the residents of Surfside Beach are LMI. All of the municipalities in Williamsburg County have a high percentage of LMI residents – 57.2% in Lane, 54.5% in Kingstree, 51% in Stuckey, 46.3% in Greeleyville, and 43.3% in Hemingway. Table 3-15 lists the percentage of LMI residents for counties in the Waccamaw Region.

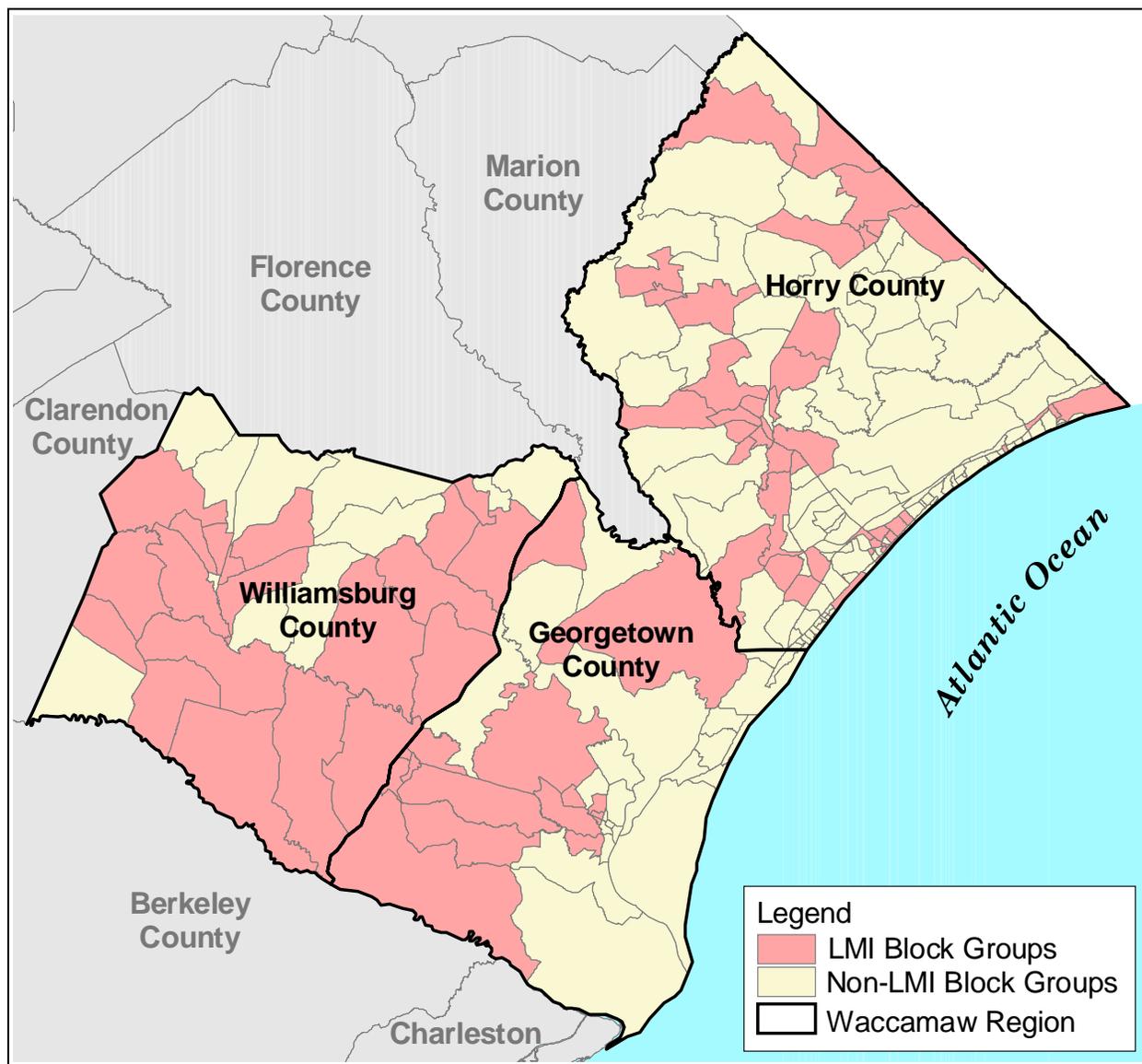
Table 3-15. FY2006 Estimated Percentage of Persons with Low and Moderate Incomes Waccamaw Region

Jurisdiction	Percent LMI
Georgetown County	42.1%
Andrews	63.8%
Georgetown	49.0%
Pawleys Island	15.2%
Horry County	38.1%
Atlantic Beach	65.9%
Aynor	51.3%
Briarcliffe Acres	11.8%
Conway	47.1%
Loris	54.8%
Myrtle Beach	47.1%
North Myrtle Beach	33.1%
Surfside Beach	30.0%
Williamsburg County	53.3%
Greeleyville	46.3%
Hemingway	43.3%
Kingstree	54.5%
Lane	57.2%
Stuckey	51.0%

Source: US HUD, Low and Moderate Income Summary Data, 2006.

Data provided by the US Department of Housing and Urban Development can be used to determine the location of Census block groups with at least 51% of households having low or moderate incomes (LMI) and therefore typically defined as LMI areas. As shown on Map 3-7, LMI areas exist throughout all three of the counties in the Waccamaw Region. In Williamsburg County, 65% of the 30 block groups are LMI. Forty-one percent (41%) of the 23 block groups in Georgetown County, and 32% of the 148 block groups in Horry County are LMI. It should be noted that the block groups in less densely populated areas are much larger in land area than those in the more urbanized areas. This is particularly true in more rural Williamsburg County, where there are only 30 block groups. By contrast, more urbanized Horry County has 148 block groups.

**Map 3-7. Areas of Low and Moderate Income by Block Group, 2000
Waccamaw Region**



Source: US Dept of Housing & Urban Development, Census 2000, Low and Moderate Income Data, 2006.

Unemployment

Horry County has 121,671 residents in the civilian labor force (2005 average), ranking 6th in labor force size statewide. The civilian labor force in Georgetown County is 29,693 and in Williamsburg County is 16,082, resulting in statewide rankings of 12th and 19th, respectively.

While Horry County consistently maintains one of the lowest unemployment rates in the State, unemployment in neighboring Georgetown and Williamsburg Counties have historically been significantly higher. Unemployment rates in Horry County rose steadily since 2000, peaking at

6% in 2004, but dropping slightly to 5.9% in 2005. Unemployment in Georgetown County increased steadily from 7.6% in 2000 to a high of 12.4% in 2003, but dropped each subsequent year to a low of 9.5% in 2005. Similarly, rates in Williamsburg County increased from 12.3% in 2000 to a high of 17.1% in 2003, and then decreased for the next 2 years to a 6 year low of 12.2% in 2005. The 2005 annualized unemployment rate in Horry County of 5.9% ranks 7th lowest in South Carolina and is lower than the statewide unemployment rate of 6.8%, but slightly higher than the national rate of 5.1%. In Georgetown County, the 2005 unemployment rate was 9.5%, resulting in a ranking of 25th statewide. Unemployment was comparatively high in Williamsburg County at 12.2% in 2005 – much higher than the other counties in the Region and nearly double the state rate. Table 3-16 provides annual unemployment data for the Region and the State from 2000 to 2005.

It is important to note that the relatively low average unemployment rates in Horry County mask a vulnerable economy that is heavily dependent on tourism and seasonal activity. The region's dependence on tourism and retail sector employment translates into lower wage job opportunities that rely on fluctuating demand and are susceptible to economic downturns. Many of these jobs are part-time or temporary and lack key benefits such as health insurance.

**Table 3-16. Unemployment Rates, 2000-2005
Waccamaw Region and South Carolina**

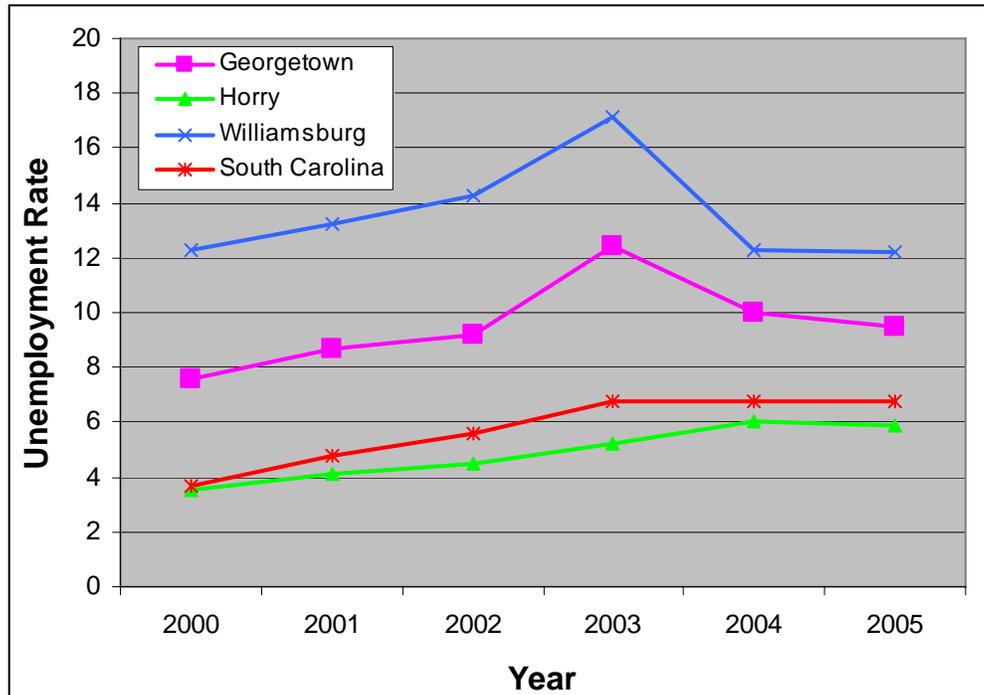
Year	Georgetown County	Horry County	Williamsburg County	South Carolina
2000	7.6%	3.5%	12.3%	3.7%
2001	8.7%	4.1%	13.2%	4.8%
2002	9.2%	4.5%	14.3%	5.6%
2003	12.4%	5.2%	17.1%	6.8%
2004	10.0%	6.0%	12.3%	6.8%
2005	9.5%	5.9%	12.2%	6.8%
Rank in 2005*	25 th	7 th	44 th	---

* Rank out of 46 SC Counties

Source: South Carolina Employment Security Commission, 2006;
and SC Statistical Abstract 2005.

As illustrated in Figure 3-1, unemployment in Horry County has been consistently lower than that of the State as a whole from 2000 to 2005, while unemployment in Georgetown County has been higher and unemployment in Williamsburg County has been much higher than the state rate and in the other counties in the Waccamaw Region.

**Figure 3-1. Unemployment Rates, 2000-2005
Waccamaw Region and South Carolina**



Source: South Carolina Employment Security Commission, 2006.

Employment sector data provided in Table 3-17 indicates that the service industry, particularly the service sectors related to tourism, is the primary source of employment for workers in Horry County and a strong secondary source of employment in Georgetown County.

**Table 3-17. Employment Sector for Employed Persons 16 and older, 2000
Waccamaw Region**

Employment Sector	Georgetown		Horry		Williamsburg	
	Total	%	Total	%	Total	%
Total Persons	23,630	---	97,577	---	13,644	---
Agriculture, forestry, fishing & hunting, mining	648	2.7%	1,094	1.1%	531	3.9%
Construction	2,128	9.0%	11,146	11.4%	1,096	8.0%
Manufacturing	4,187	17.7%	6,899	7.1%	3,563	26.1%
Wholesale trade	650	2.8%	2,214	2.3%	264	1.9%
Retail trade	2,912	12.3%	15,295	15.7%	1,335	9.8%
Transportation and warehousing, & utilities	921	3.9%	3,161	3.2%	491	3.6%
Information	247	1.0%	2,528	2.6%	205	1.5%
Finance, insurance, real estate, rental & leasing:	1,441	6.1%	8,205	8.4%	545	4.0%
Professional, scientific, management, administrative & waste management services	1,540	6.5%	6,266	6.4%	453	3.3%
Educational, health & social services:	3,915	16.6%	13,890	14.2%	2,662	19.5%
Arts, entertainment, recreation, accommodation & food services	3,206	13.6%	19,602	20.1%	1,279	9.4%
Other services	999	4.2%	4,155	4.3%	655	4.8%
Public administration	836	3.5%	3,122	3.2%	565	4.1%

Source: US Census, 2000.

However, in both Georgetown and Williamsburg Counties manufacturing is the primary employment sector. More than 20% of the employed persons aged 16 and older in Horry County work in the arts, entertainment, recreation, accommodations and food service sector; 15.7% in retail trade; 14.2% in education, health and social services; and 11.4% in construction. In Georgetown County, 17.7% of employed persons work in manufacturing; 16.6% in educational, health and social services; and 13.6% in the arts, entertainment, recreation, accommodations and food service sector. More than 26% of workers in Williamsburg County are employed in manufacturing and 19.5% are employed in education, health and social services.

Major Employers and Employment Centers

Georgetown County's largest employment sectors are the manufacturing sector with nearly \$900 million in sales and revenue and 3,026 employees and the retail trade sector with more than \$559 million in sales and revenue and 3,244 employees (Table 3-18). Also of note are the accommodations and food services sector with 2,921 employees and the health care and social assistance sector that employs 2,563 residents.

Table 3-18. Georgetown County Economic Sector Data, 2002

Sector	Number of Establishments	Sales, Shipments, Receipts or Revenue (\$1000)	Annual Payroll (\$1000)	Number of Employees
Manufacturing	64	\$889,752,000	108,220	3,026
Wholesale Trade	56	\$166,040,000	11,881	374
Retail Trade	356	\$559,813,000	57,076	3,244
Information	20	N	5,943	187
Real Estate & Rental & Leasing	82	\$54,119,000	8,698	365
Professional, Scientific, & Technical Services	155	D	D	500-999
Administrative & Support & Waste Management & Remediation Service	110	\$95,768,000	60,618	3,935
Educational Services	9	D	D	20-99
Health Care & Social Assistance	191	\$263,054,000	90,263	2,563
Arts, Entertainment, & Recreation	41	\$50,445,000	15,606	928
Accommodation & Food Services	160	\$125,538,000	36,525	2,921
Other Services (Except Public Administration)	123	\$40,796,000	13,334	637

D – Withheld to avoid disclosing data for individual companies.

Source: 2002 Economic Census, Summary Statistics for Georgetown County, SC.

Industrial recruitment and expansion for Georgetown County is coordinated by the Georgetown County Economic Development Commission. More than 1,700 industrial jobs and \$430 million in new capital investment were announced in Georgetown County from 1998 to 2005. Georgetown County is home to three industrial parks. The *Airport Industrial Park* includes more than 100 acres of property adjoining the Georgetown County Airport and the Georgetown Campus of Horry-Georgetown Technical College. The *Andrews Industrial Park* is a 60-acre park near the town of Andrews in the western sector of the Georgetown County and adjoins Andrews Airport. The *Georgetown County Business Park* is a new 500-acre *Class A* industrial and business park located on US Highway 521 between the City of Georgetown and the Town of Andrews.

Economic development activity for Horry County is coordinated by the Myrtle Beach Regional Economic Development Corporation. Now in its 11th year of operation, MBREDC has facilitated over \$700 million dollars in commercial and industrial investments in Horry County and more than 8,000 new jobs to the area

There are 7 industrial and business parks located within Horry County. *Commerce Plaza* is a 32-acre development zoned for Production, Service and Industry and located inside the City of Conway limits. The *Pineridge Center* consists of 100 acres zoned for Limited Industrial use located northwest of the City on US Highway 701. The 272-acre *Atlantic Center*, located to the east of Conway on US Highway 501 and zoned Heavy Industrial, is home to the largest concentration of manufacturers in the County. The location of these parks relative to affordable housing is a key consideration due to County and municipal efforts to focus new employers in these areas. Additionally, the *Wampee Industrial Park* is located in the Longs community, the *Loris Commerce Center* is in the Town of Loris, and the *Cool Springs Business Park* is in Aynor.

Horry County's largest employment sectors are the retail sector with more than \$3 billion in sales and revenue and 15,962 employees, and the accommodations and food services sector with more than \$1 billion in sales and revenue and 20,870 employees (Table 3-19).

Table 3-19. Horry County Economic Sector Data, 2002

Sector	Number of Establishments	Sales, Shipments, Receipts or Revenue	Annual Payroll (\$1000)	Number of Employees
Manufacturing	166	\$576,689,000	145,286	4,383
Wholesale Trade	264	\$612,307,000	59,744	2,024
Retail Trade	1,585	\$3,224,312,000	308,466	15,962
Information	96	N	68,627	1,872
Real Estate & Rental & Leasing	428	\$396,815,000	98,824	3,373
Professional, Scientific & Technical Services	527	D*	D	2,500-4,999
Administrative & Support & Waste Management & Remediation Service	401	\$299,951,000	139,702	8,703
Educational Services	30	D	D	250-499
Health Care & Social Assistance	471	\$668,314,000	250,600	7,568
Arts, Entertainment, & Recreation	189	\$281,492,000	76,431	4,608
Accommodation & Food Services	1,052	\$1,065,381,000	297,547	20,870
Other Services (Except Public Administration)	487	\$186,300,000	52,428	2,614

D – Withheld to avoid disclosing data for individual companies.

Source: 2002 Economic Census, Summary Statistics for Horry County, SC.

The Williamsburg County Development Board works closely with the Williamsburg County Development Corporation and Williamsburg County in the recruitment, retention, and development of new and existing business and industry to Williamsburg County. From 2001 to 2005, the County added more than \$256 million in capital investment, accompanied by 1,040 additional jobs. There are two industrial parks in the County – the 50-acre *Hemingway Commerce Center Park* and the 140-acre *Commerce Centre Park* in Kingstree. Much of the land available for industrial development is in the Kingstree area, including the 20-acre Atkinson Industrial site, the 62-acre Cox Industrial site, and the two Epps Industrial sites at 69 and 86 acres. A 71-acre site is also available in the Salters area.

Williamsburg County's largest employment sectors are the manufacturing sector with more than \$321 million in sales and revenue and 1,518 employees and the retail trade sector with more than \$193 million in sales and revenues and 994 employees (Table 3-20). Also of note are the large number of employees in the administrative, support, waste management and remediation service sector, estimated between 1,000 and 2,499.

Table 3-20. Williamsburg County Economic Sector Data, 2002

Sector	Number of Establishments	Sales, Shipments, Receipts or Revenue (\$1000)	Annual Payroll (\$1000)	Number of Employees
Manufacturing	25	\$321,437,000	42,434	1,518
Wholesale Trade	24	\$59,951,000	6,402	217
Retail Trade	133	\$193,052,000	14,577	994
Information	7	D	D	250-499
Real Estate & Rental & Leasing	7	D	D	20-99
Professional, Scientific, & Technical Services	30	D	D	100-249
Administrative & Support & Waste Management & Remediation Service	12	D	D	1,000-2,499
Health Care & Social Assistance	47	\$40,779,000	16,699	713
Arts, Entertainment, & Recreation	4	D	D	0-19
Accommodation & Food Services	34	\$9,119,000	2,690	308
Other services (except public administration)	51	\$10,732,000	2,768	179

D – Withheld to avoid disclosing data for individual companies.

Source: 2002 Economic Census, Summary Statistics for Williamsburg County, SC.

The top 10 employers in Georgetown County include both public and private sectors (Table 3-21).

Table 3-21. Major Employers in Georgetown County, 2006

Number	Employer	# Employees
1	Georgetown County School District	1,600
2	Georgetown Hospital System	1,200
3	International Paper Company	750
4	Georgetown County Government	505
5	ISG Georgetown, Inc.	400
6	3V, Inc.	260
7	City of Georgetown	203
8	Sampit Lumber Company	142
9	Screen Tight	140
10	A&L Apparel	125

Source: Georgetown County Economic Development, 2006.

The largest employer in the County is the Georgetown County School District, with 1,600 employees. The District operates 17 schools, including 9 elementary schools, 4 middle schools and 4 high schools, with an enrollment of 10,571 students. The Georgetown Hospital System is the second largest employer with 1,200 employees. The system includes Georgetown

Memorial Hospital, a 131-bed, acute-care facility and the Waccamaw Community Hospital, with 82 inpatient beds as well as 29 beds in an acute physical rehabilitation center. The Georgetown Hospital System also provides a variety of other services located at sites throughout the County. International Paper and ISG represent Georgetown County's longstanding role in paper and steel production and are Georgetown's largest manufacturers. The two companies employ more than 1,100 residents.

The list of top 10 employers in Horry County represents a mix of local government, education, health care, retail, and manufacturing establishments as well as large scale developers (Table 3-22). The largest single employer in the County is the Horry County School District, with 4,000 employees and 47 schools located throughout Horry County. The District is South Carolina's third largest school district with a PK-12 enrollment of more than 34,000 students. The District operates 47 schools, including 25 elementary schools, 10 middle schools, 9 high schools, 2 career centers, a Scholars Academy and an alternative school. The largest private sector employer is the Burroughs & Chapin Company, with 2,214 employees. Burroughs and Chapin has been a leading presence in residential and commercial development in Horry County since 1895. The company focuses on residential, resort and timeshare development; commercial leasing and development; property management; and sports, entertainment and recreation. The growing health care sector is also a major employer, with the Conway Medical Center and the Grand Strand Regional Medical Center employing more than 2,000 residents. AVX represents the only manufacturer in the County's top 10 employers.

Table 3-22. Major Employers in Horry County, 2006

Number	Employer	# Employees
1	Horry County School District	4,000
2	Burroughs & Chapin Company	2,214
3	Wal-Mart Associates, Inc.	1,792
4	Horry County Government	1,470
5	AVX Corporation	1,380
6	Zachry Construction	1,200
7	Conway Medical Center	1,058
8	Grand Strand Regional Medical Center	1,000
9	Blue Cross Blue Shield of SC	1,000
10	Myrtle Beach National	960

Source: Myrtle Beach Regional Economic Development Corporation, 2006.

The largest employer in Williamsburg County is Nan Ya Plastics, a manufacturer of polyester staple fiber that employs 900 area residents near the Florence and Williamsburg County line (Table 3-22). Manufacturing plays a more dominant role in the County employment base, with 6 of the County's top 10 employers in the manufacturing sector. The Williamsburg County School District is the second largest employer in the County, with 894 employees. The District operates 14 schools, including 8 elementary schools, 3 middle schools and 3 high schools, with an enrollment of 6,085 students.

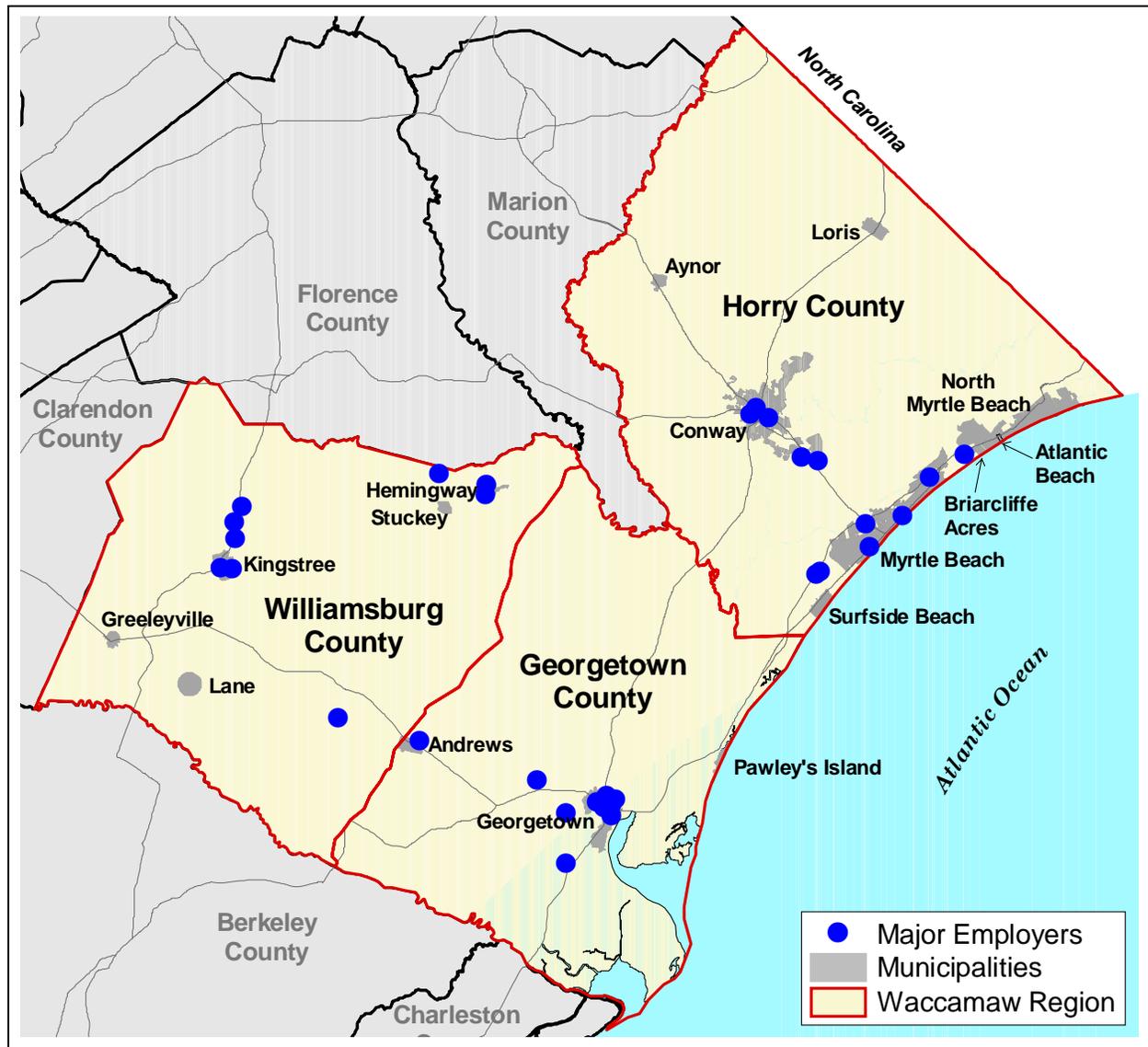
Table 3-23. Major Employers in Williamsburg County, 2006

Number	Employer	# Employees
1	Nan Ya Plastics	900
2	Williamsburg County School District	894
3	Clientlogic	350
4	Firestone	280
5	Safe Auto Insurance	263
6	Tupperware	231
7	Martek	247
8	Williamsburg Regional Hospital	196
9	Hemingway Apparel	175
10	Three-D Metal Works	150

Source: Williamsburg County Development Board, Williamsburg County School District, Williamsburg Regional Hospital, 2006.

Map 3-8 depicts the location of the 10 major employers for each county as listed in Tables 3-21 through 3-23.

Map 3-8. Location of Major Employers in the Waccamaw Region



Occupational Outlook

The Myrtle Beach area, including Conway, was recently rated among the *Top 200 Metro Areas for Business and Careers* by Forbes magazine. The Grand Strand area ranked 29th – well ahead of Charleston at 47th, Columbia at 96th, and the Greenville/Anderson/Spartanburg corridor at 106th. However, the occupational projections for the Waccamaw Region continue to reflect the dominant tourism, service, and retail economy. Out of the 12 jobs listed in Table 3-24 as having the most growth potential locally, at least 6 are linked to tourism and retail, while 3 are related to education and social services and 2 reflect growth in the health care sector. Educational requirements for these jobs range from on-the-job training to a Bachelors degree.

Table 3-24. Occupational Demand for the Waccamaw Region – Top 12 Jobs

Occupation	Annual Openings	Average Wage Range	Minimum Education Level
Top Executives	162	\$20.23-\$48.01	Experience/degree
Marketing/Sales	134	\$10.55-\$16.21	Related experience
Restaurant Cooks	127	\$7.96-\$9.91	On the job training
Registered Nurses	83	\$16.53-\$23.26	Associate degree
Food/Lodging Mgrs	76	\$9.86-\$15.36	Related experience
Teachers	75	\$37,370/year	Bachelors degree
Counter/Retail Clerks	74	\$6.46-\$10.80	On the job training
Office Managers	64	\$10.99-\$19.24	Related experience
Child Care	63	\$6.11-\$8.01	On the job training
Guards	60	\$6.98-\$8.43	On the job training
Nursing Aides	46	\$6.33-\$8.78	Certificate/OJT
Social Workers	29	\$11.36-\$15.84	Bachelors degree

Source: Waccamaw Workforce Investment Area, SC Employment Security Commission, 2006.

Horry and Georgetown Counties comprise only 6.5% of the State's population, but are responsible for nearly 40% of the State's travel related employment. Horry County ranks first in South Carolina in the number of leisure and hospitality businesses at more than 1,200 and leads the State in the total number of leisure and hospitality sector employees at 29,000. Tourism and related employment will continue to grow as the region continues to grow in popularity as a year-round destination for tourists, golfers and retirees. For instance, statewide 10-year growth projections for Food Preparation and Service workers exceed 33%, Restaurant Cooks surpass 22%, and Hotel, Motel and Resort Clerks approach 31%. The projected employment growth for Security Guards is more than 41%.

Employment in the health care sector will continue to offer economic opportunity for Waccamaw Region residents as the growth in local health care systems, coupled with the continued population growth and steady influx of retirees into the region, will continue to fuel a high demand for nursing and allied health professionals. South Carolina's per capita growth in health services jobs is double the national rate, with employment in the State's health service sector rising by 71% over the last decade. Statewide projections indicate a 30% increase in jobs for Registered Nurses, a 29% increase for Emergency Medical Technicians, 48% growth in Medical Assistant positions, and a 36% rise in jobs for Dental Hygienists.

Local access to advanced education and training in higher demand occupations such as nursing and allied health at the region's two technical colleges – Horry-Georgetown Technical College (HGTC) and Williamsburg Technical College (WTC) – will open new job opportunity for a significant number of the Region's residents, while alleviating the regional shortage of qualified health care workers. HGTC offers 20 programs of study in health care professions, ranging from nursing to surgical technology. The College recently added an EMT degree program and a practical nursing program at its Conway campus, expanded nursing programs at the Georgetown campus, and launched plans to renovate the former Myrtle Beach Air Force Base Hospital as a regional Healthcare Education Center. Once completed, the Center will house more than 20 health occupation programs and serve more than 400 students. WTC has also launched its first practical nursing program to help meet the regional nursing shortage.

Teachers and child care workers will also be in high demand in the area, as the Horry County School District recently completed an extensive capital expansion program to accommodate enrollment that has increased by more than 8,000 students over the last decade and is projected to grow by another 5,000 students over the next 4 years. The Georgetown County School District is experiencing growth pressures primarily in the Waccamaw Neck area, with current plans to add and expand several schools to accommodate residents of the Neck. Employment opportunities for educators will grow in the Region – particularly in Horry and Georgetown Counties – with statewide employment projections for Secondary Teachers at 40%, Kindergarten Teachers at 34%, Elementary Teachers at 34%, Preschool Teachers at 40%, Middle School Teachers at 29%, School Counselors at 37% and Child Care Workers at 29%.

Housing Stock and Conditions

Adequate and safe housing is a basic human need. The American Public Health Association ranks housing as one of the top three issues affecting personal and community health. In determining the status of Fair Housing planning and policy in the Waccamaw Region, an assessment of housing conditions must be considered to include existing housing stock, condition, household characteristics, ownership and rental costs, availability and location of housing to accommodate special needs populations, and planned additions to the housing market.

Number, Type and Age

There were 122,085 housing units in Horry County, 28,282 housing units in Georgetown County and 15,552 housing units in Williamsburg County in 2000 (Table 3-25). Single-family detached homes comprise more than half of housing units in Georgetown County (59%) and Williamsburg County (55.5%) and nearly 45% of all housing units in Horry County. Almost 30% of the housing in Horry County is multi-family – twice the percentage in Georgetown County at 11% and more than 10 times the percentage in Williamsburg County at 3.9%. Manufactured homes account for more than one-third of all housing in Williamsburg County, more than one-fifth (20%) of housing in Horry County and one-quarter (24.3%) of housing in Georgetown County.

Nearly 3% of housing units in Williamsburg County (457 units), 1.1% of units in Georgetown County (299 units) and less than 1% of units in Horry County (793 units) lack complete plumbing facilities. Similarly, nearly 3% of housing units in Williamsburg County (433 units), 1.1% of units in Georgetown County (306 units) and less than 1% of units in Horry County (804 units) lack complete kitchen facilities.

**Table 3-25. Housing Unit Type, 2000
Waccamaw Region**

	Georgetown		Horry		Williamsburg	
	#	%	#	%	#	%
Total	28,282	100.0%	122,085	100.0%	15,552	100.0%
1 unit, detached	16,677	59.0%	54,586	44.7%	8,629	55.5%
1 unit, attached	1,102	3.9%	3,300	2.7%	213	1.4%
Duplex	492	1.7%	2,970	2.4%	128	0.8%
Multi-Family	3,120	11.0%	36,229	29.7%	603	3.9%
Mobile home	6,878	24.3%	24,666	20.2%	5,974	38.4%
Boat, RV, van, etc.	13	0.0%	334	0.3%	5	0.0%

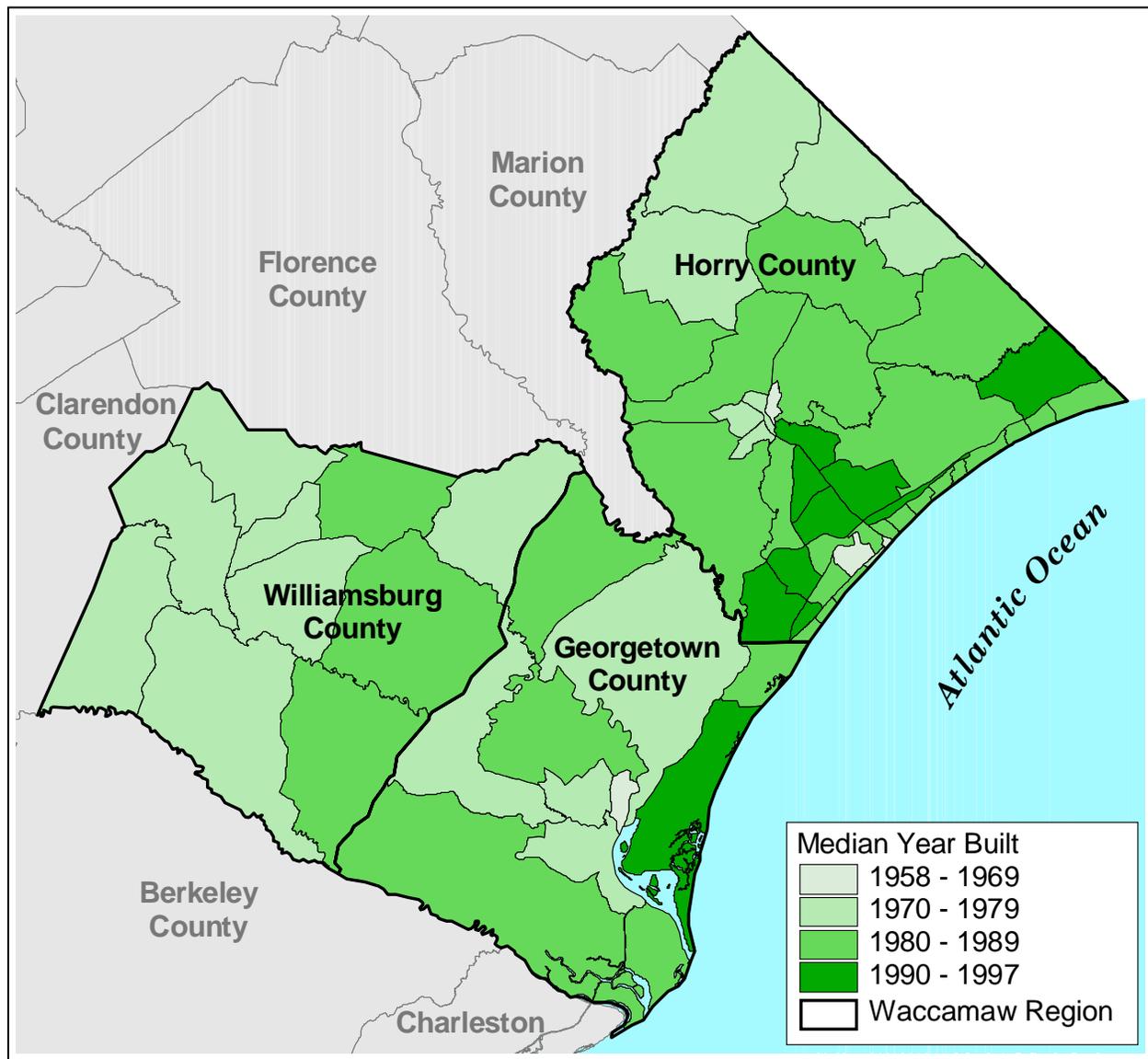
Source: US Census, 2000.

While the age of the housing stock in Williamsburg County is very similar to median housing age statewide, the housing stock in Horry and Georgetown Counties is considerably newer than the State as a whole. The median year of construction for housing units in Williamsburg County was 1977 in the 2000 Census. The median for Horry County was 1986 and 1984 for Georgetown County. The median year of construction statewide was 1978.

As illustrated in Map 3-9, the tracts with the most recent median year built were tract 602.02, located along US Highway 501 between Myrtle Beach and Conway, and tract 501, located just

northwest of and including a portion of Myrtle Beach. Structures in tract 60202 are the newest, with a median year built of 1997 – primarily attributable to construction in the Carolina Forest residential development. The median year built for tract 501 was 1996 – much more recent than other tracts in the Waccamaw Region starting with a median year built of 1993 for tract 51602. The tract with the oldest median year built was tract 702, located primarily in the City of Conway, with a median year built of 1958. The median year built for tracts 9803.02 (including a portion of the City of Georgetown) and 510 (within the City of Myrtle Beach and including the former Air Force Base) was 1959.

**Map 3-9. Median Year Housing Units Built, 2000
Waccamaw Region by Census Tract**



Source: US Census, 2000.

Occupancy and Tenure

As illustrated in Table 3-26, more than 88% of the housing units in Williamsburg County, 76.6% of housing units in Georgetown County and 67% of units in Horry County are occupied. One-third of housing units in Horry County are vacant – significantly higher than in Georgetown County at 23.4% and Williamsburg County at 11.8%. While the majority of units are owner-occupied region wide, the percentage of renters is significantly higher in Horry County than in Georgetown and Williamsburg Counties. More than 81% of occupied housing units in Georgetown County are occupied by the owner of the unit and 18.7% are occupied by renters. Nearly 81% of the occupied housing units in Williamsburg County are owner-occupied, with 19.3% renter-occupied. In Horry County, more than one-fourth of housing units (27%) are renter-occupied and 73% are owner-occupied.

**Table 3-26. Housing Occupancy, 2000
Waccamaw Region**

Housing and Ownership	Georgetown		Horry		Williamsburg	
	#	%	#	%	#	%
Total housing units	28,282		122,085		15,552	
Occupied housing units	21,659	76.6%	81,800	67.0%	13,714	88.2%
<i>Owner-occupied</i>	17,606	81.3%	59,699	73.0%	11,061	80.7%
<i>Renter-occupied</i>	4,053	18.7%	22,101	27.0%	2,653	19.3%
Vacant housing units	6,623	23.4%	40,285	33.0%	1,838	11.8%

Source: US Census, 2000.

The number of total housing units grew by nearly 36% in Horry County and almost 34% in Georgetown County from 1990 to 2000, while the increase in housing units grew by a more modest 17.2% in Williamsburg County. The number of occupied housing units rose by nearly 47% in Horry County, 33.1% in Georgetown County and 13.3% in Williamsburg County during that time period. During the 1990s the number of vacant housing units increased by 26.5% in Horry County, 20.8% in Georgetown County and only 5.2% in Williamsburg County.

Owner-occupied housing also increased during that time period, with the number of owner-occupied units rising by nearly 56% in Horry County, 36.3% in Georgetown County and 15.4% in Williamsburg County. Renter occupied housing grew by 26.5% in Horry County, 20.8% in Georgetown County and 5.2% in Williamsburg County between 1990 and 2000.

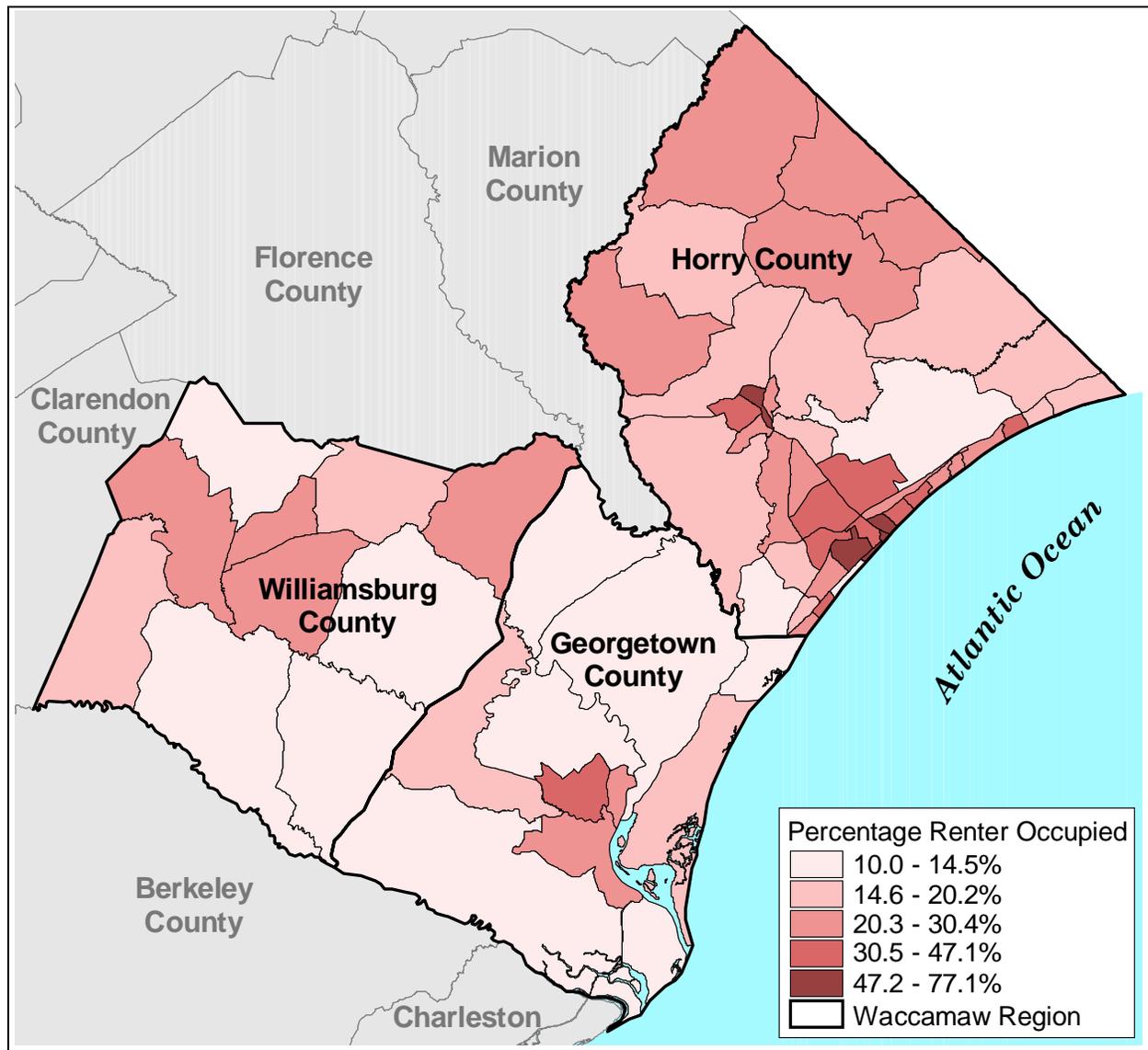
**Table 3-27. Housing Unit Occupancy and Tenure, 1990-2000
Waccamaw Region**

Occupancy and Tenure	Georgetown			Horry			Williamsburg		
	1990	2000	% Change	2000	2000	% Change	2000	2000	% Change
Total HU	21,134	28,282	33.8%	89,960	122,085	35.7%	13,265	15,552	17.2%
Occupied HU	16,275	21,659	33.1%	55,764	81,800	46.7%	12,108	13,714	13.3%
<i>By Owner</i>	12,921	17,606	36.3%	38,305	59,713	55.9%	9,587	11,061	15.4%
<i>By Renter</i>	3,354	4,053	20.8%	17,459	22,087	26.5%	2,521	2,653	5.2%
Vacant HU	4,859	6,623	36.3%	34,196	40,285	17.8%	1,157	1,838	58.9%

Source: US Census, 1990 and 2000.

As illustrated in Map 3-10, Census tracts with highest concentrations of renter-occupied housing are all located on or within close proximity of the coast in Horry County. Tract 510 (within the City of Myrtle Beach and including the former Base) had the highest percentage of renters at 77.1%, followed by tract 507 at 75.5%, tract 506 at 65.6%, and tract 508 at 62.2% - all located within the City of Myrtle Beach. Census tracts with the lowest percentage of renters and the highest percentage of owners include tract 511 (just south of Myrtle Beach) at only 10%, tract 9803.01 (northwest of the City of Georgetown) at 10.2%, tract 9709 (on the southeastern border of Williamsburg County west of Andrews) at 10.4%, and tract 9801 (in the northwestern corner of Georgetown County near Hemingway) at 10.7%.

**Map 3-10. Percentage of Renters in Occupied Housing Units, 2000
Waccamaw Region by Census Tract**



Source: US Census, 2000.

Value and Rent Payments

The median housing value in Horry County in 2000 was \$95,400 – much higher than Georgetown County at \$83,700 and nearly twice the median value in Williamsburg County at \$49,100 (Table 3-28). Median housing unit value statewide was \$83,100. Median rent for Horry County residents was higher at \$594 per month than for both Georgetown County at \$489 and the State at \$510 per month. Horry rent was more than twice that of Williamsburg County at only \$291.

**Table 3-28. Housing Value and Rent for Occupied Units, 2000
Waccamaw Region and South Carolina**

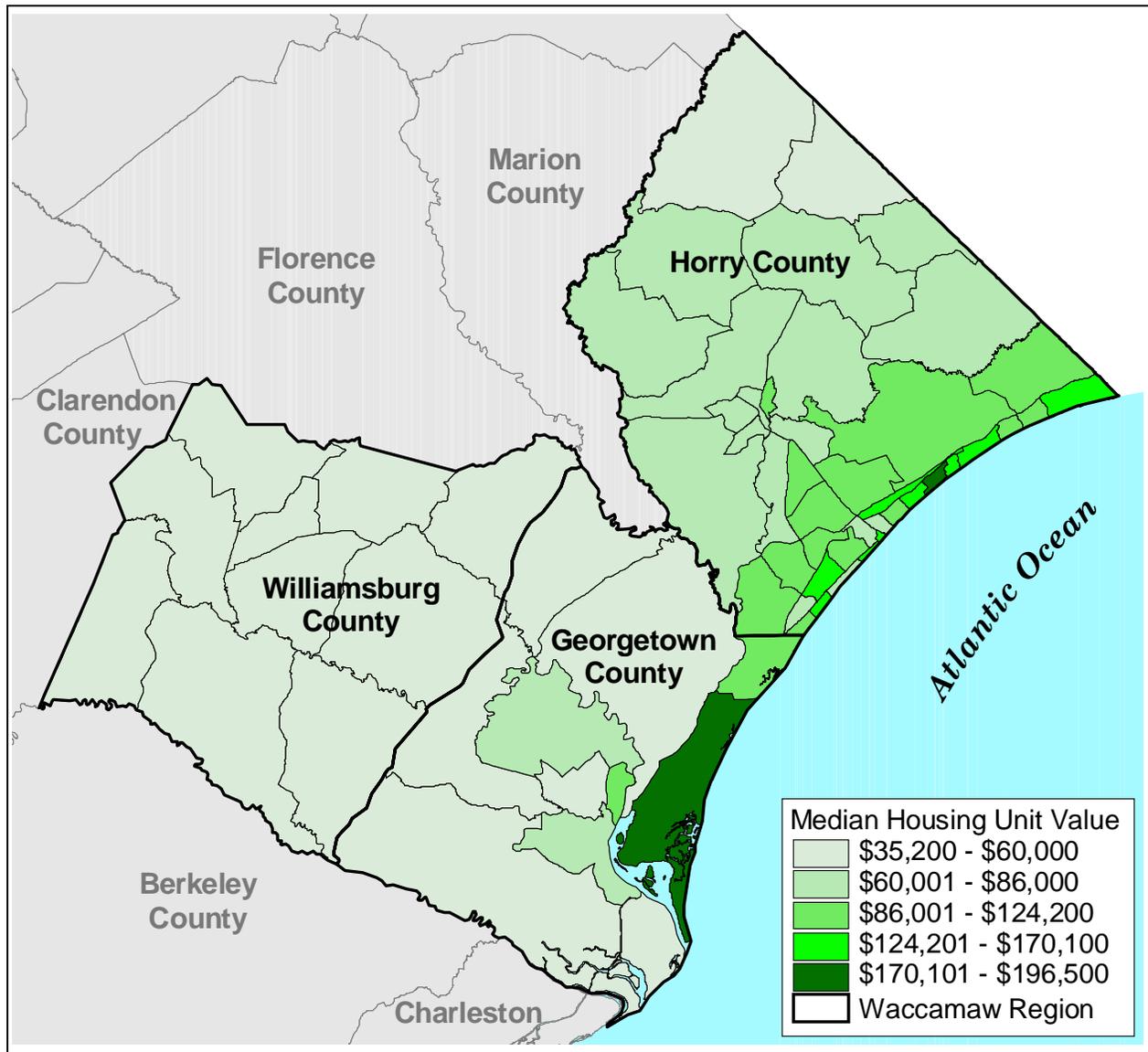
Jurisdiction	Median Housing Unit Value*	Median Gross Rent
Georgetown County	\$83,700	\$489
Horry County	\$95,400	\$594
Williamsburg County	\$49,100	\$291
South Carolina	\$83,100	\$510

*Owner-occupied units

Source: US Census, 2000.

Tracts with the highest median housing values (owner-occupied) in the Region include tract 9805.02 (in the Waccamaw Neck of Georgetown County that includes Pawley's Island) at \$196,500, tracts 503 (on the coast at the north end of Myrtle Beach at \$187,100 and 502 (just north of Myrtle Beach on the Waterway) at \$170,100. Tracts with the lowest median housing values in the Region are all located in Williamsburg County and include tract 9708 (along the southern border of the County including the Town of Lane and surrounding area) at \$35,200, tract 9705.01 (southeast of Kingstree) at \$41,500, tract 9704 (on the eastern border of the County along the Georgetown County line and including the Rhems community) at \$43,400, and tract 9707 (on the western border of the County with Clarendon and including the Town of Greeleyville) at \$45,900. Map 3-11 illustrates median value for owner-occupied housing units for the Waccamaw Region.

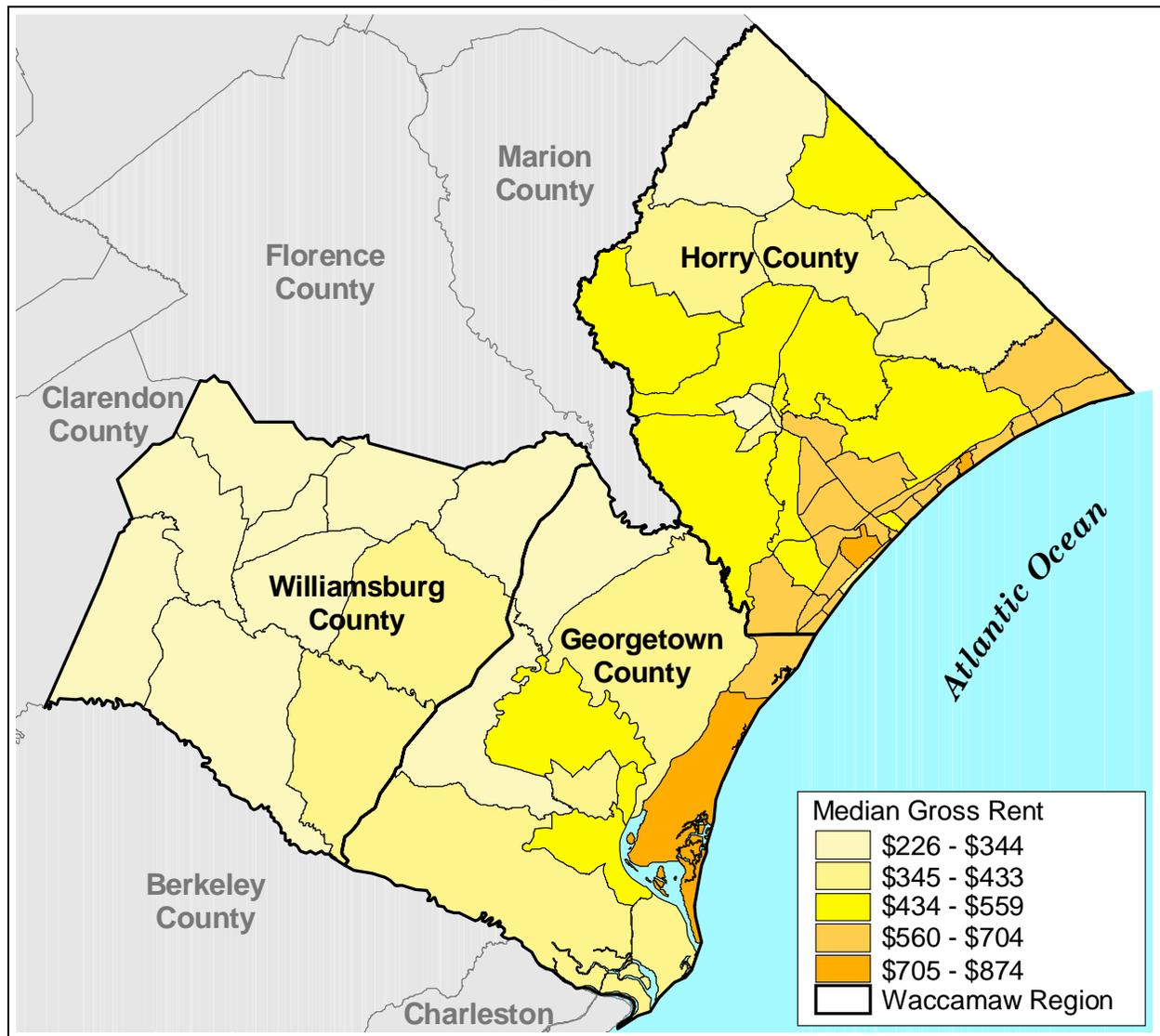
**Map 3-11. Median Value for all Owner-Occupied Units Housing Units, 2000
Waccamaw Region by Census Tract**



Source: US Census, 2000.

As noted previously, median monthly rent for occupied housing units was comparatively high in Horry County at \$594, very low in Williamsburg County at \$291, and was just below the median gross rent statewide in Georgetown County at \$489. Data provided in map 3-11 illustrates that most of the tracts with the lowest median monthly rent in the Region are located in Williamsburg and include tract 9705.02 (west of and including a portion of Kingstree) at \$226, tract 9708 (on the southern border of the County) at \$250, and tract 9702 (on the northern border of the County near the Cades community) at \$303. Tracts with the highest median rent are located on or within close proximity of the coast and include tract 502 (just north of Myrtle Beach) at \$874, tract 510 (within the City of Myrtle Beach and including former Air Force Base) at \$796 and 9805.02 (in the Pawley's Island/Litchfield Beach area of Georgetown County) at \$776.

**Map 3-12. Median Gross Rent for Housing Units, 2000
Waccamaw Region by Census Tract**



Source: US Census, 2000.

Construction Activity

According to permit data included in Table 3-29, Horry County added 24,281 single-family housing units and 22,472 multi-family housing units for a total of 46,753 housing units from 1995 to 2004. A total of 7,486 new housing units were permitted in Georgetown County during that time period, of which 5,429 were single-family housing units and 2,057 were multi-family housing units. Permitting in Williamsburg County was much different, with 444 single-family units and only 22 multi-family housing units permitted for a total of 466 additional housing units in the ten-year period. Single-family construction accounted for 95.3% of construction in Williamsburg County, 72.5% of construction in Georgetown County, and more than half (51.9%) of housing construction in Horry County during that time period. Conversely, multi-family

construction comprised nearly half (48.1%) of construction in Horry County, but only 27.5% in Georgetown County and 4.7% in Williamsburg County.

**Table 3-29. Housing Unit Permits Issued, 1995-2004
Waccamaw Region**

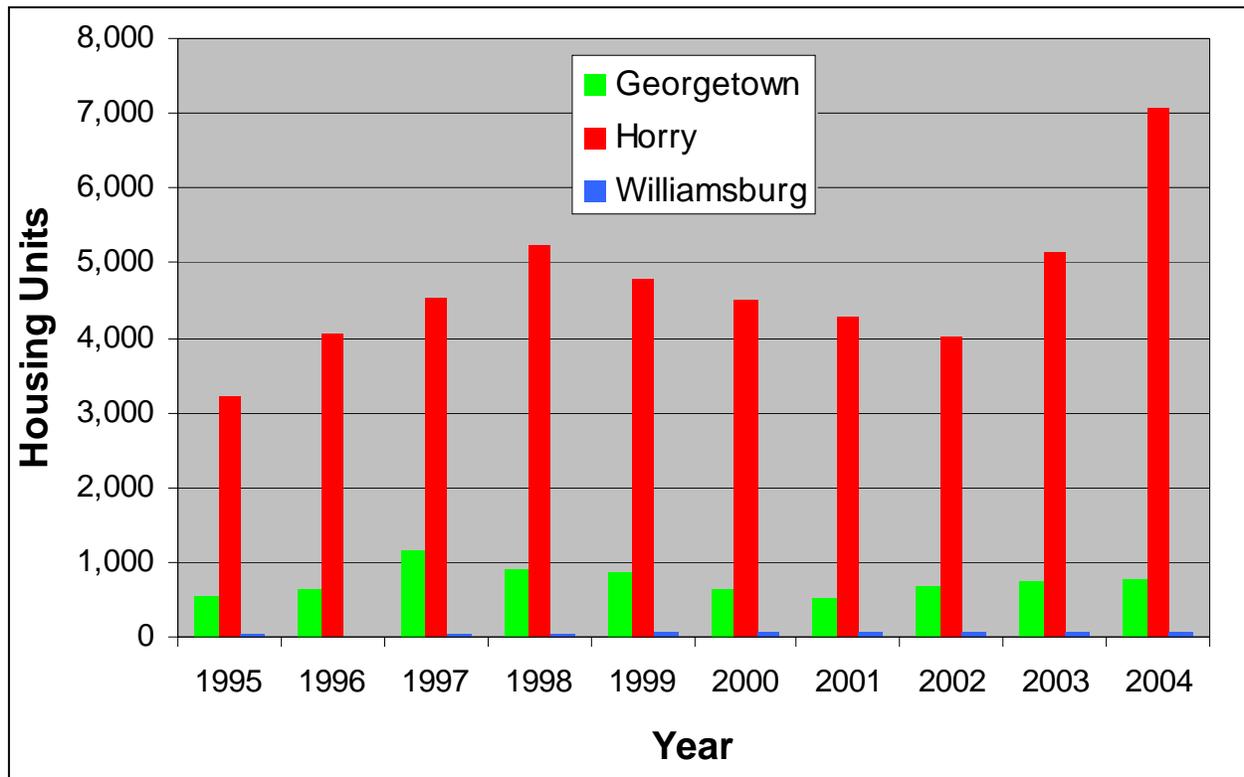
Year	Georgetown			Horry County			Williamsburg County		
	Single-Family	Multi-Family	Total Units	Single-Family	Multi-Family	Total Units	Single-Family	Multi-Family	Total Units
1995	458	102	560	1,940	1,263	3,203	45	0	45
1996	570	69	639	1,995	2,059	4,054	9	2	11
1997	546	618	1,164	2,122	2,398	4,520	38	0	38
1998	632	266	898	2,090	3,138	5,228	38	0	38
1999	613	256	869	2,149	2,624	4,773	51	0	51
2000	483	164	647	1,907	2,585	4,492	50	0	50
2001	478	51	529	2,030	2,238	4,268	58	20	78
2002	537	129	666	2,432	1,585	4,017	55	0	55
2003	508	219	727	3,363	1,767	5,130	51	0	51
2004	604	183	787	4,253	2,815	7,068	49	0	49
Total	5,429	2,057	7,486	24,281	22,472	46,753	444	22	466

Source: HUD State of the Cities Data Systems, 2006.

The busiest years in terms of single-family residential permitting for the counties in the Region varied greatly within the 10-year period. Single-family permitting peaked in 1998 at 632 units in Georgetown County, in 2004 at 4,253 units in Horry County, and in 2001 at 58 units in Williamsburg County. Multi-family permitting peaked for Georgetown County in 1997 at 618 units, in 2004 in Horry County at 2,815 units, and in 2001 in Williamsburg County at 20 units.

Trends in residential permitting, while similar in that they rose and fell during the decade, were much different in terms of volume of permits issued among the counties of the Region. Issuance of all residential permits rose steadily in Horry County from 1995 to 1998, dropped slightly from 1998 to 2002, and then experienced substantial increases in 2003 and 2004. In Georgetown County, residential permitting increased from 1995 to its peak in 1997 and then declined from 1997 until 2001, where it again began to increase steadily through 2004. Permitting has been much lighter in Williamsburg County in the recent decade, with increases shown from 1996 to a high of 78 permits in 2001, after which there was a steady, but slight, decline through 2004. Figure 3-2 illustrates housing construction trends in the Region from 1995 to 2004.

**Figure 3-2. Housing Unit Permits Issued, 1995-2004
Waccamaw Region**



Source: US HUD, State of the Cities Data Systems, 2006.

Residential Energy Costs

While rent or mortgage payments represent the largest percentage of housing costs, additional costs such as electricity, heating fuel, and water and sewer charges can also play a major role in affordability. Heating and cooling account for more than 46% of energy usage in a new single-family home, and can represent an even greater percentage of energy usage in older housing units that lack adequate insulation, weatherproofing and thermal windows and doors. In an effort to reduce residential energy usage, the South Carolina General Assembly adopted a mandatory statewide building code in 1997 that includes the Council of American Building Officials' *Model Energy Code*. The Energy Code establishes minimum insulation standards and requires double-paned or storm windows. Georgetown, Horry and Williamsburg Counties, as well as other jurisdictions in the region that administer and enforce building standards, operate under this Code and enforce the minimum energy efficiency standards. However, homes constructed prior to 1997 were built to much less stringent standards. This is particularly true for homes built prior to the mid-1970s and manufactured homes built before 1977.

As shown in Table 3-30, much of the housing stock within the Region was built before the adoption of the 1997 Energy Code. An estimated 91% of the housing stock in Williamsburg County, 83.6% of housing in Georgetown County, and 81.6% of housing in Horry County was built prior to 1997. Older homes in general have lower values and rent for less, making them attractive to families with low and moderate incomes. Unfortunately, the lower rents and

mortgage payments are sometimes offset by the additional cost of heating and cooling an older, less energy-efficient structure. A family may move into an older home because of the lower rent, but may be forced to move because they simply can not afford the high electric or heating fuel bills. Map 3-9 (Median Year Housing Units Built) also illustrates the areas within the Region in which older housing units, and likely higher household energy costs, are more prevalent.

**Table 3-30. Year Housing Units Were Built, 2000
Waccamaw Region**

Year Structure Built	Georgetown		Horry		Williamsburg	
	#	%	#	%	#	%
1999 to March 2000	1,272	4.5%	6,987	5.7%	422	2.7%
1995 to 1998	5,111	18.1%	23,277	19.1%	1,477	9.5%
1990 to 1994	3,924	13.9%	14,998	12.3%	1,595	10.3%
1980 to 1989	6,189	21.9%	37,990	31.1%	3,000	19.3%
1970 to 1979	5,067	17.9%	19,747	16.2%	3,754	24.1%
1960 to 1969	2,504	8.9%	8,183	6.7%	2,243	14.4%
1940 to 1959	2,956	10.5%	8,693	7.1%	2,047	13.2%
1939 or earlier	1,259	4.5%	2,210	1.8%	1,014	6.5%
Built before 1997 (est.)	23,603	83.6%	99,580	81.6%	14,145	91.0%

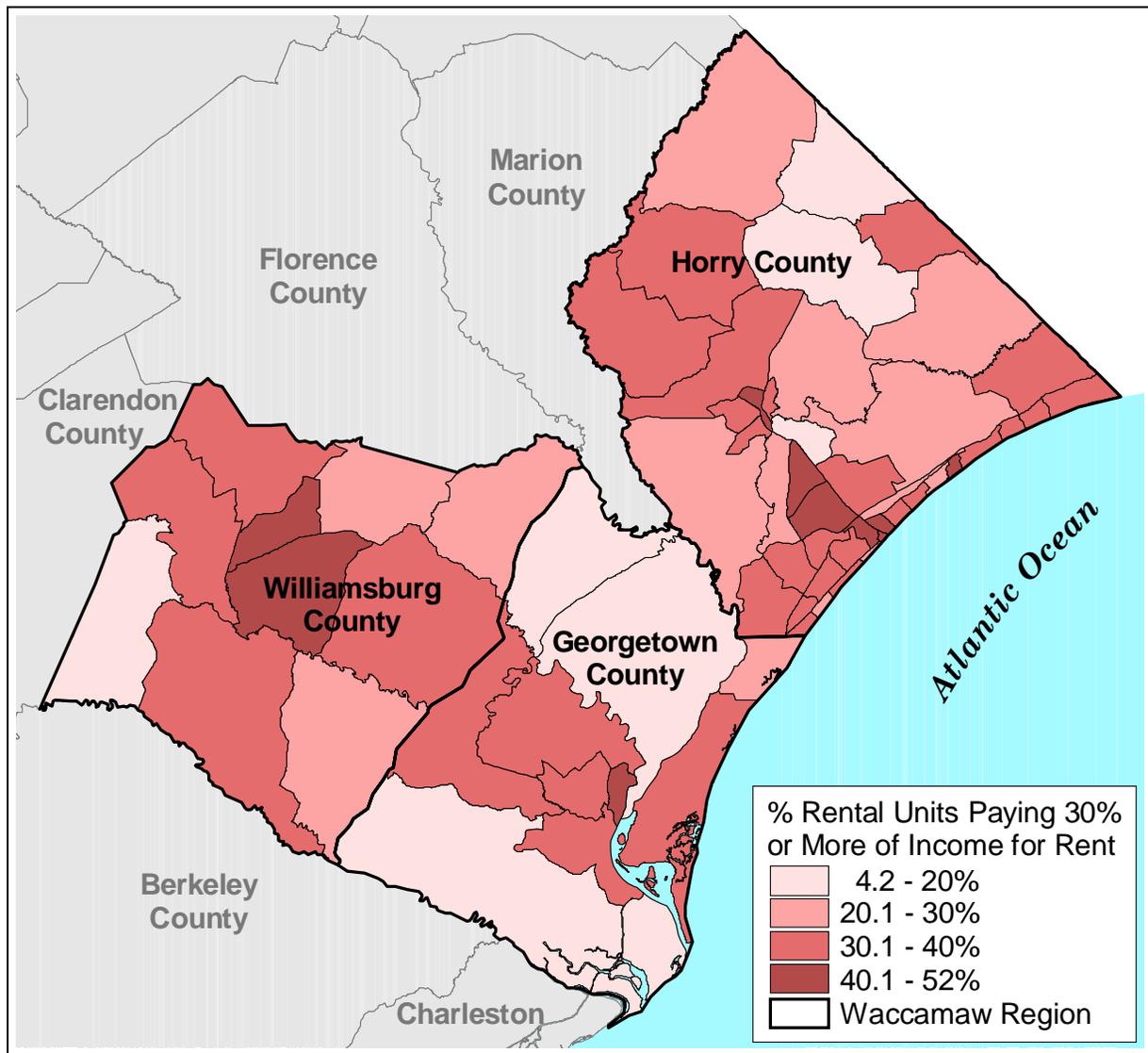
Source: US Census, 2000.

Housing Affordability

A critical factor in Fair Housing choice is the availability of affordable housing. It is universally accepted that a housing unit is considered affordable if it costs no more than 30% of the occupant's income. Conversely, a household is considered cost-burdened if its occupants are paying more than 30% of their income for housing costs. 2000 Census data is useful in developing a picture of housing affordability in the Waccamaw Region. In 1999, median gross rent comprised 28.2% of household income in Williamsburg County, 25% in Horry County and 24.6% in Georgetown County. Median gross rent accounted for 24.4% of household income statewide. Nearly 35% of renters in Horry County, 34.2% of renters in Williamsburg County and 33.3% of renters in Georgetown County pay 30% or more of their income for rent – all higher than or equal to the State at 33.3%. These comparatively high percentages, particularly in Horry and Georgetown Counties, suggest that housing affordability is a major concern for many residents of the Region. In Williamsburg County, rental housing costs are significantly less than the other counties in the Region, contributing to a comparatively lower overall percentage of housing costs for residents. A significant number of residents remain cost-burdened, sometimes spending so much for housing that other life necessities such as medical care and food must take a back seat.

Map 3-13 depicts the percentage of occupied rental housing units by Census tract in which occupants pay 30% or more of their household income for rent. Tracts where the highest percentage of renters are cost-burdened include tract 604.02 (along US 501, south of and including a small portion of Conway) at 52%, tract 602.01 (between Conway and Myrtle Beach on the south side of US 501) at 47.6%, and tract 9705.02 (west of and including a portion of Kingstree in Williamsburg County) at 47.4%. Tracts in which the lowest percentage of renters are cost-burdened include tract 9801 (along the northwestern Georgetown County border near Hemingway) at only 4.2%, tract 604.01 (south of and including Conway along US 501) at 15.7%, and tract 203 (north of Conway in central Horry County) at 16.7%.

**Map 3-13. Percentage of Rental Housing Units Paying 30% or More of Household Income for Rent by Census Tract, 1999
Waccamaw Region**



Source: US Census, 2000.

A more detailed analysis of housing affordability on the county level is provided by the National Low Income Housing Coalition (NLIHC). The NLIHC is an organization dedicated to ending the affordable housing crisis in America. The Coalition works toward this end by providing up-to-date information to the public, formulating policy, and educating the public on housing need and strategies for solutions. One of the obstacles that the NLIHC has targeted is the lack of knowledge on the part of the general public on the extent of the affordability problem in their own communities. The NLIHC publication entitled *Out of Reach* disseminates information on income and rental housing costs by State, metropolitan area, and county to policy makers and advocates. For each, it calculates: 1) the income that renter households need in order to afford rental housing; 2) estimates the number of households that can not afford to pay the Fair Market Rent (FMR); and 3) determines what these households would need to earn in order to pay the

rent and maintain housing costs at 30% or less of their income. FMRs for fiscal year 2005 are estimated by HUD based on 2000 base information. Likewise, State average owner median incomes and renter median incomes are based on 2000 median income data as a percent of household median income and assume the relationship between renter and owner incomes remains unchanged since 2000.

2005 NLIHC data reveals that it is very difficult for persons of low and moderate incomes to afford housing in the Waccamaw area, particularly in Horry County. Rent ranges widely within the three counties, with current Fair Market Rent (FMR) at \$684 in Horry County, \$569 in Georgetown County, and \$504 in Williamsburg County. In order to afford this level of rent and utility expense (paying less than 30% of income for housing expenses), households must earn \$2,280 per month (\$27,360 annually) in Horry County, \$1,897 monthly (\$22,760 annually) in Georgetown County and \$1,680 per month (\$20,160 per year) in Williamsburg County. Assuming a 40-hour work week for 52 weeks of the year, these income levels translate into a Housing Wage of \$13.15 in Horry County, \$10.94 in Georgetown County and \$9.69 in Williamsburg County.

Federally determined minimum wage workers in the Region earn \$5.15 per hour. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner (or earners) must work 102 hours per week (for 52 weeks per year) in Horry County, 85 hours a week in Georgetown County and 75 hours per week in Williamsburg County to afford the FMR for a two-bedroom apartment. For a household with two workers in the labor force this may be attainable, but for single parents these required work hours are all but impossible to meet. Monthly Supplemental Security Income (SSI) payments for an individual are estimated to be \$579 for the counties in the Region. If SSI represents an individual's sole source of income, a resident in the Waccamaw Region on SSI can only afford a monthly rent of \$174. FMR for a one-bedroom apartment is more than 3 times that amount (\$586) in Horry County, nearly three times that amount (\$472) in Georgetown County, and more than twice the FMR for a one-bedroom apartment (\$420) in Williamsburg County.

As shown in Table 3-31, a Horry County household would have to earn \$13.15 per hour for 40 hours a week to afford a two-bedroom unit at the area's FMR. This represents 255% of the present Federal Minimum Wage and is higher than the percentage statewide at 221%. In Georgetown County, a household would have to earn \$10.94 per hour for 40 hours a week to afford a two-bedroom unit at the area's FMR – 212% of the current minimum wage. For Williamsburg County households, a wage of \$9.69 per hour for a 40-hour work week would enable them to afford a two-bedroom unit at the area FMR – an amount equal to 188% of the current minimum wage.

**Table 3-31. Maximum Affordable Housing Cost, 2005
Waccamaw Region and South Carolina**

Location	Housing Wage				Work Hours/Week Necessary at Federal Min. Wage to Afford	
	Hourly Wage Needed to Afford (@ 40 hours./week)		As % of Federal Minimum Wage (\$5.15/hour)			
	One Bedroom FMR	Two Bedroom FMR	One Bedroom	Two Bedroom	One Bedroom FMR	Two Bedroom FMR
Georgetown County	\$9.08	\$10.94	176%	212%	71	85
Horry County	\$11.27	\$13.15	219%	255%	88	102
Williamsburg County	\$8.08	\$9.69	157%	188%	63	75
South Carolina	\$9.99	\$11.36	194%	221%	78	88

Source: National Low Income Housing Coalition, "Out of Reach," 2005.

CHAS data also includes valuable information on the percentage of households within each income category that are cost-burdened. The CHAS data provided in Table 3-32 indicates that among the households in the Region with *moderate* to *extremely low* incomes, a significant percentage are paying more for their housing than they can afford. More than half of all households with *extremely low incomes* in each of the counties in the Waccamaw Region (69.9% in Horry, 61% in Georgetown and 58% in Williamsburg County) are cost-burdened – paying more than 30% of their income for housing costs. Among households with *very low incomes* – incomes of 0% to 30% of median family income (MFI) for the area – 61% of Horry County households, half (50%) of Georgetown households, and more than one-third (38%) of Williamsburg Households are cost-burdened. Forty-two percent (42%) of households with incomes of 31% to 50% of MFI (*very low income*) in Horry County, and 32% and 20% of households in that income category in Georgetown and Williamsburg Counties, respectively, pay more than 30% of their income for housing costs. The percentage of households that are cost-burdened drops dramatically to only 11% in *moderate income* households in Horry and Georgetown counties and 5.2% in Williamsburg County households with incomes of 81% to 95% of MFI.

Among owner households, the percentage of cost-burdened households is much higher in the lowest income categories. Of owner-occupied households with *extremely low incomes*, nearly 70% of those households in Horry County, 68.2% in Georgetown County, and 58.4% of households in that category in Williamsburg County are cost-burdened. The percentages of owner-occupied households with incomes of from 51-80% of MFI (*other low-income*) in Georgetown and Williamsburg counties are more than twice that of the percentages of owner-occupied households with *extremely low incomes*. The difference between the percentages of cost-burdened homeowners in the income groups in Horry County was nearly as significant. The percentage of cost-burdened owner households with *moderate incomes* (more than 81% of MFI) is comparatively much lower – 12.3% in Horry County, 11.8% in Georgetown County and only 5.8% in Williamsburg County.

**Table 3-32. Percentage of Households with Cost Burden Greater than 30% by Income Level, 2000
Waccamaw Region**

Income Categories	Georgetown			Horry			Williamsburg		
	Rent	Own	All	Rent	Own	All	Rent	Own	All
Extremely Low Income (0-30% MFI)	49.0%	68.2%	61.0%	64.9%	69.9%	68.0%	57.2%	58.4%	58.0%
Very Low Income (31-50% MFI)	56.1%	48.1%	50.0%	69.8%	53.9%	61.0%	23.6%	41.5%	38.0%
Other Low-Income (51-80% MFI)	35.1%	31.1%	32.0%	44.5%	40.6%	42.0%	11.5%	21.4%	20.0%
Moderate Income (> 81% MFI)	6.5%	11.8%	11.0%	5.1%	12.3%	11.0%	0.0%	5.8%	5.2%
Total Households	31.1%	24.1%	25.0%	33.4%	24.0%	27.0%	31.6%	23.0%	25.0%

Source: US Dept. of Housing & Urban Development, Community Planning & Development CHAS Database, 2006.

Although many elderly households enjoy quality and accessible housing, there are a significant number of elderly residents who face substandard, inaccessible and costly housing options. Major concerns of the elderly population include health care, Medicare, Social Security, mental health, crime and safety, income stability, housing, and abuse and neglect issues. Elderly residents experience multiple risk factors that can influence housing need, accessibility, and affordability.

A growing concern for elderly residents as life expectancy lengthens is the provision for basic necessities such as food, shelter and medical expenses within the context of a fixed income. Social Security benefits represent a percentage of an individual's earnings averaged over their working lifetime. Although intended only as a supplement to individual savings, investments, and pensions, many seniors rely heavily on such benefits. It is estimated that two-thirds of the nation's elderly population depend on Social Security as their major (50% or more) source of income. For up to 40% of seniors, these benefits represent a precariously thin line between poverty and the ability to meet the basic costs of daily living.

With such income limitations, housing emerges as a key concern for elderly residents. These concerns range from performing basic home maintenance and repairs, to remodeling to accommodate physical conditions, to transitioning from independent living to assisted-living and nursing care facilities. As with the general population, elderly households are considered to be *cost-burdened* if their housing costs are more than 30% of gross income. As shown in Table 3-33, more than two-thirds of homeowners aged 62 and older in all three of the counties in the Region (70.1% in Georgetown, 66.9% in Horry, and 60.6% in Williamsburg) are cost-burdened – spending more for housing costs that they can afford. Of elderly homeowners with *very low incomes*, more than one-third (39.6% in Horry, 34.6% in Georgetown and 33.9% in Williamsburg) are cost-burdened. As with the general population, among elderly households the percentage of cost-burdened households is much higher in the lowest income categories. The percentage of cost-burdened elderly homeowners with extremely low incomes was more than 4 times higher than that of elderly homeowners with incomes of from 51% to 80% of MFI in Williamsburg County, more than 3 times larger in Georgetown County, and more than double in Horry County.

**Table 3-33. Percentage of Elderly Households with Cost Burden Greater than 30% by Income Level, 2000
Waccamaw Region**

Income Categories	Georgetown		Horry		Williamsburg	
	Renters	Owners	Renters	Owners	Renters	Owners
Extremely Low Income (0-30% MFI)	34.7%	70.1%	51.6%	66.9%	50.5%	60.6%
Very Low Income (31-50% MFI)	45.3%	34.6%	59.9%	39.6%	10.4%	33.9%
Other Low-Income (51-80% MFI)	61.5%	21.7%	46.5%	27.9%	8.2%	14.9%
Moderate Income (> 81% MFI)	14.6%	11.8%	4.9%	9.7%	0.0%	4.7%
Total Households	35.2%	24.5%	37.2%	21.5%	33.4%	26.3%

Source: US Dept. of Housing & Urban Development, Community Planning & Development, 2006.

Public, Affordable, and Assisted Housing Units

Funding assistance of various types has been provided to the developers of assisted housing developments in the Waccamaw Region over the years. Within these developments, a total of 3,259 assisted housing units are available to qualified residents of the Region – 481 in Georgetown County, 498 in Williamsburg County and 3,259 in Horry County (Table 3-35). 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 rent subsidies for low and very low income households; financing incentives to developers for building multi-family rental units for low and moderate income families; or 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). As provided in Table 3-34, there are 1,340 households in the Waccamaw Region using Section 8 vouchers for housing, with more than 1,200 persons on the waiting list for the program. The Section 8 program for Georgetown County is administered by the Housing Authority of Georgetown, the program for Williamsburg County is administered by the SC State Housing Finance and Development Authority, and the Section 8 voucher program for Horry County is administered by two programs. Vouchers for residents in the western area of the County are administered by the Housing Authority of Conway and vouchers for residents in the eastern area of the County are administered by the Housing Authority of Myrtle Beach. Table 3-34 provides more detailed information related to the distribution of vouchers within the Waccamaw Region.

Table 3-34. Section 8 Vouchers Distributed in the Waccamaw Region, August 2006

Authorities	Section 8 Jurisdiction	Current Vouchers	On Waiting List for Vouchers*
Housing Authority of Georgetown	Georgetown County	163	221
Housing Authority of Conway	Western Horry County	360	100
Housing Authority of Myrtle Beach	Eastern Horry County	725	607
SC State Housing Finance & Development Authority	Williamsburg County	92	299
Total for Waccamaw Region		1,340	1,227

* Approximations

Sources: The Housing Authorities of Georgetown, Conway and Myrtle Beach and the SC State Housing Finance and Development Authority, August 2006.

The US Department of Housing and Urban Development (HUD) has shifted its funding emphasis to tenant-based assistance in recent years and consequently all new or renovated assisted housing projects have been developed through public/private partnerships or by private developers. As detailed in Table 3-35, 481 assisted units are available in Georgetown County, 498 in Williamsburg County and 2,280 in Horry County. A total of 648 of the Region's assisted units are reserved for elderly residents – 126 in Georgetown County, 158 in Williamsburg County and 364 in Horry County. In addition, 92 units are reserved specifically for handicapped residents, including 5 in Georgetown County, 11 in Williamsburg County and 76 in Horry County. However, it should be noted that many units are equipped to accommodate handicapped residents, even though they are not specifically reserved for use by handicapped persons. Region wide, nearly 80% of assisted housing units are designated as family units, 20% as elderly units, and 2.8% as handicapped units.

**Table 3-35. Inventory of Assisted Rental Housing, 2006
Waccamaw Region**

Location	Project	Assistance Type	Total Units	Assisted Units	Family Units		Elderly Units		Handicap Units	
					#	% of Assist	#	% of Assist	#	% of Assist
GEORGETOWN COUNTY										
Andrews	Arbor Place Apts.	Sec. 8	48	48	48	100.0%	0	0.0%	0	0.0%
Andrews	Devonshire Apts	Sec. 8	32	10	31	100.0%	0	0.0%	1	10.0%
Georgetown	Bayside Apts.	USDA Rural Development	32	32	32	100.0%	0	0.0%	0	0.0%
Georgetown	Bethel Apts.	221-D-3	30	30	30	100.0%	0	0.0%	0	0.0%
Georgetown	Maryville South Apts	HA of Georgetown	50	50	22	44.0%	28	56.0%	0	0.0%
Georgetown	Millner Estates	Sec. 8 Elderly	48	48	0	0.0%	44	91.7%	4	8.3%
Georgetown	North Street Apts.	HA of Georgetown	35	35	31	88.6%	4	11.4%	0	0.0%
Georgetown	Place by the Bay	USDA Rural Development	48	48	48	100.0%	0	0.0%	0	0.0%
Georgetown	Westside Apts.	HA of Georgetown	180	180	130	72.2%	50	27.8%	0	0.0%
Georgetown County Total Units			503	481	372	77.3%	126	26.2%	5	1.0%

**Table 3-35. Inventory of Assisted Rental Housing, 2006
Waccamaw Region, Continued...**

Location	Project	Assistance Type	Total Units	Assisted Units	Family Units		Elderly Units		Handicap Units	
					#	% of Assist	#	% of Assist	#	% of Assist
WILLIAMSBURG COUNTY										
Hemingway	Hemingway	USDA Rural Development	48	48	40	83.3%	8	16.7%	0	0.0%
Hemingway	Palmetto Estates	USDA Rural Development	24	24	24	100.0%	0	0.0%	0	0.0%
Hemingway	Williamsburg Gardens Apts.	USDA Rural Development	40	40	0	0.0%	40	100.0%	4	10.0%
Kingstree	Frierson Homes	HA of Kingstree	100	100	100	100.0%	0	0.0%	0	0.0%
Kingstree	Intefait Apts.	221-d-3	48	48	48	100.0%	0	0.0%	0	0.0%
Kingstree	Kings Court Apts.	USDA Rural Development	38	38	0	0.0%	38	100.0%	0	0.0%
Kingstree	Kings Crossing Apts.	USDA Rural Development	48	48	45	93.8%	3	6.3%	0	0.0%
Kingstree	Kings Pointe Apts.	USDA Rural Development	32	32	0	0.0%	29	90.6%	3	9.4%
Kingstree	Lanue Floyd Village	HA of Kingstree	40	40	30	75.0%	10	25.0%	0	0.0%
Kingstree	McFarlin	HA of Kingstree	30	30	0	0.0%	30	100.0%	0	0.0%
Kingstree	Royal Knight Apts.	USDA Rural Development	22	22	22	100.0%	0	0.0%	2	9.1%
Kingstree	Sandy Bay Apts.	USDA Rural Development	28	28	26	92.9%	0	0.0%	2	7.1%
Williamsburg County Total Units			498	498	335	67.3%	158	31.7%	11	2.2%
HORRY COUNTY										
Atlantic Beach	Cleveland Terrace	HA of Atlantic Beach	54	54	42	77.8%	12	22.2%	0	0.0%
Conway	Cherry Hill Apts.	221-d-3	50	50	50	100.0%	0	0.0%	0	0.0%
Conway	Darden Terrace	HA of Conway	100	100	80	80.0%	20	20.0%	0	0.0%
Conway	Garden Terrace Apts.	USDA Rural Development	58	58	26	44.8%	32	55.2%	0	0.0%
Conway	Gates Bay Apts. I	USDA Rural Development	52	52	50	96.2%	0	0.0%	2	3.8%
Conway	Gates Bay Apts. II	USDA Rural Development	50	50	48	96.0%	0	0.0%	2	4.0%
Conway	Holt Gardens	HA of Conway	40	40	16	40.0%	24	60.0%	0	0.0%
Conway	Huckabee Heights	HA of Conway	100	100	90	90.0%	10	10.0%	0	0.0%
Conway	Legacy Apts. I&II	HOME, Tax Credits, Housing Trust Fund	202	150	150	100.0%	0	0.0%	5	3.3%
Conway	North Oaks Apts.	USDA Rural Development	44	44	44	100.0%	0	0.0%	0	0.0%
Conway	Pine Valley Apts.	USDA Rural Development	40	40	40	100.0%	0	0.0%	0	0.0%
Conway	Quail Village Apts.	USDA Rural Development	48	48	48	100.0%	0	0.0%	0	0.0%
Conway	Raintree Apts.	USDA Rural Development	40	40	40	100.0%	0	0.0%	2	5.0%
Conway	Rulise Terrace Apts.	USDA Rural Development	56	56	56	100.0%	0	0.0%	0	0.0%

**Table 3-35. Inventory of Assisted Rental Housing, 2006
Waccamaw Region, Continued...**

Location	Project	Assistance Type	Total Units	Assisted Units	Family Units		Elderly Units		Handicap Units	
					#	% of Assist	#	% of Assist	#	% of Assist
HORRY COUNTY Continued...										
Conway	Sanders Village/ Lee Haven	HA of Conway	58	58	26	44.8%	32	55.2%	0	0.0%
Conway	Shady Moss Townhouse	USDA Rural Development	46	46	46	100.0%	0	0.0%	0	0.0%
Conway	The Oaks	USDA Rural Development	44	44	42	95.5%	0	0.0%	4	9.1%
Conway	Waccamaw Apts.	USDA Rural Development	24	24	24	100.0%	0	0.0%	0	0.0%
Little River	The Landings	USDA Rural Development	24	24	24	100.0%	0	0.0%	0	0.0%
Loris	Creekwood Apts.	USDA Rural Development	42	42	39	92.9%	0	0.0%	3	7.1%
Loris	Tall Pines Apts. I	Section 8	24	24	24	100.0%	9	37.5%	0	0.0%
Loris	Tall Pines Apts. II	Section 8	8	8	8	100.0%	0	0.0%	0	0.0%
Myrtle Beach	Alliance Inn Transitional Apts.	Tax Credits	54	54	44	81.5%	0	0.0%	10	18.5%
Myrtle Beach	Carolina Cove Apts.	Tax Credits	80	80	80	100.0%	0	0.0%	9	11.3%
Myrtle Beach	Carver Apts.	221-d-3	32	32	32	100.0%	0	0.0%	0	0.0%
Myrtle Beach	Carolina Breeze Apts. I	236-j-1	60	60	60	100.0%	0	0.0%	0	0.0%
Myrtle Beach	Carolina Breeze Apts. II	236-j-1	71	71	71	100.0%	0	0.0%	0	0.0%
Myrtle Beach	Cedarwood Townhouses	HOME Funds	12	11	11	100.0%	0	0.0%	0	0.0%
Myrtle Beach	Chicora Apts.	207	66	66	66	100.0%	0	0.0%	0	0.0%
Myrtle Beach	Dogwood Forest Apts. I	236-j-1	60	60	60	100.0%	0	0.0%	0	0.0%
Myrtle Beach	Dogwood Forest Apts. II	236-j-1	71	71	71	100.0%	0	0.0%	0	0.0%
Myrtle Beach	Dunbar Villas Townhouses	HOME Funds	16	16	15	93.8%	0	0.0%	0	0.0%
Myrtle Beach	Foxtrot Villas	USDA Rural Development	48	48	48	100.0%	0	0.0%	2	4.2%
Myrtle Beach	Jefferson Place Apts.	Section 8	41	41	0	0.0%	41	100.0%	2	4.9%
Myrtle Beach	Monticello Park Apts.	Tax Credits	80	80	76	95.0%	0	0.0%	4	5.0%
Myrtle Beach	Plantation Apts.	Section 8	110	110	64	58.2%	40	36.4%	6	5.5%
Myrtle Beach	Sandy Gate Village	221-d-4	104	104	96	92.3%	8	7.7%	0	0.0%
Myrtle Beach	Summercrest	Tax Credits	74	64	64	100.0%	0	0.0%	7	10.9%
Myrtle Beach	Swansgate Apts. I, II, & III	HOME, Tax Credits, Housing Trust Fund	122	122	0	0.0%	122	100.0%	14	11.5%
Myrtle Beach	Turtle Cay Apts. I	USDA Rural Development	50	50	50	100.0%	0	0.0%	2	4.0%
Pawley's Island	St. Elizabeth Place	Section 8 Elderly	46	46	0	0.0%	46	100.0%	2	4.3%
Horry County Total Units			2,343	2,280	1,895	83.1%	364	16.0%	76	3.3%
Total for Waccamaw Region			3,344	3,259	2,602	79.8%	648	19.9%	92	2.8%

*Table may not include a complete listing of existing facilities

Source: SC Housing Finance and Development Authority, Inventory of Assisted Rental Housing, 2006.

Health and Public Safety

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

Crime Rates

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. Crime index rates are a key indicator 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.

South Carolina's overall crime rate decreased by more than 14% between 1995 and 2004. During this period, the State's crime rate for robbery decreased 27.4%, aggravated assault decreased by 21%, breaking and entering decreased by more than 20%, and rape decreased by 18%. In 2004, the State had a rate of 78.4 per 10,000 persons for violent crimes including murder, rape, robbery and aggravated assault – high when compared to a national rate of 46.5 per thousand residents. SLED data for 2004 shows a total crime rate for Horry County of 858.5 per 10,000 residents, a rate significantly higher than the statewide rate of 525.7 per 10,000 residents. Crime rates for Georgetown and Williamsburg Counties were much lower than both neighboring Horry County and statewide at 471.1 and 387.2, respectively. A breakdown by type of crime per 10,000 residents for the counties in the Waccamaw Region and the State is detailed in Table 3-36.

**Table 3-36. Crime Rates per 10,000 Residents, 2004
Waccamaw Region and South Carolina**

Crime Category	Georgetown County Rate	Horry County Rate	Williamsburg County Rate	South Carolina Rate
Murder	0.0	0.6	1.1	0.7
Rape	2.8	6.6	4.3	4.1
Robbery	9.7	19.7	8.4	13.0
Aggravated Assault	61.4	62.5	48.2	60.9
Breaking & Entering	84.6	148.5	113.5	101.1
Larceny	285.3	550.9	176.3	308.6
Motor Vehicle Theft	27.3	69.7	35.3	37.2
Index Total	471.1	858.5	387.1	525.7

Source: SC Division of Research and Statistics, SLED 2004 Crime in South Carolina.

Criminal activity among the Region's younger residents is also a concern. The statewide delinquency rate in 2004-2005 was 65 cases per 1,000 children. Horry County ranked 3rd in the state at 112 cases per 1,000 children and Georgetown County ranked 11th at 91 cases per 1,000 children – much higher than the statewide rate and that of Williamsburg County at 39 per thousand (42nd statewide). In 2004-2005, there were 368 individual juvenile offenders referred to the Solicitor for delinquency in Georgetown County, with 8.8% of these cases classified as violent and serious crimes including drug trafficking, murder, rape, robbery, aggravated assault, arson and burglary. In Horry County, 1,382 individual juvenile offenders were referred to the Solicitor for delinquency, of which 4.7% were for violent and serious crimes. The percentage of violent juvenile crimes was comparatively higher in Williamsburg County, where of the 174 juvenile offenders referred to the Solicitor for delinquency, 13.4% were for violent and serious crimes. Statewide 8.8% of all referrals to family court were for violent and serious crimes.

Domestic Violence

Victims of domestic violence comprise a substantial portion of the homeless population. Domestic violence is defined as aggravated assault, simple assault, and intimidation involving victims and offenders who are related to one another. There were 35,111 domestic assaults in South Carolina in 2003. Domestic assaults accounted for 30.5% of all assaults statewide. Fifty-four percent (53.8%) of those assaults were inflicted upon a spouse or common-law spouse. Nearly 2,160 domestic assaults were recorded by Horry County law enforcement in 2003, comprising 25.3% of all assaults countywide. There were 556 domestic assaults in Georgetown County and 126 in Williamsburg County, comprising 29.1% and 25.4% of all assaults in those counties, respectively. Spouse abuse accounted for more than half (55.5%) of domestic assaults in Horry County, 47.5% in Georgetown County, and more than one-third (36.5%) in Williamsburg County. However, it is widely recognized that most cases of family violence go unreported, with far more families in turmoil than the numbers show. Table 3-37 provides information on domestic assaults in the Region for 2003.

**Table 3-37. Domestic Assaults, 2003
Waccamaw Region and South Carolina**

Jurisdiction	Number	% of all Assaults	% Spouse Abuse
Georgetown County	556	29.1%	47.5%
Horry County	2,159	25.3%	55.5%
Williamsburg County	126	25.4%	36.5%
South Carolina	35,111	30.5%	53.8%

Source: SC Budget and Control Board, South Carolina Kids Count, 2005.

In 2003-2004, there were 69 children determined to be victims of child abuse and neglect by the Department of Social Services in Georgetown County, of which 55.1% were Caucasian and 44.9% were African-American or other races (Table 3-38). Nearly 60% were young children under the age of 5 years and half lived in single-parent families. In Horry County, 457 children were victims of abuse and neglect, of which more than two-thirds (66.4%) were Caucasian and one-third (33.6%) were African-American or other races. More than 41% were 5 years of age or under and 37% were from 6 to 12 years, with 42% living in single-parent families. There were 127 victims of child abuse and neglect in Williamsburg County, of which 78.2% were African-American or other races and 22% were Caucasian. Nearly 44% of victims were infants to age five and 61.5% were from single-parent families.

**Table 3-38. Child Abuse and Neglect, 2003-2004
Waccamaw Region and South Carolina**

	# Victims	Race		Age			Family Structure		
		White	Other	0-5	6-12	13-17	2 Parent	1 Parent	Unmarried Couple
Georgetown	69	55.1%	44.9%	58.8%	30.9%	10.3%	23.5%	50.0%	21.2%
Horry	457	66.4%	33.6%	41.1%	37.1%	21.9%	29.1%	42.0%	21.1%
Williamsburg	127	21.8%	78.2%	43.7%	29.4%	27.0%	19.7%	61.5%	14.8%
South Carolina	10,058	55.6%	44.4%	40.9%	36.5%	22.6%	31.1%	46.5%	15.9%

Source: SC Budget and Control Board, South Carolina Kids Count, 2005.

Of the investigations indicated for abuse and neglect by the SC Department of Social Services in South Carolina in 2003-2004, 39% were for threat of physical/sexual abuse, 38% were for physical neglect and 11.5% were for physical abuse (Table 3-39). Statistics in both Georgetown and Horry counties are similar to those statewide, however the percentage of cases determined to be physical neglect were the leading cause of abuse, followed closely by the threat of physical/sexual abuse. However, the types of child abuse investigated in Williamsburg differed significantly, with 68.2% of investigations ruled physical neglect, 10.6% for medical neglect, 11.5% for physical abuse and 6.1% for sexual abuse.

**Table 3-39. Types of Child Abuse Investigated, 2003-2004
Waccamaw Region and South Carolina**

	Investigations	Physical Abuse	Physical Neglect	Threat of Physical/Sexual Abuse	Medical Neglect	Sexual Abuse
Georgetown	47	11.6%	41.9%	32.6%	2.3%	3.5%
Horry	285	10.2%	40.2%	38.0%	2.6%	4.6%
Williamsburg	61	13.6%	68.2%	0.0%	10.6%	6.1%
South Carolina	5,976	11.5%	38.0%	39.0%	2.6%	4.0%

Source: SC Budget and Control Board, South Carolina Kids Count, 2005.

As of June 2004 there were 31 children in Georgetown County, 194 in Horry County and 41 in Williamsburg County living in foster care (Table 3-40). While the median age for children in foster care statewide was 6.5 years, children in the Waccamaw Region were younger – 5.1 years in Horry County and only 3.8 years and 3 years in Horry and Williamsburg counties, respectively.

**Table 3-40. Children in Foster Care as of June, 2004
Waccamaw Region and South Carolina**

	# of Children	Median Age
Georgetown County	31	5.1 yrs
Horry County	194	3.8 yrs
Williamsburg County	41	3.0 yrs
South Carolina	5,210	6.5 yrs

Source: SC Budget and Control Board, South Carolina Kids Count, 2005.

HIV/AIDS Cases

The incidence of HIV and related diseases has become a growing concern within both the State and the Waccamaw Region. More than \$60 million was spent in 1999 for HIV-related medical care and treatment for State residents. South Carolina experienced a 142% increase in persons living with HIV/AIDS and a 275% increase in the number of women living with HIV/AIDS from 1990 to 2000. South Carolina ranks 10th highest in the nation for AIDS case rates. Minorities, particularly African-Americans, are affected even more by such diseases, and represent 74.1% of all HIV and AIDS cases statewide – of which 72.1% are African-American. At the end of December 2005, Georgetown County ranked 20th, Horry County ranked 22nd, and Williamsburg County ranked 5th in the State in the number of HIV/AIDS cases. With regards to AIDS cases statewide, Georgetown County ranked 18th, Horry County ranked 25th and Williamsburg County ranked 3rd in 2005.

While the rate of HIV/AIDS cases per 100,000 in population decreased statewide from 20.8 (875 cases) in 2004 to 18.3 (773 cases) in 2005, only Georgetown County has mirrored that trend in the Waccamaw Region, dropping from 25.1 (15 cases) to 15.0 (9 cases). The rate of HIV/AIDS cases in Horry County increased slightly from 17.9 (39 cases) in 2004 to 18.3 (40 cases) in 2005. Even more substantial was the rate increase in Williamsburg County during that time period – from 22.6 (8 cases) to 33.4 (12 cases). Table 3-41 provides data related to HIV/AIDS cases in the Waccamaw Region and the state for 2004 and 2005.

**Table 3-41. HIV/AIDS Cases – Rate per 100,000 in Population, 2004 and 2005
Waccamaw Region and South Carolina**

	Jan. 1, 2004 to Dec. 31, 2004		Jan. 1, 2005 to Dec. 31, 2005	
	# of Cases	Rate per 100,000 pop	# of Cases	Rate per 100,000 pop
Georgetown County	15	25.1	9	15.0
Horry County	39	17.9	40	18.3
Williamsburg County	8	22.6	12	33.4
South Carolina	875	20.8	773	18.3

Source: SC DHEC, "STD/HIV Division Surveillance Report, December 31, 2005."

An estimated 43% of persons living with HIV/AIDS are unemployed. In the State's 2002 *Supplement to HIV/AIDS Surveillance Report (SHAS)*, 41% of men and nearly 48% of women with HIV/AIDS report an income of \$10,000 or less. The majority of these individuals rely on a varied combination of wages, social security, public assistance, and family support as their source of income. Housing and health care needs top the list of concerns for individuals with HIV/AIDS. Nearly 43% of men and more than 52% of women with HIV/AIDS live with family. Nearly one-third live alone. Given their low income levels, coupled with the tremendous financial drain caused by their illness, many of those with HIV/AIDS cannot afford housing on their own.

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 retardation, autism, traumatic brain injury, spinal cord injury and similar disabilities. A person is considered to have a disability

if they have difficulty performing functions such as seeing, hearing, talking, walking, climbing stairs, lifting and carrying; have difficulty performing activities of daily living; or have difficulty with social roles such as helping children with homework, working at a job or doing household chores. A person who is unable to perform one or more activities, who uses an assistive device to get around, or who needs assistance from another person to perform basic activities is considered to have a severe disability.

Nationally, 19.3% of non-institutionalized persons 5 years of age and older are disabled (Table 3-42). In South Carolina and the Waccamaw Region the percentages are even higher, with 22.2% of the State population, 21.8% of Georgetown County residents, 23.2% of Horry County residents and 29.3% of Williamsburg County residents in that age group having at least one type of disability. The percentage of disabled residents in Williamsburg County is higher in all age groups than the other counties of the Region and statewide, while the percentage of disabled residents in Georgetown County is lower than the statewide percentage.

Although more than three-quarters of disabled Americans aged 22 to 64 do not receive public assistance, disability is relatively common among those who receive government assistance such as cash, food or rental assistance. Approximately one-half of the beneficiaries of these programs are disabled.

**Table 3-42. Disability Status of Civilian Non-institutionalized Population, 2000
Waccamaw Region and South Carolina**

	2000 Population	With a Disability	% With a Disability
Georgetown County			
Population 5 to 20 years	12,372	895	7.2%
Population 21 to 64 years	31,231	7,034	22.5%
Population 65 years and over	8,282	3,399	41.0%
Total 5 years and older	51,885	11,328	21.8%
Horry County			
Population 5 to 20 years	38,755	3,988	10.3%
Population 21 to 64 years	116,705	27,811	23.8%
Population 65 years and over	28,709	10,874	37.9%
Total 5 years and older	184,169	42,673	23.2%
Williamsburg County			
Population 5 to 20 years	9,713	1,161	12.0%
Population 21 to 64 years	19,916	6,668	33.5%
Population 65 years and over	4,741	2,241	47.3%
Total 5 years and older	34,370	10,070	29.3%
South Carolina			
Population 5 to 20 years	916,760	82,446	9.0%
Population 21 to 64 years	2,270,202	514,963	22.7%
Population 65 years and over	465,847	213,448	45.8%
Total 5 years and older	3,652,809	810,857	22.2%

Source: US Census, 2000.

The SC Vocational Rehabilitation Department (SCVRD) worked with 44,535 rehabilitation clients during 2004 at either residential facilities or in community day programs. This was a 4.3% increase from clients served in the previous year (Table 3-43). More than 1,600 Horry County residents, 1,247 Georgetown County residents and 586 Williamsburg County residents with disabilities were served by SCVRD in 2004. The SCVRD caseload increased by 11% in Georgetown County and 4.8% in Horry County and decreased by 7.5% in Williamsburg County from 2003 to 2004.

Table 3-43. Persons with Disabilities Served by the SC Vocational Rehabilitation Department, 2003-2004 Waccamaw Region and South Carolina

	Cases FY 2003	Cases FY 2004	% Change 2003-2004
Georgetown County	1,123	1,247	11.0%
Horry County	1,533	1,607	4.8%
Williamsburg County	586	542	-7.5%
South Carolina	42,705	44,535	4.3%

Source: SC Office of Research and Statistics, *SC Statistical Abstract 2005*.

The SC Department of Disabilities and Special Needs (SCDDSN) estimates that from 1% to 1.5% of any population is mildly or severely mentally retarded. Given this estimate, it is possible that more than 4,800 persons in the Waccamaw Region may suffer from mental retardation. At the county level, more than 900 Georgetown County residents, 3,400 Horry County residents and 530 Williamsburg County residents could be mentally retarded.

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. Table 3-44 lists the types of living arrangements available for persons with disabilities in South Carolina and the percentage of the disabled population served by each type of living arrangement.

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 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 homes are limited to 3 beds for adults and children and are licensed by SCDDSN. Individuals receive personalized services and support. Intermediate care facilities serve 4 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. The Department of Social Services also has the option of placing individuals in foster care, within a surrogate family setting.

Table 3-44. Living Arrangements of SC Citizens with Disabilities

Resident Type	Total	% of Total
Home with Family	17,039	72.76%
Independent Living	814	3.48%
Private Boarding Home	351	1.50%
Nursing Home	137	0.59%
Hospital for Extended Time	33	0.14%
Other State Agency	157	0.67%
Out of State	30	0.13%
Supervised Living Program	424	2.71%
Community Residential Care Facilities	127	0.54%
Community Training Home	1,733	7.40%
Intermediate Care Facility	1,065	4.55%
Regional Center	1,070	4.57%
DSS Foster Care	227	0.97%
TOTAL	23,417	

Source: State of SC Consolidated Plan for Housing and Community Development, 2001-2005.

Elderly

Although many elderly households enjoy quality and accessible housing, there are a significant number of elderly residents who face substandard, inaccessible and costly housing options. Major concerns of the elderly population include health care, Medicare, Social Security, mental health, crime and safety, income stability, housing, and abuse and neglect issues. Elderly residents experience multiple risk factors that can influence housing need, accessibility, and affordability.

A growing concern for elderly residents as life expectancy lengthens is the provision for basic necessities such as food, shelter and medical expenses within the context of a fixed income. Social Security benefits represent a percentage of an individual's earnings averaged over their working lifetime. Although intended only as a supplement to individual savings, investments, and pensions, many seniors rely heavily on such benefits. It is estimated that two-thirds of the nation's elderly population depend on Social Security as their major (50% or more) source of income. For up to 40% of seniors, these benefits represent a precariously thin line between poverty and the ability to meet the basic costs of daily living. Such financial concerns are forcing many older citizens to prolong their stay in the workforce as long as possible to maintain earning capability. Of residents aged 65 to 69, 22.4% of Georgetown County residents 26.1% of Horry County residents and 21.1% of Williamsburg County residents remained in the labor force in 2000 (Table 3-45). The percentage dropped significantly in older age groups, with 13.8% of residents in Georgetown County, 16.1% of Horry County residents and 17.8% of Williamsburg County residents aged 70 to 74 years remaining in the work force. However, a substantial percentage of the population over the age of 65 was unable to work because of disabilities – 41% in Georgetown County, 37.9% in Horry County and 47.3% in Williamsburg County.

**Table 3-45. Percentage of Persons 65 and Older in the Labor Force, 2000
Waccamaw Region**

Age Group	Georgetown County	Horry County	Williamsburg County
65 to 69 years	22.4%	26.1%	21.1%
70 to 74 years	13.8%	16.1%	17.8%
75+ years	5.9%	6.4%	9.1%
65+ Disabled	41.0%	37.9%	47.3%

Source: US Census, 2000.

With such income limitations, housing emerges as a key concern for elderly residents. These concerns range from performing basic home maintenance and repairs, to remodeling to accommodate physical conditions, to transitioning from independent living to assisted-living and nursing care facilities. HUD CHAS data (Table 3-46) shows that, of elderly residents who rent their homes, more than 88% in Williamsburg County, 75.3% in Georgetown County and 67.7% in Horry County are considered to have low and moderate incomes (LMI). Sixty-one percent (61%) of those elderly renters Williamsburg County, 43.4 in Georgetown County and 28% in Horry County have incomes that are considered to be extremely low (from 0 to 30% of the median family income for the area). Nearly 64% of elderly homeowners in Williamsburg County, 43.7% in Georgetown County and 38.3% in Horry County are considered to be LMI. Of those elderly homeowners, more than one-fourth (25.4%) in Williamsburg County, 14.3% in Georgetown County and 9.4% in Horry County have incomes that are considered to be extremely low. Table 3-46 illustrates income data for elderly Horry County renters and homeowners.

**Table 3-46. Income Estimates for Elderly Households, 2004
Waccamaw Region**

Income Categories	Georgetown		Horry		Williamsburg	
	Renters	Owners	Renters	Owners	Renters	Owners
Extremely Low Income (0-30% MFI)	43.4%	14.3%	28.0%	9.4%	61.0%	25.4%
Very Low Income (31-50% MFI)	19.1%	11.4%	19.9%	10.8%	16.6%	18.4%
Moderate Income (51-80% MFI)	12.8%	18.1%	19.7%	18.1%	10.6%	20.0%
Other Income (> 81% MFI)	24.7%	56.3%	32.3%	61.7%	11.9%	36.3%
Percentage LMI	75.3%	43.7%	67.7%	38.3%	88.1%	63.7%

Source: US Dept. of Housing & Urban Development, Community Planning & Development CHAS Database, 2006.

South Carolina provides tax exemptions to residents who are over 65 and/or disabled and have lived in the State for at least one year. These exclusions, known as homestead tax exemptions, allow the first \$50,000 in fair market value of a home to be exempt from municipal, county, school and special assessment real property taxes. During the 2005 tax year, 3,497 Williamsburg County residents received homestead exemptions totaling more than \$1,284,100. Homestead exemptions in Horry County resulted in tax savings of more than \$6,896,100 for

20,400 elderly residents. In Georgetown County, 205 Homestead exemptions netted tax savings of \$2,398,771 for 6,231 qualifying elderly residents.

Cost burden is a HUD standard that determines housing affordability problems. A person is *cost-burdened* if his or her housing costs are more than 30 percent of gross income. Of renters aged 62 and older, 35.2% in Georgetown County, 37.2% in Horry County and 33.4% in Williamsburg County are cost-burdened. The percentage of elderly homeowners who are cost-burdened is significantly lower at 24.5% in Georgetown County, 21.5% in Horry County and 26.3% in Williamsburg County. Within Georgetown County, the percentage of cost-burdened renters is lowest in the highest income group, but was highest in the moderate income category (51 to 80% of MFI). In Horry County the lowest percentage of renters who are cost-burdened are in the highest income group, while the highest percentage was found in the very low-income category (31 to 50% of MFI). In Williamsburg County the percentage of cost-burdened elderly households also decreased as income increased. Table 3-47 provides additional data related to cost burden for elderly households in the Waccamaw Region.

**Table 3-47. Percentage of Elderly Households with Cost Burden Greater than 30%, 2000
Waccamaw Region**

Income Categories	Georgetown			Horry			Williamsburg		
	Elderly		All House-holds	Elderly		All House-holds	Elderly		All House-holds
	Rent	Own		Rent	Own		Rent	Own	
Extremely Low Income (0-30% MFI)	34.7%	70.1%	60.9%	51.6%	66.9%	67.6%	50.5%	60.6%	58.0%
Very Low Income (31-50% MFI)	45.3%	34.6%	50.4%	59.9%	39.6%	60.6%	10.4%	33.9%	38.0%
Moderate Income (51-80% MFI)	61.5%	21.7%	31.9%	46.5%	27.9%	41.9%	8.2%	14.9%	19.5%
Other Income (> 81% MFI)	14.6%	11.8%	11.1%	4.9%	9.7%	10.8%	0.0%	4.7%	5.2%
Total Households	35.2%	24.5%	25.4%	37.2%	21.5%	26.5%	33.4%	26.3%	24.7%

Source: US Dept. of Housing & Urban Development, Community Planning & Development CHAS Database, 2006.

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. Elderly residents living in older homes that lack proper modifications or are in need of repair are often at risk for injury. Many elderly residents live in the Region's oldest homes, with 6.1% of homes built prior to 1950 in Georgetown County, 5.9% in Horry County and 8% in Williamsburg County headed by a person aged 65 or over.

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, and physician's services. Of residents aged 65 and older, 11,540 in Georgetown County, 28,003 in Horry County and 4,138 in Williamsburg County were enrolled in Medicare in 2003.

Of increasing concern for older citizens is the risk of developing Alzheimer's and dementia. Currently it is estimated that the lifetime cost of care for an Alzheimer's patient is \$170,000. Statistics developed by the National Alzheimer's Association and included in the *2003 Mature Adults in South Carolina* report for Horry County indicate that 3% of all persons aged 65-74, 18.7% of persons 75-84 and 47.2% of persons over age 85 will have Alzheimer's disease. Based on this estimate, 11.8% of Georgetown County residents aged 65 and older (3,195 total persons), 10.8 of Horry County residents and 12.6% of Williamsburg County residents are living with Alzheimer's. The percentage in Georgetown and Williamsburg counties is slightly higher than the estimated percentage of persons in this age group statewide at 11.3%, while the percentage in Horry County is slightly lower.

The *2003 Mature Adults* report provides additional information related to health risks for senior citizens. Diabetes is a common health problem for the elderly, and its frequency has been on the rise. The *2002 Behavioral Risk Factor Surveillance Study* (BRFSS) results for South Carolina recorded that 16.5% of respondents age 55-64 and 18.7% of respondents 65 and older reported having diabetes. The rates are as much as twice as high for African-Americans. Hypertension (high blood pressure) is one of the leading risk factors for heart disease, a common cause of death among the elderly. The 2002 BRFSS also noted that 49.2% of South Carolinians aged 55-64 and 57.5% of those ages 65 and over reported that they had high blood pressure. This problem is most common in African-American females. High cholesterol, which can contribute to hypertension, was reported in 49.1% of persons age 55-64, and 53.4% of those 65 and over.

The need for in-hospital services and nursing home care generally grows with age. Nearly 4% of Georgetown County seniors, 3.2% of Horry County seniors and 3.4% of Williamsburg County seniors aged 65 years and older lived in institutional or group quarters in 2000. There are 2,058 licensed nursing home beds in the Waccamaw Region and, of those, 431 are in Georgetown County, 1,391 are in Horry County and 236 are in Williamsburg County. The majority of nursing home beds in the Region are filled by persons aged 65 and older. There are two primary types of housing for the elderly in the Waccamaw Region, 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 Table 3-48, there are 3 nursing homes in Georgetown County, providing space for up to 256 residents. Within Horry County there are 7 nursing homes with capacity for 676 residents and Williamsburg County has 2 nursing homes with space for 176 residents.

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 5 community residential care facilities in Georgetown County, with capacity for up to 175 residents. There are 8 assisted living facilities in Horry

County with space for 715 residents and 5 facilities in Williamsburg County that can accommodate 60 residents. Table 3-48 lists the nursing and assisted living homes currently located in the Waccamaw Region.

Table 3-48. Nursing Homes and Assisted Care Facilities, 2006*
Waccamaw Region

Facility Name	Location	Total Beds
Georgetown County		
Nursing Homes		
Georgetown Health and Rehab, Inc.	Georgetown	84
The Lakes at Litchfield Skilled Nursing Center	Pawley's Island	24
Prince George HealthCare Center	Georgetown	148
Total Available		256
Assisted Living Facilities		
Gala Haven	Hemingway	5
The Lakes at Litchfield Assisted Living	Pawley's Island	57
Morningside of Georgetown	Georgetown	59
Oasis Residential Home	Georgetown	22
South Island Assisted Living	Georgetown	32
Total Available		175
Total Available in Georgetown County		431
Horry County		
Nursing Homes		
Conway Manor, LLC	Conway	190
Covenant Towers Health Care	Myrtle Beach	30
Grand Strand Healthcare	Myrtle Beach	88
Kingston Nursing Center	Conway	88
Loris Extended Care Center	Loris	88
Myrtle Beach Manor	Myrtle Beach	104
NHC HealthCare, Garden City	Murrells Inlet	88
Total Available		676
Assisted Living Facilities		
Garden Manor Assisted Living	Murrells Inlet	80
Jordan Care Center	Conway	144
Magnolias of Myrtle Beach	Myrtle Beach	48
The Meadows of Conway	Conway	98
Myrtle Beach Estates	Myrtle Beach	142
Myrtle Beach Manor Retirement Community	Myrtle Beach	81
The Place at Conway	Conway	52
Summit Place of Myrtle Beach	Little River	70
Total Available		715
Total Available in Horry County		1,391

*Table may not include a complete listing of existing facilities

**Table 3-48. Nursing Homes and Assisted Care Facilities, 2006*, Continued...
Waccamaw Region**

Facility Name	Location	Total Beds
Williamsburg County		
Nursing Homes		
Dr. Ronald E. McNair Nursing and Rehabilitation Center	Lake City	88
Kingstree Nursing Facility, Inc.	Kingstree	88
Total Available		176
Assisted Living Facilities		
Good Samaritan Residential Care	Kingstree	9
My House Community Home	Cades	4
S.M. Strong's Community Residential Care	Kingstree	5
Sunny Pines Boarding Home	Andrews	18
Williamsburg Residential Care Facility	Kingstree	24
Total Available		60
Total Available in Williamsburg County		236
Total Available in Waccamaw Region		2,058

*Table may not include a complete listing of existing facilities

Sources: SC DHEC, Division of Health Licensing, Licensed Facilities by Type, 2006.

Homeless Populations

The homeless population encompasses a broad range of individuals and families with special needs. National research indicates that 80% of the homeless are without homes for a short period and need assistance in finding housing and, in some cases, with rent payments. The other 20% of the homeless population experience longer and chronic periods of homelessness and require permanent support systems for housing and support services.

Homelessness is a significant risk factor for a broad range of health and social problems. Alcohol and drug abuse, domestic violence, and mental illness are common problems among the adult homeless population. Domestic violence is the second leading cause of homelessness among women. Among the State's homeless population, nearly a third are identified as substance abusers, almost a fifth are mentally ill, another 15% are diagnosed as both mentally ill and substance abusers. Approximately one-fourth are domestic violence victims, 7% are youth, 6% have HIV, and 10% are veterans. More than two-thirds of the State's total homeless population are adults and children in families. Individuals and families without adequate shelter experience greater barriers in obtaining the support services they need. Because of the unique circumstances and conditions of the homeless, local agencies and service providers must work in close coordination to address their special needs.

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 nighttime residence; and who has a primary nighttime 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.

Families who are doubling up with friends or relatives because they have no other housing options are also considered homeless under the McKinney Act. The McKinney legislation recognizes that doubling up is a temporary situation, one that is often prohibited by public housing laws and landlords. If the extra household residents were discovered, both families would likely be evicted. Moreover, doubled-up friends or families often impose space and financial burdens on the host family and the guests are often asked to leave after a short time. Finally, in communities with no public shelters, doubling up is often the stopgap measure before sleeping on the streets.

The counties in the Waccamaw Region are located within the Total Care for the Homeless Coalition (TCHC) planning area. TCHC is a coalition of 60 housing and supportive service provider organizations that collaborate to offer services for the homeless in Horry, Georgetown, Williamsburg, Sumter, Clarendon, and Lee Counties in South Carolina. Membership for TCHC is open to all agencies, organizations and individuals who want to make a difference in the lives of the homeless. Membership dues help support the operating expenses of the all-volunteer coalition.

The mission of TCHC 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. TCHC accomplishes its mission through a network of State and local public organizations and private nonprofit organizations within the 6-county area that create and support opportunities to decrease homelessness. Through the Coalition, members create and support housing, employment, transportation and emergency assistance, including health, mental health, substance abuse, family and life skills counseling and job training services.

Future plans for TCHC include the development of 3 centralized local service centers that are expected to be located in Myrtle Beach, Sumter and Kingstree. Each community service center either has or will be developing a full range of continuum of care facilities, including a cooperative alliance, homeless facilities and an array of supportive services. Other communities in the 6-county TCHC region are encouraged to participate through the 3 main service centers or to create a full range of continuum of care facilities within their own community. TCHC plans to develop a complete continuum of care system at each of the designated local service center communities, to include a full complement of supportive services.

Most homeless persons living in the Region 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 the Region. The most accurate assessment of the homeless population within the region is provided through bi-annual point-in-time counts done in conjunction with the entire TCHC service area.

The US Department of Housing and Urban Development, in an effort to standardize point-in-time counts nationwide, requested that a count of homeless persons and families be done within

each state during the last week of January 2005. Continuum of Care organizations in South Carolina conducted a point-in-time count on January 27, 2005. Each member county appointed a representative who attended 2 planning and training sessions on how to organize and gather data related to homelessness. Each county then conducted local planning and training sessions for their volunteers that included identification of places/areas where the homeless gather and procedures for gathering data. Identification of areas where the homeless gather was accomplished through interviews with homeless persons, shelters, supportive service agencies, government and community entities, law enforcement agencies, churches and other associated individuals and agencies.

On the day of the count, more than 100 volunteers organized in teams and visited more than 100 different sites including parks, abandoned buildings, houses not suited for habitation, soup kitchens, food banks, shelters, motels, and camps in wooded areas to talk with and count persons who were homeless and at-risk. Volunteers also spent hours interviewing homeless individuals to get more detailed information, using two different survey forms.

At the time of the 2005 point-in-time count there were 421 homeless persons housed in shelters in the Waccamaw Region. Of these, 131 (46.3%) were in homeless families and 194 (53.7%) were individuals. Shelters include all emergency and transitional shelters for the homeless, but do not include persons who are “doubling up” and persons in mental health, chemical dependency or criminal justice facilities. Understanding that homeless persons in shelters are actually only a small percentage of the total homeless population, TCHC volunteers also counted the number of unsheltered homeless persons as part of the national count conducted on January 27, 2005. Persons counted as unsheltered were sleeping in places not meant for human habitation such as streets, parks, alleys, transportation depots, and abandoned buildings and included persons staying temporarily in motel rooms with no home to go to. Using these counts, 1,354 additional unsheltered homeless persons were added for a total count of 1,775 homeless in the Waccamaw Region. However, given the difficulty of conducting an accurate count of the unsheltered homeless, local officials think that this survey may not have completely quantified the total homeless population.

In the coastal resort communities housing availability and affordability problems are exacerbated by dramatic seasonal fluctuations in population. For instance, the population of the Myrtle Beach area swells to 400,000 to 500,000 on any given day in the summer. Renters compete with vacationers for housing and the resort economy provides many service jobs at or just above minimum wage. The seasonal population swings contribute to homelessness because people are drawn to the area by the attractive climate and the perceived promise of work.

TCHC has achieved major goals in recent program years that have substantially strengthened facilities and services for the homeless in the Region and enabled more accurate data gathering and analysis. A major achievement is the 54-unit Alliance Inn Transitional Apartments, opened in 2004, providing housing, case management and support services to homeless families and individuals in the Myrtle Beach area. Another advance is the development of the Homeless Management Information System (HMIS), enabling communication between 35 homeless housing and supportive health care provider organizations in the 6-county TCHC planning area, as well as linking the Waccamaw providers with the HMIS system that serves the neighboring 14-county Midlands Area Coalition for the Homeless planning region. The HMIS computer connection facilitates communication and coordination among the participating homeless service providers and acts as a planning resource for the needs of the homeless. The HMIS

also serves as a catalyst for coordination and sharing of ideas and concerns between service providers for the homeless in the TCHC region.

The *Continuum of Care Plan* for the TCHC Planning Area includes the development of new and/or larger facilities and support services for the homeless. The highest regional priority will be development of permanent supportive housing, with expanded emergency shelter space also a very high priority. Additional facilities and supportive services for homeless persons with mental health and substance abuse problems are also needed. Among the specific projects, facilities, and programs that have been identified to fill the gaps in the Continuum of Care system and continue to build on the work of the Coalition are:

- *Unity Village* is a proposed project that will create a campus of facilities in Myrtle Beach for the homeless that will expand the current emergency shelter capacity, include a temporary cold weather facility, and provide additional transitional housing units. The project is in the concept phase at present pending further progress in obtaining a suitable site for the project.
- A *Drop-In/Sober Center Facility* is needed in Myrtle Beach to accommodate the large number of homeless persons with substance abuse issues and homeless persons suffering from chronic mental illness. The Center will serve as the primary point of contact for newly homeless persons and homeless persons entering the community and will provide diagnostic and referral services. The facility may be located at Unity Village or at another suitable key location.
- *Transitional Housing Units* are needed to accommodate individuals and families existing emergency shelters.
- A *Generalized Model of Typical Continuum of Facilities and Services* should be developed for the local service centers in the 6-county region. Facilities and services needed for each local service center include homeless supportive services, diversions/prevention services, emergency shelter facilities, transitional housing facilities, high management residential care facilities, long-term substance abuse/dependence facilities, permanent housing with supportive services, safe haven facilities, group homes, permanent housing, and access to a statewide or regional rehabilitation center.
- *Permanent Supportive Housing* is needed for homeless individuals and families.
- A *Specific Continuum of Facilities and Services Model* should be developed for each of the 3 local service centers in the region. It is expected that some of the services and facilities may be shared by all in the region or with other regions.
- *Group Homes* for disabled persons are needed in the form of permanent supportive housing.

Specific actions that the Continuum has taken toward ending chronic homelessness include:

- Improvement in the quality of the unsheltered count, especially in Horry County where the coastal community of Myrtle Beach has experienced an increase in homelessness.
- Continued implementation of 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 housing for the chronically homeless. *Safe Place at the Beach*, a 25 unit permanent supportive housing facility in downtown Myrtle Beach opened its doors in March 2006.
- Williamsburg Enterprise Community Commission, Inc. continued with plans to build on its existing homeless program with the planned creation of a *Single Point of Entry* for people on the street.
- Awareness activities, such as “Homeless Awareness Week” have attracted the attention of local elected officials on the issues of chronic homelessness.

Table 3-49 provides a listing of homeless shelters and housing in the Waccamaw Region. The 2005 survey found that there were 104 beds available at emergency shelters. Emergency shelters are intended for short-term accommodations of less than 90 days for homeless individuals and families, although in some cases stays may be longer. There were 372 beds available region-wide in transitional housing, providing housing for homeless individuals and families. Transitional housing is intended to help residents build the skills and access the resources to move to permanent housing or permanent supportive housing within 6 to 12 months. Permanent supportive housing includes apartments or homes serving individuals and/or families where residents have leases of at least one-year, private bedrooms (not shared with unrelated adults), and access to cooking facilities. Participants receive supportive services to assist them in maintaining residential stability, accessing services, and maximizing their levels of independence. There were 126 beds available in permanent supportive housing in the Region in 2005.

**Table 3-49. Homeless Shelters and Housing, January 2005
Waccamaw Region**

EMERGENCY SHELTERS						
Provider	County	Beds		Beds		Total Beds
		Male	Female	Individuals	Families	
American Red Cross Horry County Chapter	Horry	4	4	2	6	8
Catholic Charities	Horry	3	3	2	4	6
Friendship Place, Inc.	Georgetown	1	3	2	2	4
Myrtle Beach Haven	Horry	8	8	4	12	16
Salvation Army of Georgetown	Georgetown	3	2	5	0	5
Sea Haven Inc.	Horry	7	2	9	0	9
Street Reach Mission	Horry	45	10	55	0	55
Williamsburg County Health Department	Williamsburg	0	1	1	0	1
Totals		71	33	80	24	104
TRANSITIONAL HOUSING						
Provider	County	Beds		Beds		Total Beds
		Male	Female	Individuals	Families	
Alliance Inn	Horry	54	71	1	124	125
CASA	Horry	0	34	17	17	34
Coastal Rescue Mission, Inc.	Horry	0	12	4	8	12
Georgetown Housing Authority	Georgetown	17	18	35	0	35
Harbor House	Horry	9	0	9	0	9
Horry County Shelter Home	Horry	9	7	16	0	16
New Life Homes	Horry	7	5	12	0	12
Oxford House	Horry	9	0	9	0	9
Oxford House - Conway	Horry	6	0	6	0	6
Oxford House - Forrest Brook	Horry	8	5	13	0	13
People for Caring	Horry	0	4	0	4	4
Promise Land Crisis/Rehab Center	Horry	21	11	20	12	32
Shoreline Behavioral Health Services	Horry	5	5	10	0	10
Street Reach Mission	Horry	15	0	15	0	15
Waccamaw Youth Center, Inc.	Horry	16	0	16	0	16
Williamsburg Enterprise Community Commission Inc	Williamsburg	12	12	4	20	24
Totals		188	184	187	185	372
PERMANENT SUPPORTIVE HOUSING						
Provider	County	Total Units	Beds		Total Beds	
			Individuals	Families		
Alliance Inn	Horry	1	9	3	12	
Myrtle Beach Housing Authority	Horry	0	6	0	6	
Myrtle Beach Housing Authority	Horry	9	17	25	42	
Tara Hall Home for Boys	Georgetown	0	24	0	24	
Waccamaw Housing, Inc.	Horry	26	17	25	42	
Totals		36	73	53	126	

Source: 2005 SC Statewide Homeless Count, January 2005.

Programs that provide support services (without housing) are an essential link to facilitate movement through the continuum of care. Such programs can help to sustain homeless individuals while they are acquiring the necessary life and job skills needed to establish self-sufficiency and independence. Support services also serve as a mechanism to prevent relapse and lend support for persons who are back on their feet. In some cases support services are provided on-site where the persons lives, while in other cases the case manager assists the individual in finding essential services at off-site facilities. Table 3-50 lists agencies providing services to homeless individuals and families in the Waccamaw Region.

**Table 3-50. Homeless Service Providers, January 2005
Waccamaw Region**

Provider	County	Services
CARETEAM, Inc.	Horry	Life Skills Training, Medical Treatment, Transportation
Christian Missions, Inc.	Horry	Clothing/Misc. Items, Transportation, Meals, Assessment & Counseling
Churches Assisting People, Inc.	Horry	Clothing/Misc. Items, Emergency Food
Community Kitchen of Myrtle Beach	Horry	Job Training, Job Placement, Case Management, Life Skills Training, Medical Treatment, Dental Treatment, Dental Treatment, Clothing/Misc. Items, Meals, Assessment & Counseling
Food Source Network	Horry	Case Management, Meals, Assessment & Counseling
Georgetown County DSS	Georgetown	Job Training, Job Placement, Housing Placement, Life Skills Training
Helping Hand of Myrtle Beach	Horry	Substance Abuse Treatment, Mental Health Care, Housing Placement, Medical Treatment, clothing/Misc. Items, Transportation, Emergency Food
Horry County DSS	Horry	Case Management, Housing Placement, Emergency Food, Assessment & Counseling
Little River Medical Center	Horry	Case Management, Substance Abuse Treatment, Mental Health Care, Medical Treatment, Dental Treatment, Transportation, Assessment & Counseling
SOS Health Care, Inc.	Horry	Case Management, Medical Treatment, Clothing/Misc. Items, Transportation, Meals
Waccamaw Center for Mental Health	Horry	Case Management, Substance Abuse Treatment, Mental Health Care

Source: 2005 SC Statewide Homeless Count, January 2005.

Veterans

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

The 2000 Census reported that there were more than 6,000 veterans living in Georgetown County, nearly 25,000 in Horry County and more than 2,400 in Williamsburg County. While

area veterans are attracted to the coastal area by the amenities that all retirees enjoy – temperate weather, golf, the beach, and shopping – many were initially drawn by the close proximity of the former Myrtle Beach Air Force Base. Although some veterans relocated when the base closed in 1993, most elected to stay in the area, with Shaw Air Force Base in Sumter now being the closest military installation.

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

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

Seasonal Farm, Construction and Tourist Industry Workers

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

With much of the Grand Strand serving the tourist industry, a strong construction market, and agricultural operations located in the rural areas, the counties in the Region attract a growing migrant and seasonal worker population. The 2000 Census notes a population of more than 5,000 Hispanic residents in Horry County, 919 in Georgetown County and 273 in Williamsburg County. These numbers are estimated by many local providers to be undercounted by at least 10%. A statewide Hispanic Needs Assessment conducted by the Institute for Families in Society at the University of South Carolina revealed that the State's Hispanic population is vulnerable to chronic health problems, low income and poverty, low educational attainment, and multiple barriers to access for support services including transportation, language, and cultural norms.

Latinoamericanos en Accion (LEA) is a non-profit formed in 2001 that emerged from a countywide Hispanic Task Force organized to identify and address the needs of Horry County's growing Hispanic community. LEA provides counseling in the areas of education, financial

awareness, employment, housing, family and health. The organization also provides assistance with legal and banking issues, court translation, consumer protection, transportation, taxes, and immigration matters. LEA serves well over 100 Hispanic clients each month through its various services and agency referral system.

Transportation

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

Public Transit

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

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

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

Dash About for Seniors (DAS) is a demand-response service designed to provide transportation for citizens over age 60, the disabled, and the general public on a space-available basis. Transportation may be provided for any destination within the RTA service delivery area and includes travel to and from Myrtle Beach, North Myrtle Beach, Surfside, Murrell's Inlet, Georgetown, Conway, Aynor, Loris and Little River. Clients must register for the program. Services are available seven days a week from 8:00 am to 9:00 pm, excluding holidays and inclement weather. Requests for rides must be made no earlier than 10 days in advance and no later than 48 working hours before the requested time for transportation.

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

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

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

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

Demand response service is also provided to and from physicians and pharmacies in and around the Kingstree area as well as out of the County and is available Monday through Friday. Reservations for the demand response service must be made 24 hours in advance. In-county prices for the service range from \$2 for a one-way trip within Kingstree to \$3 for a one-way trip to other destinations within Williamsburg County. Prices for destinations outside of the County range from \$10 round trip to Manning and Lake City to \$20 round trip to Columbia or Charleston. The WCTA employment commuter service operates 7 days a week, 24 hours a day and is closed only on Christmas day. Currently, a one-way fare to Myrtle Beach is \$2.50. However, the WCTA is proposing to increase the fare to \$3.00 per one-way trip effective at the beginning of 2007 to help defray increasing fuel costs and associated expenses.

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

Map 3-15. The Coast Regional Transportation Authority Transit Routes, 2006

Source: Waccamaw Regional Transportation Authority, 2006.

Commuting Patterns

According to the 2000 Census, 30.8% of Georgetown County workers, 30.6% of Horry County workers and 29.1% of Williamsburg County workers traveled less than 15 minutes to work. Only 8.2% of Georgetown County workers, 5.4% of Horry County workers traveled an hour or more to work, while 14.6% of Williamsburg County residents had a long commute of an hour or more.

While more than 90% of workers in Horry County and 73.9% in of workers in Georgetown County are employed in the local economy, only 59.1% in Williamsburg County commute to jobs within the County. Nearly 40% of workers in Williamsburg County travel outside of the County to work – high when compared to the 24.9% of Georgetown workers and only 6.7% of Horry County workers that commute to work outside of their home counties.

According to 2000 Census figures, public transportation accounts for only 1.4% of all work commutes in Georgetown County, less than one half of one percent in Horry County and 4.5% of commutes in Williamsburg County. More than 93% of both Georgetown and Horry County workers and 91.4% of Williamsburg workers travel to work by car. Only 16.9% of Georgetown County drivers, 14.4% of Horry County drivers and 20% of Williamsburg County drivers participate in carpools. Biking and walking account for only 2% of the travel to work in Georgetown and Horry counties and only 1.5% in Williamsburg County.

Commuting patterns among the counties in the Waccamaw Region vary significantly. Nearly 87,000 Horry County residents are employed in Horry County. In 2000, more than 12,000 non-resident workers traveled into Horry County to work, while 8,240 Horry County residents traveled to other counties to work. More than 17,000 Georgetown County residents work in Georgetown County, where commuting was more balanced. Nearly 6,900 workers commuted into Georgetown County from surrounding counties and 5,732 County residents commuted to work in other counties. Of Williamsburg County residents, 7,935 were employed in the County. More than 2,800 workers commuted into Williamsburg County – compared to the 5,279 County residents who traveled to other counties to work. Table 3-51 summarizes commuting patterns within the Waccamaw Region from 1990 to 2000.

**Table 3-51. In-Commuters and Out-Commuters, 1990 and 2000
Waccamaw Region**

	Commuters into Counties		Commuters from Counties	
	1990	2000	1990	2000
Georgetown County				
<i>Georgetown County</i>	14,663	17,125	14,663	17,125
Horry County	2,684	4,525	2,913	4,169
Williamsburg County	1,480	1,540	854	729
Total Commuters - Other Counties	4,842	6,894	4,680	5,732
Horry County				
<i>Georgetown County</i>	2,913	4,169	2,684	4,525
<i>Horry County</i>	63,619	86,750	63,619	86,750
Williamsburg County	478	844	0	79
Total Commuters - Other Counties	8,062	12,017	6,474	8,240
Williamsburg County				
<i>Georgetown County</i>	854	729	1,480	1,540
Horry County	0	79	478	844
<i>Williamsburg County</i>	9,339	7,935	9,339	7,935
Total Commuters - Other Counties	2,730	2,809	4,890	5,279

Source: US Dept. of Commerce, Bureau of Economic Census, 2006

Support Services

Access to support services, health care, and other resources are key considerations in assessing the affordable housing supply. Special populations – such as the elderly, veterans, low income, the chronically ill, and residents with disabilities – generally experience a need for greater levels of support services than the population as a whole. The location of housing

supply within the context of overall accessibility to critical support services, employment, and medical care can either create or mitigate barriers to affordable housing and housing choice.

Health and Medical

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

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

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

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

Georgetown Hospital System includes two hospitals with more than 150 physicians. The *Georgetown Memorial Hospital* (GMH) has grown from a 50-bed facility founded in 1950 to a 131-bed, acute-care facility offering state-of-the-art equipment and providing a full range of

inpatient and outpatient services. The hospital is one of two providers of acute inpatient services in Georgetown County. Georgetown Memorial Hospital is located on a 7-acre campus, located in the City of Georgetown. A private, not-for-profit entity, the Georgetown Hospital System was formed in 2001 and opened its second inpatient facility - Waccamaw Community Hospital - in 2002. Most recently in March 2006, the System announced plans to relocate the current GMH facility to another location in Georgetown.

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

The Georgetown Hospital System also offers a variety of other services located at sites throughout Georgetown County including the *HealthPoint Center for Health and Fitness* - a 40,000 square foot facility; *NextStep Rehabilitation Services* offering adult outpatient physical, speech and occupational therapy at four sites located in Murrells Inlet, Andrews, Pawleys Island and in Georgetown; the *NextStep Wound Healing Center* located in Murrells Inlet and providing a multi-disciplinary approach to wound management; as well as the *Waccamaw Medical Park*, located in Murrells Inlet and housing diagnostics including x-ray, mammography and laboratory. Georgetown Hospital System's *Francis B. Ford Cancer Treatment Center* opened in February 2004. In addition to radiation therapy, the Center, located on Highway 701, houses medical oncology offices and provides access to chemotherapy. The facility is a joint venture with the MUSC Hollings Cancer Center.

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

The non-profit ***Loris Health Care System*** is based in northwest Horry County and has grown to include the Loris Community Hospital, the Loris Extended Care Center, 2 Family Health Centers (rural health clinics) in Loris and Green Sea, a Center for Health and Fitness, Alliance Home Care, and the Seacoast Medical Center in Little River. The Community Hospital is a 105-bed general short-term, acute care facility that has consistently served the community for more than 50 years. Hospital services include inpatient and outpatient services, ICU, obstetrics, cardiac rehabilitation, and a Level III Trauma Center. The Seacoast Medical Center is a 24-hour emergency and same-day surgery facility in Little River, which serves the northern coastal communities from North Myrtle Beach to southern Brunswick County in North Carolina.

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

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

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

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

Little River Medical Center, Inc. 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 and food kitchens, and a mobile medical van. The Center partners with the Total Care for the Homeless Coalition, the Conway Hospital, the Horry County Shelter Home, CASA, Street Reach Mission, MB Haven, and other providers to reach special populations in need.

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

Social Services

The Temporary Assistance for Needy Families (TANF) program provides assistance to needy families with children, providing parents with job preparation, employment, and support services to enable them to leave the program and become self-sufficient. The number of persons receiving TANF was 759 in Georgetown County, 1,771 in Horry County and 807 in Williamsburg County in FY 2004. Children comprised 73% of Georgetown County TANF recipients, 76% of Horry County recipients, and 77.4% of Williamsburg County recipients. Williamsburg County, with 2.2% of its population participating in TANF, ranked 5th highest statewide in percentage of population participating in the program. TANF participants comprised 1.4% of the population in Georgetown County and 0.9% of the Horry County population, resulting in statewide rankings of 19th and 34th, respectively.

More than one-fourth (25.8%) of Williamsburg County residents (9,478) received food stamps in 2004, resulting in a ranking of 2nd highest statewide. Nearly 16% (8,942) of Georgetown County residents and 12.3% (25,111) of Horry County residents received food stamps, resulting in rankings of 20th and 29th statewide, respectively.

More than 48,200 Horry County residents were eligible for Medicaid subsidies in FY2001-2002 – the 5th largest number of recipients statewide. In Georgetown County, 15,353 residents were eligible for Medicaid and there were 14,176 Medicaid eligible residents in Williamsburg County, with county rankings of 19th and 22nd, respectively.

Training and Education

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

The Horry County School District is the 3rd largest in the State, serving more than 34,500 students in Grades K through 12. The District's 45 schools include 24 elementary, 9 middle, and 9 high schools. With an enrollment of 9,885 students, the Georgetown School District ranks 19th statewide. The District has 17 schools including 9 elementary schools, 4 middle schools and 4 high schools. The Williamsburg County School District has an enrollment of 5,560 students and ranks 34th out of the 85 school districts in South Carolina. The District's 14 schools include 8 elementary schools, 1 middle school and 3 high schools. Enrollment for K-12 schools in the Waccamaw Region is included in Table 3-52 and locations for K-12 schools are shown on Map 3-16.

Table 3-52. Schools and Enrollment by School District, 2005

	Georgetown County	Horry County	Williamsburg County
Public Schools	17	45	14
Elementary	9	24	8
Middle	4	9	1
High School	4	9	3
Enrollment	9,885	34,583	5,650

Source: Georgetown County School District, Horry County School District and Williamsburg County School District, 2006.

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

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

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

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

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

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

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

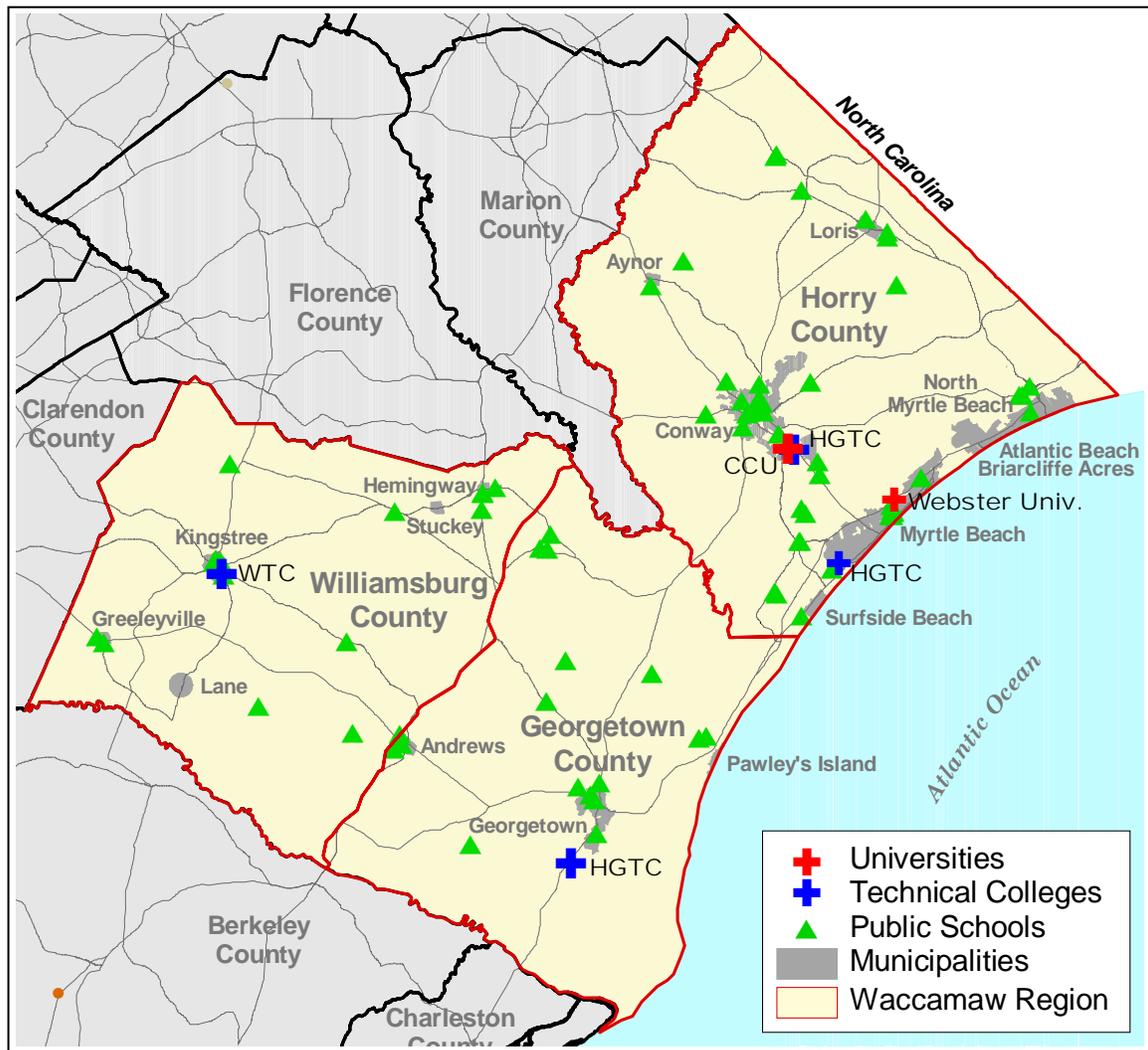
The College has also partnered with the Horry County School District and other public and private organizations to develop an Early College Initiative. The Early College will allow talented, but at-risk, students to earn college and high school credits simultaneously so that upon graduation, the students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

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

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

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

**Map 3-16. Public Education Facilities, 2006
Waccamaw Region**



Source: USC GIS Data Server, 2006.

PART FOUR. EVALUATION OF FAIR HOUSING STATUS

Complaints and Compliance Reviews

Under the *South Carolina Fair Housing Law* enacted in 1989, it is unlawful to refuse to sell, rent, finance or otherwise make available a dwelling on the basis of race, color, religion, sex, familial status, national origin, or handicap. 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 their property.

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

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

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

1. Either party may elect to have the claim decided in a civil action. If this option is chosen the SCHAC must initiate and maintain a civil action on behalf of the aggrieved person within 30 days from the date of election.
2. If neither party chooses to elect a civil action, SCHAC refers the charge to the Chairman of the Commission to designate a panel of 3 members to sit and hear the complaint.
3. The complainant may choose to sue the respondent in State court. If this option is chosen it is done at the expense of the participants, with no involvement by SCHAC.

In South Carolina, the Office of Fair Housing and Equal Opportunity of the US Department of Housing and Urban Development also receives and investigates Fair Housing complaints from persons who believe that they have been discriminated against based on race, color, national

origin, sex, family status or disability when trying to buy or rent a home or apartment. Although the Department primarily receives complaints related to federally-funded housing, cases with the SCHAC that have not been resolved within 180 days of filing are referred to the Department of Fair Housing and Equal Opportunity for resolution. Complaints can be made by contacting that office directly, filing the complaint online through the HUD web site, or by calling a toll-free number.

Department of Fair Housing and Equal Opportunity data indicates that there were five complaints filed in the Waccamaw Region from 2001 to September of 2006. The complaint filed in Georgetown County in 2006 alleged discrimination on the basis of race and disability, but was subsequently withdrawn. Four complaints were filed in Horry County during that time period – one in 2005 and three in 2006. The complaint filed in 2005 alleged discrimination on the basis of disability and was resolved through conciliation. Conciliation is reached when both parties come to a mutual understanding or when a settlement is negotiated. Of the complaints filed in Horry County in 2006, one alleged discrimination on the basis of disability and familial status and was resolved through conciliation. *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. The second complaint alleged discrimination on the basis of disability, with resolution still pending. The third Horry County complaint filed in 2006 alleged discrimination on the basis of race and disability and was determined to have no cause.

SC Human Affairs Commission (SCHAC) complaint data from Fiscal Year 2001 through March 2006 reveals several Fair Housing complaints filed against entities in Waccamaw Region. Data collected on Fair Housing complaints by the SC Human Affairs Commission is collected by county. A total of 25 complaints have been filed in Horry County since 2001. Of these complaints, 8 allege racial discrimination, 6 allege discrimination based on handicap, and 1 alleges discrimination based on sex, national origin and handicap. Two (2) of the complaints allege discrimination on the basis of familial status. There were also 2 complaints alleging discrimination in each of the following categories – sex, both sex and handicap, both race and religion, and national origin.

Twelve (12) of the complaints filed in Horry County during the five-year period were resolved through conciliation. Twelve (12) of the complaints were determined by the Commission to have no cause and one case was dismissed.

A total of 3 complaints were filed with the SC Human Affairs Commission from Georgetown County since 2001. One complaint alleges discrimination on the basis of familial status, one on the basis of race, and one on the basis of disability. The complaint alleging discrimination because of familial status was resolved through conciliation. The complaint alleging racial discrimination was determined to have no cause and the case alleging discrimination on the basis of disability was dismissed. There were no complaints filed with the SC Human Affairs Commission from Williamsburg County during the 5 year period from 2001 through March 2006.

Fair Housing complaint data from the SC Human Affairs Commission and the SC Office of the Department of Fair Housing and Equal Opportunity of the US Department of Housing and Urban Development for the Waccamaw Region is detailed in Appendix D.

Discrimination Suits

SC Human Affairs Commission records and the Department of Fair Housing and Equal Opportunity Office in South Carolina indicate there have been no Fair Housing discrimination suits filed in the Waccamaw Region by the Department of Justice or private plaintiffs from 2001 through September 2006. Both organizations are tasked with working to ensure resolution of complaints before they result in law suits.

Trends and Patterns

The examination of Fair Housing complaints and discrimination lawsuits in the Waccamaw Region reveals no discernable patterns. Most actions involved alleged discrimination based on racial and handicap, with nearly half of the complaints deemed to be without basis. A detailed discussion of discrimination in the area of lending practices is included in Part Five.

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. The Waccamaw Regional Council of Governments sponsored three discussion forums on issues related to Fair Housing choice at key sights in each of the three counties. The forums were open to any interested citizen or agency, with more than 200 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 as well as local governments. In addition, announcements about the Forums were printed in The Georgetown Times, the Sun News, and the Kingstree News. Representatives from nearly 70 service organizations and area jurisdictions attended the forums, held April 4-5, 2006. The forums provided an introduction to Fair Housing and the process of developing an Analysis of Impediments to Fair Housing Choice, and included an open discussion of Fair Housing and related issues in the Waccamaw Region. In addition, each organization or individual in attendance was asked to complete a questionnaire (Appendix F) about Fair Housing and related issues. Representatives were asked to identify both perceived and documented impediments to affordable housing and Fair Housing choice for their specific constituencies.

Table 4-1. WRCOG Fair Housing Discussion Forums, April 2006

Location	Date and Time	Agencies Represented
WRCOG Conference Room City of Georgetown	April 4, 2006 12:00 PM	23
Magnolia's Restaurant City of Myrtle Beach	April 4, 2006 6:00 PM	24
Brown's Barbeque Town of Kingstree	April 5, 2006 12:00 PM	21

The responses received on the questionnaires and through the open discussion at the community forums are summarized in the bulleted items that follow. In addition, the responses received at the community forums are included in full in Appendix E. Several common themes and key needs were identified during the interview process that include:

- There is a growing concern with questionable lending practices targeting senior citizens, such as reverse mortgages.
- Access to reliable and properly equipped public transit remains a barrier for many residents in the Waccamaw Region – especially for the elderly, immigrants unable to obtain a driver’s license, low-income residents, and individuals with disabilities.
- 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 the rural areas of the Region.
- Many senior citizens live in deteriorating and often sub-standard homes, but are reluctant to relocate from their long-time homes.
- There is a shortage of assisted living facilities in some areas.
- HUD defined income thresholds for affordable housing do not reflect the current housing costs in the rapidly growing coastal communities of the Waccamaw Region.
- Language can be a barrier for Hispanics in obtaining fair and affordable housing and in ensuring required maintenance of rental property.
- Additional education is needed for many residents to strengthen their ability to read and understand rental and purchase contracts and second mortgages. Education should be a public/private effort.
- Financial literacy is key to helping residents obtain safe and adequate housing and in eventually purchasing a home. Education in the areas of building good credit and consumer loans are needed.
- Predatory lending is a problem in the Waccamaw Region. Many low-income homeowners are drawn to predatory lenders who often add on excessive fees and interest rates with lengthy payment schedules. Residents, as well as legislators, elected officials, and community leaders need to be educated on the community impact of predatory lending.
- Overcrowding in units is a common problem. Enforcement is difficult and overcrowding can lead to deteriorating living conditions for the tenants.
- Earnings are often too low to afford housing for workers in many sectors including tourism, the service sector, and retail. This is particularly true for the service sector. Workers are commuting longer distances to their jobs in more urban areas from their homes in more affordable rural areas. In addition, many jobs are still seasonal, which contributes to high unemployment rates in some areas of the Region.
- Coastal weather and natural disaster risks from hurricanes, tropical storms and flooding are fueling rising insurance rates and restricted availability of coverage. Policies are often difficult to obtain for new homebuyers in coastal communities.
- Current in-migration patterns, particularly in popular coastal areas in Horry and Georgetown Counties, are resulting in rising property values, gentrification, and subsequent increases in property taxes.

- Many formerly affordable housing units are being converted to higher priced units or demolished and replaced with more costly units due to housing demand, particularly in coastal areas such as Myrtle Beach.
- Rising land costs, particularly in coastal areas, are contributing to higher housing costs.
- There is a shortage of clean, safe and affordable housing in much of the Waccamaw Region, particularly affordable rental housing.
- A regional approach is needed to promote affordable housing and ensure Fair Housing practices.
- Many developers use the term “affordable housing” to describe developments with smaller lots or homes that are less costly, but do not meet the true meaning of affordable housing.
- There is a shortage of one-bedroom apartments for seniors and singles.
- Education and awareness is needed to mitigate community opposition to the location of affordable housing developments in their areas.
- Insurance rates can be greatly affected by the level of fire protection in a community. Improved water availability and increased fire service can result in reductions in ISO ratings that will result in substantial reductions in insurance for residents.
- Expansion of water and sewer service is enabling new housing development in previously undeveloped areas of Williamsburg County.
- There is a perception that lending to LMI homebuyers is lacking, particularly in Williamsburg County.
- Manufactured homes are often the only affordable housing alternative, particularly in rural areas, due to shortage of affordable site-built homes and difficulty in obtaining conventional loans for LMI residents to purchase site-built homes.
- Many rental units are substandard and beyond repair.
- High and rising housing costs in the Waccamaw Region pose a growing challenge for the working poor and minimum wage earners to locate safe, clean, affordable and convenient housing.

PART FIVE. ASSESSMENT OF CURRENT PUBLIC AND PRIVATE FAIR HOUSING PROGRAMS AND ACTIVITIES

Identification of Public and Private Support of Fair Housing Choice

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

Federal and State Grant and Loan Programs

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

CDBG funds can be used for a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities and services. Eligible activities under CDBG funding include: real property acquisition; acquisition and construction of public works and community facilities; code enforcement; relocation assistance; reconstruction and rehabilitation of residential and nonresidential properties; provision of public services such as employment, crime prevention, child care, health, drug abuse, education, and Fair Housing counseling; provision of special economic development assistance; funding community-based organizations in neighborhood revitalization, community economic development, and energy conservation projects; home-ownership assistance; Fair Housing; and planning and administrative costs to include actions to affirmatively further Fair Housing. Each activity must meet one of 3 national CDBG objectives to: 1) Benefit low- and moderate-income persons (primary objective); 2) Aid in the prevention or elimination of slums or blight; and 3) Meet other community development needs that present a serious and immediate threat to the health or welfare of the community. Over a 1-to-3 year period, at least 70% of the funds spent by a grantee must be directed to activities that benefit low- and moderate-income persons.

In the Waccamaw Region, the Cities of Conway and Myrtle Beach have been designated as entitlement communities and receive separate funding allocations to administer community development programs. 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.

- The *City of Myrtle Beach* gained recognition as an entitlement jurisdiction for HUD Community Development Block Grant (CDBG) funding in 1994. The City must develop and maintain a Consolidated Plan to guide the design and delivery of community development programs and services in order to receive its annual CDBG allocation. HUD entitlement funds are designated for use in facilitating solutions to and improvements of the housing and community development needs of Myrtle Beach area residents. Approval of the City's Consolidated Plan by HUD also enables the Myrtle Beach Housing Authority (MBHA) and other local non-profit organizations to be eligible for HUD housing and homeless support grant funds. Entitlement status and funding is accompanied by Federal and State mandated responsibilities for furthering Fair Housing goals and eliminating barriers to housing choice. The City of Myrtle Beach was allocated \$206,338 in FY2006 CDBG entitlement funding.
- The *City of Conway* has a long history of support and promotion of Fair Housing. Prior to designation by HUD as an Entitlement Community in 2004, the City of Conway utilized CDBG funding from the SC Department of Commerce's Small Cities Program to rehabilitate housing and make needed infrastructure improvements in LMI areas. Prioritizing CDBG funding that accompanied its new status as a HUD entitlement community, the City of Conway identified future projects in LMI areas that include sidewalks, a community center, and the rehabilitation of existing sub-standard housing in its *2005-2009 Consolidated Plan*. The City also outlined plans to mobilize other funding sources to improve drainage and water quality, maintain existing streets and surface unpaved streets. Additional efforts for the coming years focus on encouraging preservation of historic residences through the completion of an historic properties inventory, supporting the efforts of public and private organizations in serving the needs of the area's homeless and special needs populations, and working with the Housing Authority of Conway as they develop plans for future public housing units and pursue public and private partnerships to bring housing opportunities to families in need. The City also plans to work with local postsecondary education providers – Horry Georgetown Technical College and Coastal Carolina University – to promote the pursuit of advanced education and technical training by Conway area residents. The City of Conway was allocated \$134,121 in FY2006 CDBG entitlement funding.

Non-entitlement local governments apply for CDBG funding through the South Carolina Department of Commerce. Funding cycles are typically in April and September and the maximum grant award is \$500,000. A matching requirement of 10% of the grant amount is required from the unit of local government. Non-entitlement jurisdictions that have been awarded competitive CDBG funding for the coming year include the Town of Andrews (\$500,000 for upgraded sewer service), the Town of Hemingway (\$500,000 for new water service), Williamsburg County (\$500,000 for new water service) and Georgetown County (\$50,000 for a regional planning grant). The Waccamaw Regional Council of Governments provides administrative services for CDBG grants to its member jurisdictions, particularly

those without or with minimal community development staffing. Since 1982, the COG estimates that jurisdictions within the Region have collectively received more than \$52,634,000 in CDBG funding.

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

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

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

- The *Housing Authority of Conway* is a local agency that was created in the early 1970s to assist low-income families in obtaining decent, safe and sanitary housing at an affordable cost. The Authority's service area includes the City of Conway and much of the unincorporated area of Horry County, excluding the Myrtle Beach Housing Authority service area. In addition to management of 4 public housing developments with a total of 298 public housing units, the Authority administers the Section 8 voucher program in their service area. As of August 2006 there were approximately 360 families using Section 8 vouchers for housing, with 100 families on the waiting list for the program.
- The *Myrtle Beach Housing Authority (MBHA)* is a local public agency created by resolution of the City of Myrtle Beach in 1986. The Authority's Family Self-Sufficiency (FSS) program is designed to help low-income families attain a better standard of living while promoting self-sufficiency. The MBHA service area covers the eastern third of Horry County, primarily east of the Waterway, and includes the City of Myrtle Beach and surrounding urban area. MBHA also administers the Section 8 Rental Assistance Program for 725 families, with more than 600 families on the program waiting list.
- The *Housing Authority of Georgetown* is a local agency established in 1962. The Authority's service area includes all of Georgetown County, with responsibilities that include the administration of the Section 8 Rental Assistance Program for the County and the ownership and management of 5 public housing developments with a total of 291 housing units. There are 163 Georgetown families using Section 8 vouchers for housing, with more than 220 families on the waiting list for the program.
- The *Housing Authority of Kingstree* is an independent local agency that was established in 1978 by the City of Kingstree. The Authority, while operating separately, has an Executive Director who also manages the Housing Authority of Lake City. The Authority owns and manages 3 public housing projects with a total of 140 housing units in

Williamsburg County. As of August 2006 there were 92 families in the County using Section 8 vouchers for housing, with nearly 300 families on the waiting list.

- The *Housing Authority of Atlantic Beach* is an independent local agency established in 1982. The Authority owns and manages 54 public housing units, including both single-family and multi-family units.

Funding for Waccamaw public housing authorities for 2005 is included in Table 5-1.

**Table 5-1. Public Housing Capital Funds, 2005
Waccamaw Region**

Housing Authority	2005 Capital Funding
Atlantic Beach	\$77,621
Conway	\$440,692
Georgetown	\$479,330
Kingstree	\$226,600
Myrtle Beach	\$17,482

Source: US HUD, "2005 Capital Fund PHA Reports."

- US Department of Agriculture (USDA) Rural Development – USDA community development programs are a major part of the Rural Development mission. USDA Rural Development invested more than \$325 million in rural South Carolina in 2004 to improve the quality of life for more than 257,400 people and 276 businesses through housing, water and waste services, community facilities programs, business and cooperative development and job creation. Rural housing is a major part of the Rural Development mission area and as such, the USDA Rural Development program is committed to assisting families and individuals in South Carolina with their needs for decent, safe, sanitary, and affordable housing. Single Family Housing (SFH) programs administered by USDA offer home ownership and home improvement loans and grants for individuals and families in rural areas. Multi-Family Housing (MFH) programs administered by USDA Rural Development include Rural Rental Housing (RRH), Direct and Guaranteed Rural Rental Housing (GRRH) Loans, Rental Assistance, Farm Labor Housing (LH) Loans and Grants, and Housing Preservation Grants (HPG). Housing programs offered by USDA Rural Development include:
 - Section 502 Program-Insured is a single-family housing direct loan program that provides opportunities for very low- and low-income families and individuals to purchase, construct or rehabilitate their own homes with a direct loan from Rural Development. The homeowner's monthly mortgage payment is based on their income.
 - Section 502 Program-Guaranteed program provides is loan guarantees to lenders. Lenders may approve loans up to 100% of the appraised value for moderate income applicants. An approved lender originates the loan and the agency will guarantee 90% of the mortgage.
 - Section 504 Program-Insured Loans and Grants assist qualified very low-income homeowners to make repairs to improve or modernize their home, to make their homes safer and sanitary or to remove health and safety hazards. Grants are available for repairs that remove health or safety hazards to qualified applicants 62 years of age or older.

- Technical Assistance Grants are targeted for self-help housing for public or non-profit groups. Eligible applicants must show a need for self-help housing, the professional expertise to supervise a project, and lack of funding.
- Section 515 Program loans are made to individuals, partnerships, non-profit corporations, state or local public agencies, or associations to develop multi-family housing complexes in rural communities. These rural rental housing complexes provide eligible persons in low- and moderate-income categories and senior citizens 62 years of age or older with rental housing suited to their living requirements.
- Section 533 Housing Preservation Grants provide funds to eligible applicants to conduct housing preservation programs benefiting very low- and low-income rural residents. An eligible applicant can be a state, county, town, or public non-profit corporation authorized to receive and administer HPG funds. The assistance is used to reduce the cost of repair and rehabilitation, remove or correct health or safety hazards, comply with applicable development standards or codes, or make needed repairs to improve the general living conditions.
- Section 538 Rural Rental Housing Guaranteed Loan Program guarantees loans for developers of affordable rental housing. The program may be used to build housing for very low-, low-, and moderate-income persons, but units funded since 1997 serve mainly low- and moderate-income people.
- Section 516 Farm Labor Loans and Grants provide decent, safe, and sanitary housing for domestic farm labor in areas where a need for farm labor exists.

As provided in Table 5-2, USDA Rural Development provided more than \$461,000 in Georgetown County, \$4.3 million in Horry County and \$911,640 in Williamsburg County in loans and grants for single-family housing in 2005. Funding for single-family homes came from a variety of sources including the Section 502 Very Low-income and Low-income programs, the Section 504 grant and loan programs and from the Section 502 guaranteed loan program.

**Table 5-2. USDA Rural Development Funding, FY2005
Waccamaw Region**

Loans	Georgetown County		Horry County		Williamsburg County	
	# HU	Amount	# HU	Amount	# HU	Amount
Single-Family - Total	6	\$461,770	43	\$4,301,391	24	\$911,640
Sec. 502 Very Low-Income	1	\$117,900	11	\$1,077,937	7	\$448,500
Sec. 502 Low-Income	1	\$116,210	8	\$917,060	0	\$0
Sec. 504 Grants	1	\$7,500	6	\$38,190	8	\$45,000
Sec. 504 Loans	1	\$7,490	1	\$13,159	4	\$37,890
Sec. 502 Guaranteed Loans	2	\$212,670	17	\$2,255,045	5	\$380,250
Multi-Family - Total	24	\$838,966	0	\$0	32	\$1,774,700
Direct Loan Funds	---	\$200,000	---	\$0	---	\$472,702
Leveraged Loan Funds	---	\$212,372	---	\$0	---	\$1,049,998
Rental Assistance Funds	---	\$426,594	---	\$0	---	\$252,000

Sources: SC Office of USDA Rural Development, Single-Family and Multi-Family Housing Programs, 2006

More than \$1.5 million was invested in Williamsburg County for multi-family housing in 2005, including \$472,702 in direct loan funds, \$1,049,998 in leveraged funds (used in conjunction with funds from 3rd parties to complete projects) and \$252,000 for rental assistance. More than \$838,000 was invested in Georgetown County, including \$200,000 for direct loans, \$212,372 for leveraged loans and \$426,594 for rental assistance. There were no USDA funds directed to Horry County for multi-family housing in 2005.

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

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

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

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

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

Agencies in the Waccamaw Region received \$640,930 in Continuum of Care grant funding from HUD in 2005. Recipients included Home Alliance, Inc., Any Length Recovery, Inc., Williamsburg Enterprise Community Commission, Inc., and the Myrtle Beach Housing Authority.

- 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 2006, the certified Community Housing Development Organizations in the Waccamaw Region included Williamsburg Enterprise Community Commission, Inc.; Five Rivers Community Development Organization in Georgetown; Home Alliance, Inc. in Myrtle Beach; and Coastal Rescue Mission in Myrtle Beach.

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

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

Of the millions received by the State under the HOME program each year, approximately 10% is allocated to administration, 15% to CHDOs, and 5% for CHDO operating expenses. Another third is earmarked for the HOME/Low Income Tax Credit Combined Funding Cycle, with the balance distributed through statewide rental and homeownership funding competitions.

Since 1992, HOME funds have been awarded to 44 projects in the Waccamaw Region, enabling assistance for nearly 650 housing units. HOME investment by county since 1992 has resulted in construction of 141 units in Georgetown County with an investment of \$3,344,719; 361 units in Horry County with an investment of \$5,785,834; and 179 units in Williamsburg County with an investment of \$3,016,461.

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

Section 8 is not an entitlement program, nor an emergency housing assistance or public housing program. Participants apply for admission into the program and are placed on a waiting list. Waiting lists vary in length, with eligible applicants in some areas having to wait more than 5 years for housing assistance. Assistance is offered on a first-come, first-served basis with priority given to lower-income elderly, disabled, or veterans. Approximately 75% of households receiving Section 8 assistance are “extremely low-income” or poverty level (below 30% of the median). The typical Section 8 household is a family of 2 with an annual income of less than \$10,000. More than half of the assisted households are headed by an elderly (aged 62 or older) or disabled person.

Section 8 subsidies are provided in 2 major categories – tenant-based and project-based subsidies. In the tenant-based category the program provides a payment subsidy to eligible households to assist them in affording housing in the private rental market. This tenant-based assistance program allows families the flexibility to select where they want to live. Participating families can relocate within the United States and retain their Section 8 assistance. Project-based assistance programs promote the development of new affordable housing units, providing rental subsidies for units instead of families, with families benefiting from subsidies only while they live in subsidized units. Other Section 8 funding programs available for affordable housing include the Moderate Rehabilitation and New Construction and Contract Administration programs.

- South Carolina Housing Trust Fund – Like the HOME program, the *South Carolina Housing Trust Fund* provides funding for the construction or rehabilitation of units or developments for lower income individuals and families. The Housing Trust Fund was established by the Legislature in 1992 as the first legislation in South Carolina history to commit revenues to the development of affordable housing. Proceeds from the documentary stamp tax – through an increase of twenty cents per \$500 on real estate sold – are earmarked for the Trust Fund. Because of this commitment of funds, the State’s ranking rose from 50th to 13th

in the nation for its support of affordable housing on a per capita basis. The Trust Fund has awarded Trust Fund proceeds in excess of \$75.7 million for the development or preservation of housing since 1992, providing more than 6,100 housing units. Since 1992, the funds from the Housing Trust Fund have resulted in 38 additional affordable housing units in Georgetown County at a cost of \$644,115; 237 housing units in Horry County at a cost of \$1,926,505; and 87 housing units in Williamsburg County at a cost of \$768,483.

- Emergency Shelter Grants (ESG) – The *Emergency Shelter Grant* program is administered in South Carolina through the Division of Economic Opportunity of the Office of the Governor. Eligible activities include: renovation, rehabilitation or conversion of facilities for emergency homeless shelters; provision of social services to shelter populations; operational expenses for shelters; homeless prevention initiatives; and staffing for shelters. Most grants are awarded to local non-profit organizations serving the homeless. Citizens Against Spouse Abuse (CASA) in Horry County received an ESG grant of \$40,375 in 2005 for supportive/preventative services and operational expenses.

- HOPWA – The Housing Opportunities for Persons with AIDS (HOPWA) program is designed to provide housing assistance and supportive services for low-income people with HIV/AIDS and their families. HOPWA has been successful in helping organizations work with individuals with HIV/AIDS and their families to deal with crisis management, illness, and the depletion of finances. Funding may be used for a range of activities including: housing information services; resource identification; project or tenant-based rental assistance; short term rent, mortgage, and utility payments to prevent homelessness; housing and development operations; and supportive services. Project sponsors in South Carolina provide short-term rent, mortgage and utility payments for persons with HIV/AIDS and their families.

The South Carolina HOPWA program is administered by the SC Department of Health and Environmental Control's STD/HIV Branch. Most of the funds are used to provide short-term housing payments to prevent homelessness. Short-term payments average from \$1,340 to \$1,600 per client. About one-third of the clients receiving housing assistance are families. Because trends indicate that there is an urgent need for more housing available on a long-term basis, the program is currently planning several pilot projects to address long-term housing needs.

HOPWA funding has been awarded on an annual basis to CARETEAM, Inc. to provide services to low-income people with HIV/AIDS and their families in Horry, Georgetown and Williamsburg Counties. For FY 2005-2006, CARETEAM received more than \$130,750 in funding, with \$18,975 of that total allocated to assist clients with emergency needs such as short-term rent, mortgage and utilities. Approximately \$111,777 of HOPWA funding for CARETEAM is allocated for supportive services such as transportation and case management, with the remainder of funding designated for administration.

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

- Low Income Housing Tax Credit Program – The *Low Income Housing Tax Credit Program* was established by the *Tax Reform Act of 1986*, in which Congress mandated that tax credits be allocated by a state housing credit agency. In 1987, the SHFDA was designated as administrator of the program. The Internal Revenue Service administers federal oversight of the Tax Credit Program. The Low Income Housing Tax Credit Program is designed to provide an incentive to owners developing multifamily rental housing. Developments that may qualify for credits include new construction, acquisition with rehabilitation, and rehabilitation and adaptive reuse. Owners of and investors in qualifying developments can use the credit as a dollar-for-dollar reduction of federal income tax liability. Allocations of credits are used to leverage public, private and other funds in order to keep rents to tenants affordable. Individuals, partnerships, corporations, for-profit and nonprofit organizations and other legal entities are eligible for tax credits. A special set-aside allocation is also available for qualified nonprofit organizations and developments financed through the Rural Housing Service.

To be eligible for tax credits, a development must have at least 20% of its units occupied by households earning at or below 50% of the area median income, or 40% of its units occupied by households earning at or below 60% of the area median income. Income limits are adjusted based on household size. Maximum rents are set for each unit size based on 30% of the maximum allowable income for specified household size in the area. Utilities paid by the tenant are counted as part of the maximum rent. Owners must participate in the SHFDA Compliance Monitoring Program, which includes physical inspections of housing units as well as a review of tenant records and certifications. The compliance period is 15 years with an agreement to keep the development low-income for an additional 15 years.

The LIHTC program has been an important source of capital for the construction of affordable housing in the Waccamaw Region. The SHFDA reports that since 1987, 202 LMI housing units have been developed in Georgetown County at a cost of \$15,557,231; 1,144 LMI housing units developed in Horry County at a cost of \$86,925,825; and 281 LMI housing units developed in Williamsburg County at a cost of \$15,652,677 with funds leveraged through the Low Income Housing Tax Credit Program.

- Homeownership First Mortgage Program – Initiated in 1979, the *Single Family Homeownership Program* targets first-time buyers with programs such as the statewide *Homeownership Mortgage Revenue Bond Program*. The 2 basic types of programs available through the Homeownership Mortgage Revenue Bond Program are the *First Mortgage Program* (applicants must not own a home or have any ownership interest at the time of purchase) and the *Down Payment Assistance Program* (limited to borrowers at 80% or less of median income). The HOME Down Payment Assistance Program is also available to assist with second and third mortgage loans in conjunction with recipients of First Mortgage loans. Over the past 18 years, the SHFDA has helped more than 27,000 households in South Carolina realize their home ownership goals under this program.
- Community Development Corporations (CDCs) – Community Development Corporations are community-based, non-profit organizations created for the purpose of developing and improving low-income communities and neighborhoods through economic and related development, which have a primary function of developing projects and designing activities to enhance economic opportunities of the people in the community served, including efforts to enable them to become owners and managers of small businesses and producers of affordable housing and jobs.

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

- *Grand Strand Housing and Community Development Corporation and Home Alliance, Inc.* – The Myrtle Beach Housing Authority and the City of Myrtle Beach have established 2 nonprofit corporations to deal with issues related to affordable housing. *Grand Strand Housing and Community Development Corporation* and *Home Alliance, Inc.* are non-profit organizations founded in 1990 and 1999, respectively, for the purposes of study and analysis of characteristics and trends of affordable housing and special needs populations; obtaining and administering private and public funding to provide affordable housing and housing for special needs populations; seeking partnerships and alliances with public and private groups to create affordable housing; and acquiring, developing, renovating, operating and maintaining permanent, transitional and temporary housing facilities for low income and special needs populations within its area of operation. Home Alliance, Inc. was specifically established to build the Alliance Inn Apartments – a homeless housing project that provides a full range of homeless housing services and serves the clients of all of the homeless emergency shelter operators in Myrtle Beach. A number of housing projects and programs targeting persons with low incomes or special needs have been developed through Grand Strand Housing and Community Development Corporation and Home Alliance, Inc. since their inception.
- *Five Rivers Community Development Corporation* – The Five Rivers CDC was launched in 1994 under the umbrella of Baskerville Ministries to create a community-based nonprofit organization that would provide decent, affordable housing and economic development opportunities for low-income residents of Georgetown County. Within a year, Five Rivers was incorporated as a separate organization. The Corporation develops affordable housing and fosters economic and leadership opportunities for Georgetown County residents. The organization developed Poplar Place, an affordable subdivision of 8 three-bedroom homes for sale to Georgetown County residents earning 60% to 80% of the area median income.

Five Rivers provides financial resources including a mortgage assistance program and credit counseling for first-time low- and moderate-income homebuyers. Its "I Want My House" homebuyer's curriculum provides the foundation for its housing counseling and development services. The curriculum is intended to help people determine whether or not to buy a house and then if they choose to buy, prepares them for the process. Seventy-five people have graduated from the program, 30 of which have purchased their own homes.

The CDC also operates an Individual Development Account (IDA) program that provides \$3 in matching funds for every \$1 that a participant saves for the purchase of a home, start of a business, or post-secondary education. There are 12 participants in the IDA

program, with 2 who have met the \$1,000 savings goal and are eligible to receive matching funds.

- Kingstree Development Corporation – The Kingstree Development Corporation is a non-profit organization founded in 1982 by the Town of Kingstree to build homes for purchase by low-income families. The Corporation built 10 homes in the mid-1980s and made them available for purchase by qualifying families. The Corporation provided financing for the homes, with low interest rates and no required down payment. To date, 8 of the homes have been fully paid for by the homeowners, with the last 2 homes scheduled for final payment in the near future.
- Williamsburg Enterprise Community Commission – The service area of the Williamsburg Enterprise Community includes 6 census tracts in Williamsburg County and one in lower Florence County. The USDA Rural Development Empowerment Zone and Enterprise Community program is designed to afford communities opportunities for growth and revitalization embodied in four key principles: economic opportunity, sustainable community development, community-based partnerships, and strategic vision for change. The Commission's mission is to serve the social, physical, and economic needs of the residents of Williamsburg County and Lake City through programs and services committed to community and individual empowerment. As a certified community development corporation, the Commission conducts programs in housing, infrastructure development, economic development, education, health and safety. Future plans include the creation of a water and sewer authority to serve unincorporated areas outside of the Towns of Kingstree and Hemingway.

In the area of housing, the Commission developed Williamsburg Place, a 24-lot subdivision that enables low to moderate-income families to purchase single-family homes. The organization also provided classes for potential homeowners to assist them in repairing less than suitable credit and to take part in the IDA savings program which can be used to assist with down payments and closing costs. The organization has partnered with the American Red Cross and the SC State Housing Finance and Development Authority to conduct home repairs and build ramps for disabled or elderly citizens and to perform emergency repairs on the homes of very low-income elderly families.

The organization also received HUD *Continuum of Care* funding in 2005 for the provision of assistance to the homeless through temporary shelter and family life skills training with a goal of moving the families toward the goal of independent living.

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

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

The Council operates 6 community services offices, a main office and a weatherization office in addition to facilities that house area Head Start programs. The organization is governed by a 12-member Board of Directors consisting of residents from Horry, Georgetown and Williamsburg Counties serving 5 year terms.

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

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

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

Habitat for Humanity of Horry County was also founded in 1991. The organization has completed 74 homes to date, with an additional home nearing completion. Their goal is to build 12 homes in 2006 and to increase that goal each subsequent year. Habitat of Horry County met and exceeded their goal of building 10 homes in 2005. Mortgages for the Habitat homes are repaid over a 30 year period, with no interest. Each adult household member must agree to do 200 hours of “sweat equity” with the Habitat

program before they move into their new home. The Horry County chapter also operates a resale store that accepts donations of furniture and construction materials that are resold to the public, with the revenues used to support the Habitat for Humanity mission.

- United Methodist Relief Center – Based on Charleston, the UMRC is a faith-based organization with the mission to rehabilitate or replace homes of very low income families in the rural communities of the South Carolina Lowcountry – primarily in Berkeley, Charleston, Dorchester and just recently, Georgetown County. The Center had its beginnings in the aftermath of Hurricane Hugo in 1989. Working to relieve the chronic housing problems of the rural poor in the Lowcountry, UMRC provides home improvements ranging from installing wheelchair ramps to moving entire houses. Its *Owner Occupied Rehabilitation* program helps very low income families by repairing or replacing substandard housing. Special emphasis is placed on houses lacking indoor toilet facilities, or with electrical or fire hazards. Projects range from installation of wheelchair ramps to whole-house rehabilitation. In addition to physical repairs, assistance includes working one-on-one with the families to increase their level of self-sufficiency in maintaining their homes and to increase their awareness of their property as an asset.

Elderly Transportable Cottages are constructed on mobile home frames and built to the same specifications as single family residences. These units are transported to the homesite, connected to utilities. Once a recipient is no longer able to live alone, the ET home is refurbished and moved to another site.

Houses on the Move accepts donated houses to be recycled for the use of families in need of housing and/or to be sold outright to generate funds that allow the United Methodist Relief Center to continue to operate. Since 1997, Lowcountry homeowners have donated 44 houses to be relocated for program use. This program provides replacement homes for those living in substandard housing, as well as opportunities for low to very low income families/persons to become first-time homebuyers. Recipients are qualified applicants who live in homes that are not feasible to rehabilitate and have property that is suitable to receive the recycled house. The United Methodist Relief Center then rehabilitates the moved home to accommodate the family's needs. Homes are also sold outright to qualified low income and/or very low income first-time home buyers in as is condition, with no rehabilitation provided through the UMRC.

- Other Related Local Initiatives – Several jurisdictions within the Waccamaw Region have launched localized initiatives that can impact access to fair and affordable housing and that offer opportunities for adaptation and replication.

- 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 primarily 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.

The TIF district is 1.5 square miles in size and is located in Census tracts 703 and 704 – both defined as low and moderate income areas in the City's *2005-2009 Consolidated Plan*. One of the first projects to be funded will be a Community Center that will be located on land already owned by the City. While the proposed site currently includes facilities for baseball, football, soccer, and softball, the new Community Center will provide year round indoor recreation facilities, meeting space for local groups and neighborhood associations, and space for community functions. Additional projects planned for the district include: 1) construction of Mill Pond Road – a 4-lane thoroughfare that is expected to improve traffic flow for local residents between Highways 501 and 378 and to relieve congestion on 16th and 9th Avenues; and 2) infrastructure improvements along the Highway 378 corridor that will include the addition of water, sewer, drainage, sidewalks, street lighting, curbing, and gutter.

Over the 15-year life of the redevelopment plan, the City of Conway aims to improve the quality of life for local residents and to create an economic climate that is favorable for business development. Redevelopment of the area will increase employment opportunities and housing quality, in addition to strengthening the City's tax base.

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

Identification of Public and Private Impediments to Fair Housing Choice

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

Public Sector

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

- *Zoning and Site Selection* – Zoning plays a key role in the provision of fair and affordable housing. An overly restrictive zoning ordinance that requires large minimum lot sizes and low densities or that impedes affordable options such as manufactured housing, mobile

home parks and multi-family units can reduce affordable housing options and make development or construction of affordable housing difficult. The Waccamaw Region encompasses 19 local government jurisdictions – three counties and sixteen municipalities.

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

In general, the availability and cost of land, coupled with land use regulations that are less restrictive for manufactured and multi-family housing make the unincorporated areas of the Waccamaw Region more attractive for the development of affordable housing. Conversely, the shortage of available land in appropriately zoned areas and prohibitive land prices, especially in coastal communities, make the development of new affordable housing in most of the municipalities in the Region more difficult. However, several jurisdictions are currently reviewing their current regulations and policies to determine if they present obstacles to the development of affordable housing. A few local governments are also considering the incorporation of regulations and/or policies that would encourage the inclusion of affordable housing in new residential and mixed-use developments. *Appendix G* provides additional land use and zoning information for the jurisdictions in the Waccamaw Region.

- Horry County – There are many zoning districts that allow manufactured housing and multi-family housing in the unincorporated area of Horry County, and these districts are well represented throughout the County. Although mobile home parks are limited to the MHP District, County officials indicate that the MHP district is adequately represented within the County. Accessory residential uses such as garage apartments are allowed in several districts and multiple single-family housing units are allowed on a single lot in many areas – depending on the acreage of the property. The County does not charge impact fees at this time and building and subdivision fees are in line with other jurisdictions both within the region and statewide. While minimum lot sizes required for residential development are not prohibitive, the cost of land, particularly within close proximity of the coast and waterways, can be very prohibitive to affordable housing development.
- Georgetown County – Manufactured housing is allowed in a number of districts within Georgetown County and County officials indicate that those districts are well represented throughout the County. Mobile home parks are allowed in the Mobile Home Park District and multi-family housing is allowed in the General Residential District. County officials indicate that both districts are adequately represented in the County. Accessory residential uses are allowed in Neighborhood Commercial and General Commercial districts and multiple single-family housing units on a single lot are allowed within the General Commercial and Rural Residential Districts. Impact fees are levied for fire service and water and sewer. Building, subdivision and other fees are equitable with other jurisdictions in the region and statewide. Generally, lot size requirements are not prohibitive to affordable housing, however obtaining legal access to a parcel is sometimes an obstacle. Rising land prices in areas near water, particularly on the

Waccamaw Neck (the location of the General Residential District), along the rivers and Winyah Bay, are increasingly prohibitive to the development of affordable housing.

- Williamsburg County – Williamsburg County does not have traditional zoning, but does enforce land development regulations. Manufactured housing, multi-family housing and mobile home parks are allowed throughout the unincorporated areas of the County. The minimum land area for a manufactured home is 1 acre and 3 acres for multi-family housing or a mobile home park. Accessory residential uses are also allowed throughout the County. The County does not charge impact fees and building permit and subdivision fees are somewhat lower compared to neighboring jurisdictions. In general, required minimum lot sizes are not prohibitive, although some lots are too small to accommodate newly located manufactured housing. At present, land prices are not prohibitive to the development of affordable housing in Williamsburg County – although some areas along the Black River are attracting increased development interest and may fuel a rise in land prices.
- Municipalities in the Waccamaw Region – A review of municipal zoning ordinances within the Region indicates that, in general, the development of affordable housing may be significantly more difficult than in the unincorporated areas of the Region. Most land in the municipalities is already developed, leaving little vacant land for new projects. However, in the larger cities and towns, particularly coastal communities such as Myrtle Beach and Pawley’s Island, older development is now being replaced with new, higher priced developments. Land prices in the communities on or within close proximity of the Atlantic Ocean continue to rise and this trend is spreading westward to cities and towns such as Conway, where workers in the Grand Strand area are seeking more affordable housing options further inland.

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

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

- Land Development Regulations/Subdivision Regulations – Land development regulations, sometimes called subdivision regulations, can significantly impact the provision of Fair Housing in a community. Land development regulations ensure that buyers of property located within the jurisdiction will have safe and appropriate access to their property, that all flood or storm drainage will be collected off-site, that roads will be sized to accommodate regular maintenance and allow for emergency vehicle access, that proper easements exist

for utilities and storm drainage, that roads are properly signed, and that the road layout allows for safe and unobstructed travel throughout the subdivision. However, when local regulations require major expenditures by developers for engineering design or to meet stringent infrastructure criteria, they can add to the development cost per lot and contribute to prohibitively high housing prices.

A review of land development regulations in the Waccamaw Region reveals that in general, while many are stringent when dealing with matters of safety or long-term maintenance viability, they are appropriate to the type of jurisdiction and often offer fair and cost-effective alternatives whenever possible. Fees charged for the subdivision of land by the jurisdictions in the Region are generally in line with jurisdictions throughout the State. It is not evident that the administration of land development regulations in the Region presents any obstacles to the provision of fair and affordable housing.

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

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

- Permit Fees – Permitting fees add to the cost of new construction and to the cost of placing new or relocated manufactured homes. Excessive permitting fees can be prohibitive, particularly to owners of new or relocated manufactured homes. A review of permit fees in the Waccamaw Region indicates that fee structures are basically in line with comparable jurisdictions in the region and statewide, and in some cases are a little lower than average. The addition of relatively small impact fees for services such as fire and utilities add to permit cost, but are not prohibitive. Many of the jurisdictions in the Region also require business licenses for builders, developers, and other businesses associated with construction and development within their jurisdictions.

Residential development that occurs outside of areas served by water and sewer must also obtain the proper permits from SC DHEC for well and septic tank placement. While water and sewer service is available for a large portion of the Waccamaw Region, some of the less densely developed areas have historically relied on wells and septic tanks and are subject to State requirements.

- Planning Commission, Board of Zoning Appeals and Board of Architectural Review – All jurisdictions in South Carolina that regulate land use must have a planning commission and a board of zoning appeals. Members of both bodies are appointed by the governing body of

the jurisdiction – the county, city or town council. Members may not be paid compensation for their participation and may not hold other public office or position in the jurisdiction they represent.

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

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

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

Table 5-3 provides a listing of the 19 jurisdictions of the Waccamaw Region along with the operation of a planning commission, board of zoning appeals and a board of architectural or design review. At present, there are 16 planning commissions, 15 boards of zoning appeals, and 7 boards of architectural review operating within the three-county region.

**Table 5-3. Planning Commissions and
Boards of Zoning Appeals and Architectural Review
Waccamaw Region**

Jurisdiction	Planning Commission	Board of Zoning Appeals	Board of Architectural Review*
Georgetown County	Yes	Yes	Yes
Andrews	Yes	Yes	No
Georgetown	Yes	Yes	Yes
Pawley's Island	Yes	Yes	No
Horry County	Yes	Yes	No
Atlantic Beach	Yes	Yes	Yes
Aynor	Yes	Yes	No
Briarcliffe Acres	Yes	Yes	No
Conway	Yes	Yes	Yes
Loris	Yes	Yes	Yes
N. Myrtle Beach	Yes	Yes	No
Myrtle Beach	Yes	Yes	Yes
Surfside Beach	Yes	Yes	No
Williamsburg County	Yes	No	No
Greeleyville	No	No	No
Hemingway	Yes	Yes	No
Stuckey	No	No	No
Kingstree	Yes	Yes	Yes
Lane	No	No	No

* Also known as Community Appearance Board, Design Review Board, and other names.

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

Because individual property taxes are determined by multiplying the value of the property by the assessment ratio and then by the tax rate (millage), the millage rate is a determining factor in how high taxes will be on residential properties. The millage rate for the unincorporated area of Horry County in 2005 is 176 – one of the lowest millage rates of any county in the State. Of this total, 129.7 mills are allocated to schools and 46.3 are allocated for other county services. Properties located within the municipalities pay additional mills as shown in Table 5-4 below. An additional 22.7 mills are assessed for rural fire and waste

management. Mills are also added for properties located within the numerous special districts in the area.

Table 5-4. Millage for Municipalities in Horry County, 2005

Location	Millage
Atlantic Beach	90.0
Aynor	70.8
Briarcliffe Acres	47.0
Conway	86.6
Loris	105.0
Myrtle Beach	61.4
N. Myrtle Beach	30.5
Surfside Beach	44.0

Source: Horry County Assessor, August 2006.

The 2005 millage rate for the unincorporated areas of Georgetown County is 207.6 and includes 148.2 mills allocated for schools and 59.4 mills allocated for other county services. In County Tax Districts 1, 2, 3, 4, 41 and 42, an additional 3.6 mills are added for solid waste collection, with 18.6 mills added in the greater Georgetown area, 16.6 added in the Midway area, and 10 added in Murrells Inlet for fire service. Additional mills of 90.6 and 115.5 are also added for properties in the City of Georgetown and the Town of Andrews, respectively.

For 2005 the millage rate for the unincorporated area of Williamsburg County was 273.5 in the South Lynches area and 291.5 in the remainder of the unincorporated area. The millage for the City of Kingstree and the Towns of Hemingway and Andrews was 273.5, while millage for the Towns of Greeleyville and Lane was 289.5. Included in these millage rates are 136 mills for school operations and school bond debt service. The millage rates also include mills for County general operations, County bond retirement, the Williamsburg Regional Hospital, rural fire protection, and Williamsburg Technical College.

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

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

Veterans who are totally and permanently disabled from a service-related disability are exempt from state taxes on their primary dwelling and lot (up to one acre). This exemption is also allowed for the surviving spouse of the veteran or the surviving spouse of a military member or law enforcement officer killed in action in the line of duty on the primary home and lot that he/she owned at the time of his/her death, as long as the spouse does not

remarry, resides in the dwelling, and obtains by legal device the fee or life estate in the dwelling. An exemption from all state taxes is also provided to paraplegic or hemiplegic (a person who has paralysis of one lateral half of the body resulting from injury to the motor centers of the brain) residents for a primary dwelling and lot (up to one acre). The exemption is also allowed to the surviving spouse of the individual provided the spouse does not remarry, resides in the dwelling, and obtains by legal device the fee or a life estate in the dwelling.

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

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

It is also important to note that a surprisingly large number of key community facilities can be, and often are, located and constructed without formal consultation with local development staff. Federal and state facilities such as post offices and schools are not required to obtain zoning compliance or building permits. Only when privately owned buildings are leased by the State must the facility comply with local land use regulations and building codes.

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

On-going coordination and communication are integral to ensuring that community facility investments benefit other local community development initiatives. Representatives from both Georgetown and Horry Counties, as well as from the Cities of Conway, Georgetown,

Myrtle Beach, and North Myrtle Beach and the Towns of Andrews, Briarcliffe Acres, Atlantic Beach, Pawley's Island, Surfside Beach, Andrews are represented on the Grand Strand Area Transportation Study (GSATS) committee. GSATS provides regional guidance to local governments and the SC Department of Transportation (SCDOT) on matters related to road construction and transportation improvements. The GSATS Policy Committee is also the Metropolitan Planning Organization (MPO) Policy Committee for the urbanized area including and surrounding the City of Myrtle Beach. Waccamaw Regional Council of Governments staff and the South Carolina Department of Transportation (SCDOT) Planning Section are designated as the MPO staff. The WRCOG provides a Transportation Planning staff, through Federal and local funding by Horry and Georgetown Counties, to administer the transportation programs, collect and compile land use data and gather any additional planning data required. The Council also provides transportation planning for the rural areas of Georgetown, Horry and Williamsburg counties. The transportation staff works with local governments, the GSATS Policy Committee, SCDOT, Waccamaw Regional Board of Directors and the Federal Highway Administration in the implementation of the *Safe, Accountable, Flexible, Efficient Transportation Equity Act: A Legacy For Users (SAFETEA-LU)* and the *Rural Planning Grant*.

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

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

- Water and Sewer – Access to water and sewer service plays a particularly instrumental role in the development patterns of a community. Residential development outside of water and sewer service areas must rely on wells and septic systems, adding to the initial cost of each residential unit. In addition, state law requires that a parcel of land proposed to include a septic system be capable of allowing proper operation of the individual system. Criteria for system suitability are based on factors including soil type and parcel size. In much of the Waccamaw Region, the native soils and other factors generally result in residential parcel size requirements of approximately one half acre, with requirements for even larger minimum lot size in some portions of the Region and smaller lots allowed in some areas under specific soil and capacity conditions. In areas where wells and septic tanks are needed for development, required setbacks between wells and septic tanks result in larger lot size requirements. Larger lots generally mean higher costs per residence, although it should be noted that septic systems are most often employed in the more rural areas of the

Waccamaw Region where land prices tend to be lower. Current areas with water and sewer service generally represent the more densely populated areas of the Region, while wells and septic tank usage prevails among housing in the incorporated and rural areas.

- Georgetown County – Water and sewer is provided by five providers. The Georgetown County Water and Sewer District provides water and sewer for most of the unincorporated area of the County. The City of Georgetown provides water and sewer for the area within the City and also to a limited area extending outside the City. The Town of Andrews provides water and sewer within its town limits as well as a limited area adjacent to Town. In addition, the Georgetown County Rural Water District and Brown’s Ferry Water Company provide water and sewer for small portions of the unincorporated areas of the County. The Town of Andrews and the two smaller water districts send their sewer flow back to the City of Georgetown for treatment.
 - Horry County – Water and sewer is available through a number of providers. The Grand Strand Water and Sewer Authority (GSWSA) serves more than 35,000 customers, providing water and sewer service to most of the unincorporated area of Horry County and to the Towns of Surfside Beach and Aynor. The City of Conway provides water and sewer services within the majority of its corporate boundaries and to any property owner located adjacent to the City who agrees to be annexed into the City. The City also provides water service to a large portion of the nearby unincorporated area. The City of Myrtle Beach provides water and sewer services within its corporate boundaries and to developments adjacent to the City that agree to be annexed. The City of North Myrtle Beach operates its own water and sewer system that serves the City as well as the Town of Atlantic Beach. The City also extends utility services to adjacent unincorporated areas under certain circumstances such as annexation and Community Development Block Grant activity. The Town of Loris provides sewer service within the City and to some surrounding areas. The Town purchases water from Grand Strand Water and Sewer, but maintains control over water service, pipes, and meters.
 - Williamsburg County – The County provides water to a service area that includes the Sandridge, Indiantown, Nesmith and Morrisville communities, as well as a few small areas west of Salters and east of Greeleyville. The County also provides sewer service only for the Federal prison located in Salters. The Towns of Kingstree and Greeleyville provide water and sewer service to customers within their jurisdictions. The Town of Hemingway provides water and sewer service to areas within the Town as well as areas up to 5 miles outside of the town limits. The Town of Lane provides water service to the properties within its boundaries as well as a small surrounding area.
- Insurance Rates – Home insurance premiums are an often overlooked cost that can significantly impact the affordability of housing. The cost of insurance is a growing factor in overall housing costs in the Waccamaw Region. Insurance rates for single-family homes and multi-family dwellings are computed using a number of factors such as age, size, and value of the home. Two highly influential factors in the cost of residential insurance are location and the level of fire protection.

Home insurance premiums in much of the Region are heavily impacted by the proximity to the coast – an area considered at risk to hurricane damage, winds and flooding by insurers. Insurance costs for homeowners within proximity to the coast have continued to rise, with some premiums more than doubling from the previous year. Industry analysts predict an inevitable rise in premiums in coming years due to massive losses from major storms such

as Hurricane Katrina. These leaps in premium costs not only impact homeowners in the immediate proximity of the coast, but residents located deep inland. Many top insurers will not issue new homeowner policies in the coastal region unless the insured is a current customer. For the first-time homebuyer, this presents a daunting and costly hurdle.

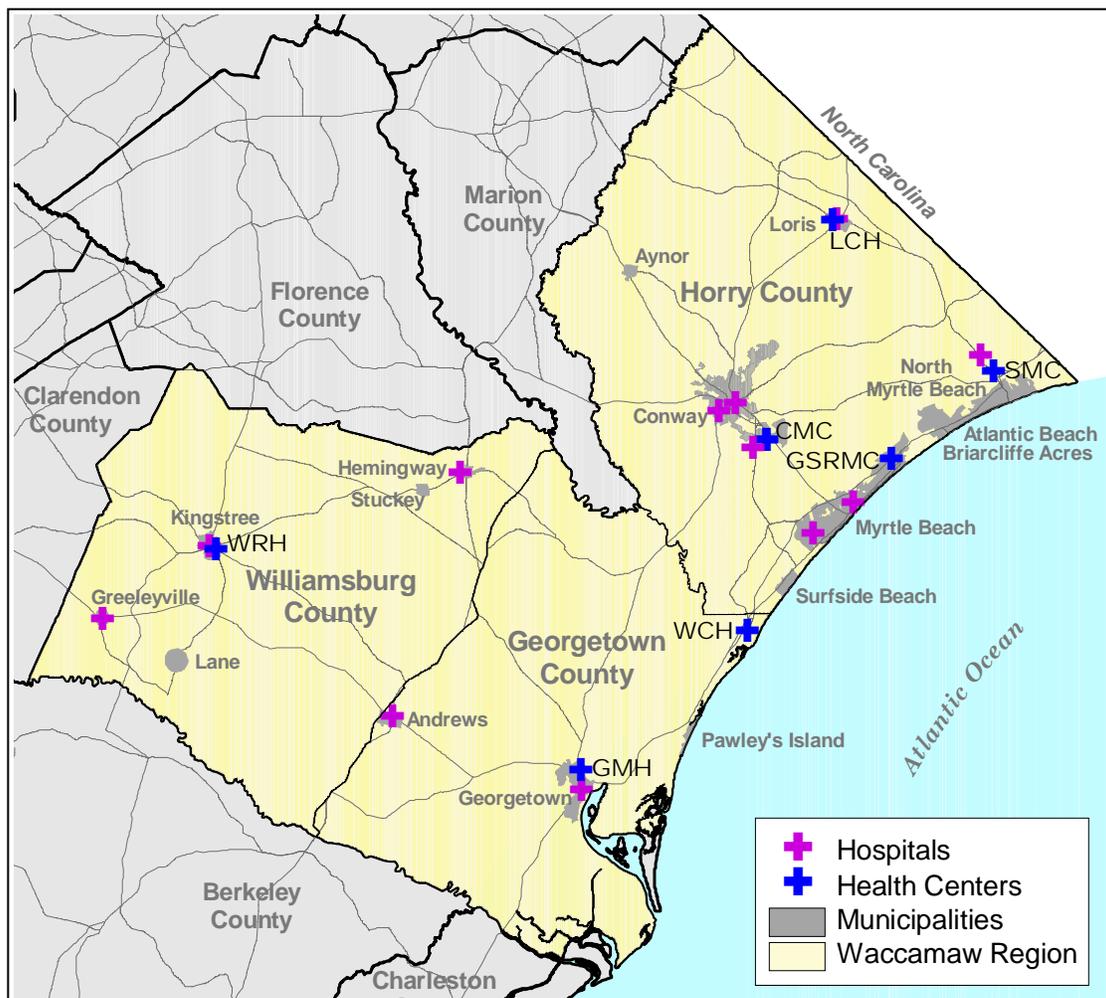
Through the provision of adequate fire protection local government can also play a significant role in the cost of insurance. The financial impact of the local commitment and dedication to providing adequate fire service to residents is evidenced most clearly in actual insurance costs. Insurance companies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

- Georgetown County – Georgetown County's service area covers 750 square miles, with 14 fire stations located throughout the County. Staffing for the Georgetown County Fire Department includes 16 full-time career personnel and 150 volunteers. In April of 2001 the Insurance Services Organization (ISO) rating for the Georgetown County Fire Department changed to a Class 6/9. The City of Georgetown provides fire service to the area within the corporate limits of the City. The Department operates 2 fire stations, with 32 full-time employees and 10 volunteers. The City's current ISO rating is 3. The Town of Andrews provides fire protection for areas within the Town and also for a 5-mile radius outside of Town. The Fire Department has one station, with 1 paid employee and 27 volunteers. The ISO rating with the Town is 6 and the remainder of the service area is 9. Midway Fire & Rescue serves the Waccamaw Neck area of Georgetown County including the Town of Pawley's Island and the communities of Litchfield and Debordieu. Midway operates 3 fire stations, with 60 full-time employees and 26 volunteers. The ISO rating for most of the area served by Midway Fire Rescue is 4, with a small portion rated at 9. The Murrells Inlet-Garden City Fire Department serves a 45 square mile area including the communities of Murrells Inlet and Garden City in both Horry and Georgetown Counties. The Department operates 3 fire stations, with 34 full-time employees and 19 volunteers. The ISO rating for the area served by the Murrells Inlet-Garden City Fire Department is 4.
- Horry County – Horry County Fire and Rescue provides protection to the unincorporated areas of Horry County. Staffing for the department consists of approximately 300 full-time career professionals and more than 230 volunteers. The Department operates 38 stations fire and/or EMS stations, which are strategically located throughout the County. The Department's 10-year plan is to build an additional 15 fire stations, bringing the total to 41 with most slated for completion over the next 6 years. The goal of the Department is to have a countywide Class 5 Protection Rating by Spring 2007.

Horry County currently has 18 different rating districts ranging from 5 to 9. The City of Conway provides fire protection service within its corporate limits and for an extended service area (1 to 5 miles around the City) established by contract with Horry County. Three stations are strategically located throughout the City. Fire Department staffing includes 23 salaried employees and 25 volunteers. The ISO rating within the City of Conway is 5 and within the extended service area is 7. The City of Myrtle Beach provides fire protection service within the corporate limits and an extended service area established by contract with Horry County. Six stations are strategically located throughout the City. Fire Department staffing includes 139 full-time employees and 10 Public Education volunteers. The City boasts an ISO rating of 1 – the lowest ISO rating in the Waccamaw Region and the State. The City of North Myrtle Beach provides fire service within the City, an extended area service area established by contract with Horry County, and also to the Town of Briarcliffe Acres. The City has 5 fire stations with the co-location of other public safety services. There are 40 full-time employees for the fire service and 6 volunteers. In addition, the City's 70 police officers are also cross-trained to assist with fires as needed. The City of North Myrtle Beach has an ISO rating of 3. The Town of Loris provides fire service within the Town. The Town operates one fire station and is staffed by 20 volunteers. The ISO rating for the Town's service area is 4.

- Williamsburg County – Williamsburg County provides fire service for all unincorporated areas of the County and for properties within the Towns of Greeleyville, Stuckey, and Lane. The County operates 17 fire stations at locations throughout the service area. Fire Department staff includes 4 full-time employees and 134 volunteers. The ISO rating for the County's service area ranges from is 5 to 9. However, improving the County ISO rating has become a top priority for Williamsburg County Council, as evidenced by plans to extend and expand water service, the recent purchase of 8 new fire trucks, and the installation of additional fire hydrants throughout the areas with water service. The Town of Kingstree provides fire service within the Town and, through an agreement with Williamsburg County, provides service for an area within a 3-mile radius of the Town. The Town operates one fire station, with 7 full-time employees and 27 volunteers. The ISO rating for the Town of Kingstree is 4. The Town of Hemingway also provides fire service both within its borders and for an area within a 3-mile radius of the Town. Hemingway operates one fire station, which is staffed by 17 volunteers. The ISO rating for the Town of Hemingway is 5.
- Health Care Facilities – Access to healthcare is critical to people of all incomes, but it is of particular concern to the elderly, families with children, and persons with special needs or disabilities. Decisions concerning the expansion of existing health care facilities and construction of new ones in the Waccamaw Region are influenced mainly by SCDHEC. As detailed in Part 3 of this study, area residents are served by five hospital systems and one regional VA facility, as well as a network of medical centers, state operated health departments and non-profit health clinics. Map 5-1 shows the location of major public and private healthcare facilities in the Region.

**Map 5-1. Hospitals and Health Centers
Waccamaw Region**



Primary Source: USC GIS Data Server, 2006.

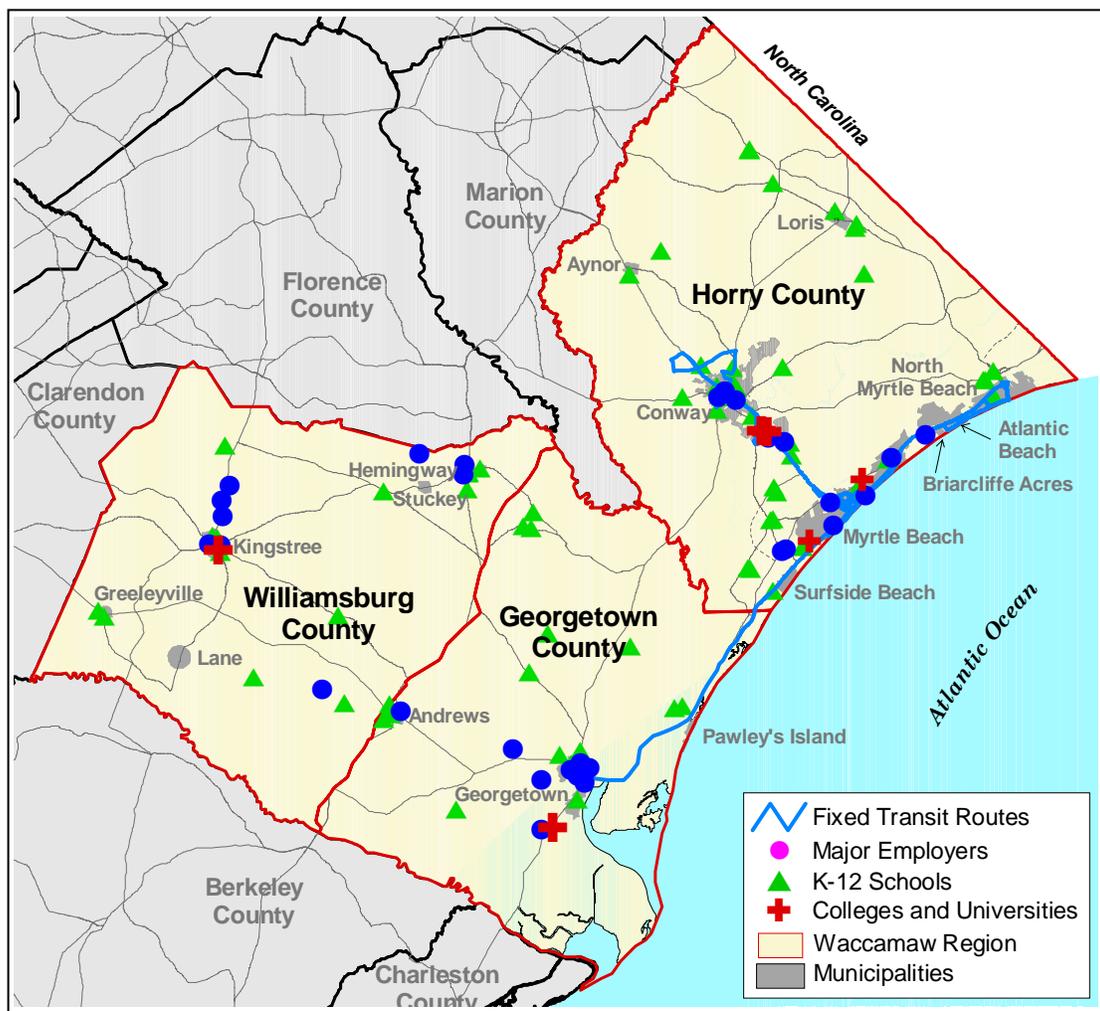
- **Employment, Housing and Transportation Linkage** – As profiled in Part 3 of this study, major employment centers within the counties of the Waccamaw Region are concentrated in the more densely populated areas. This is especially true in Horry County, where all of the major employers are located between Conway and Myrtle Beach along the US Highway 501 and US Highway 17 corridors and near Myrtle Beach. In Georgetown County, nearly all of the major employers are located in and near the City of Georgetown. Major employers in Williamsburg County are clustered in and near Kingstree, with several also located in the vicinity of the Towns of Hemingway and Stuckey.

Limited fixed-route transit is available through the Waccamaw Regional Transportation Authority, or The Coast, providing service to almost all of the major employers in Horry County. The Coast also provides service from the City of Georgetown to the Myrtle Beach area. The Williamsburg County Regional Transit Authority (WCRTA) provides on-demand transportation to some of the major industries in Williamsburg County as well as to the Myrtle Beach hospitality and tourism employers. However, with public transportation availability in the Region limited primarily to fixed-routes along Highways 501 and 17 in

Horry County and on-demand transit to major locations in Williamsburg County, most of the Region’s residents remain dependent on private transportation to travel to work, for healthcare, to institutions of higher education, and to essential service providers. For many of the persons employed in the Myrtle Beach area, it is difficult to find affordable housing within proximity of public transit, also 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 the Waccamaw Region.

A number of K-12 schools and all institutions of higher education in Horry County are located along or near transit routes, as are major medical centers. On-demand transportation is available in Williamsburg County to healthcare facilities and providers as well as to Williamsburg Technical College. The location of major employers, K-12 schools, campuses for institutions of higher education and fixed-transit routes are shown on Map 5-2.

**Map 5-2. Transit Service, Major Employers and Educational Institutions
Waccamaw Region**



Private Sector

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

➤ Lending Policies and Practices

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

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

HMDA data is a very valuable tool in accessing lending practices and trends within a region. While many financial institutions are required to report loan activities, it is important to note that not all institutions are required to participate. Depository lending institutions – banks, credit unions, and savings associations – must file under HMDA if they hold assets exceeding \$33 million for 2004, have a home or branch office in one or more metropolitan areas, originated at least one home purchase or refinancing loan on a one- to four-family dwelling in the preceding calendar year, or meet any one of the following conditions: is a federally insured or regulated institution; originates a mortgage loan that is insured, guaranteed, or supplemented by a federal agency; or originates a loan intended for sale to Fannie Mae or Freddie Mac. For-profit non-depository institutions (such as mortgage companies) must file HMDA if the value of their home purchase or refinancing loans exceeds either \$25 million or 10% or more of their loan originations; they either maintain a home or branch office in one or more metropolitan areas or in a given year execute five or more home purchase or home loan applications, originations, or loan purchases for properties located in metropolitan areas; or hold assets exceeding \$10 million or have executed more than 100 home purchase or refinancing loan originations in the preceding calendar year.

It is recommended that the analysis of HMDA data be tempered by the knowledge that no one characteristic can be considered on its own, but must be considered in light of other factors. For instance, while it is possible to develop conclusions simply on the basis of race data, it is more accurate when all possible factors are considered, particularly in relation to loan denials and loan pricing. According to the FFIEC, “with few exceptions, controlling for borrower-related

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

While this section provides a summary of HMDA and related data and analyses, the *Supplemental Home Mortgage Act Disclosure Study for the Waccamaw Region*, developed as a companion document to the *Regional Analysis of Impediments to Fair Housing Choice*, provides an in-depth analysis of HMDA and related socio-economic data and should be referenced for further information and study on HMDA data in the Waccamaw Region.

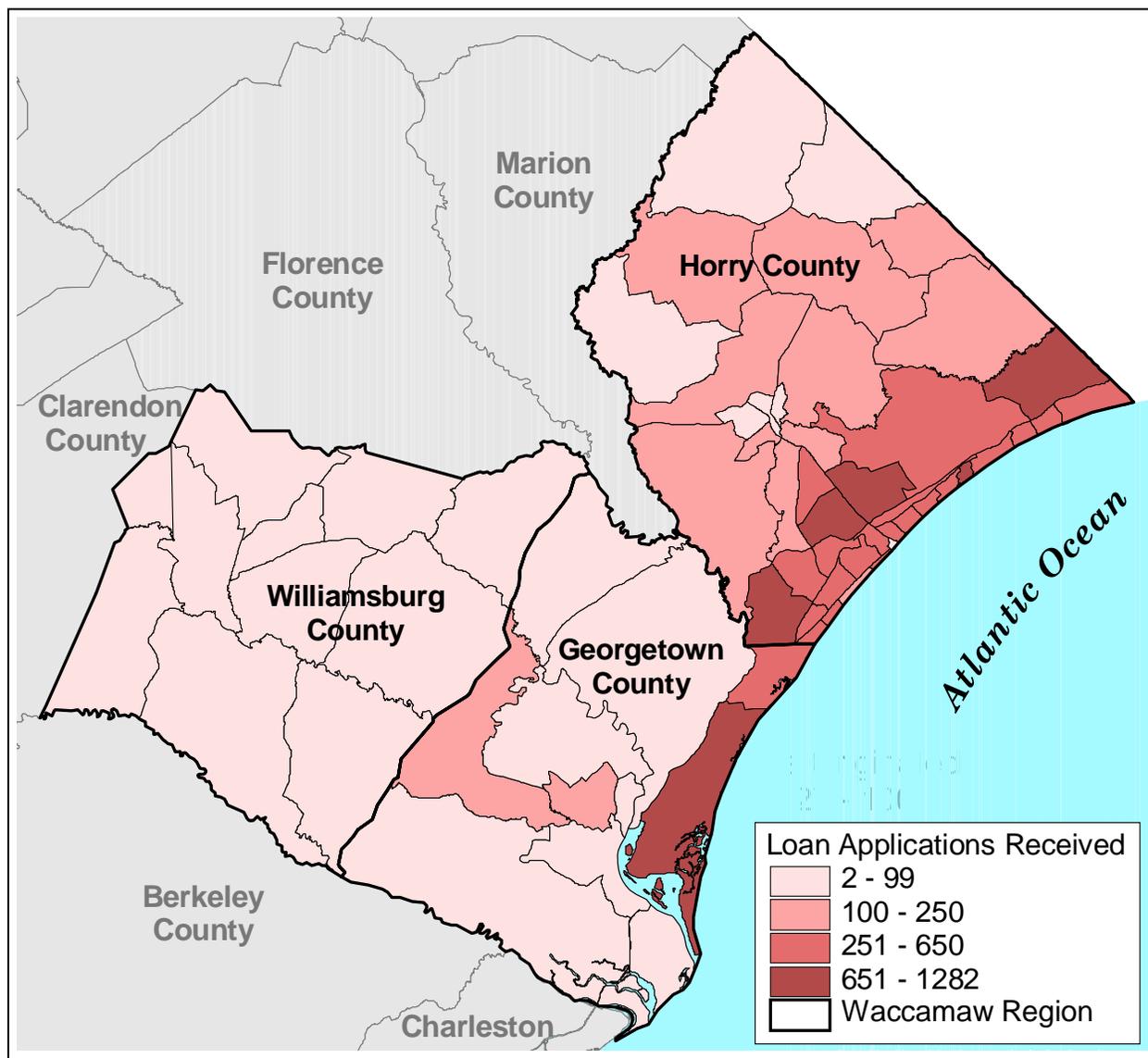
The counties in the Waccamaw Region vary widely in terms of loan activity. There were 16,755 HMDA loan applications for conventional home purchase loans for 1- to 4- family dwellings and manufactured home dwellings received in Horry County in 2004 – more than 8 times the 2,085 applications submitted in Georgetown County. There were only 350 loan applications received in Williamsburg County during that same time period. Loan denials for conventional home purchase loans differed greatly as well, with nearly 44% of applications for Williamsburg County residents denied – more than twice the percentage of loan applications denied in Georgetown County at 16.3% and more than three times the percentage denied in Horry County at 12.1%.

An examination of the disposition of conventional loans for 1- to 4- family dwellings and manufactured homes at a smaller geographic level provides important information about regional lending trends. HMDA information at the Census tract level indicates that tracts with the largest numbers of applications received for conventional loans for 1- to 4- family dwellings and manufactured homes are located in the fast growing areas along and within close proximity of the coast in Horry and Georgetown Counties. The tract with the largest number of applications in 2004 was tract 401, located in the northeastern area of Horry County along the North Carolina border, with 1,282 applications submitted. More than 1,000 applications were also received from tract 602.01, located along the US Highway 501 corridor that connects the City of Myrtle Beach to the City of Conway. A total of 969 applications were submitted from tract 9805.02, located along the Atlantic coast on the Waccamaw Neck. Areas with the largest numbers of applications received also were some of the fastest growing in the Region, tended to be more densely populated, and have newer housing. Tract 9805.02 located on the Waccamaw Neck of Georgetown, also ranked among the oldest in median age, and among the highest in median household incomes and median housing unit values in the Region.

Within the Waccamaw Region the tracts with the lowest numbers of applications submitted are concentrated primarily in the more rural areas, with most in Williamsburg County. There were only 2 loan applications submitted in 2004 from tract 401, located on the northern border of Williamsburg County. Tracts 9709 and 9704, both located along the eastern border of Williamsburg County, had 19 and 20 applications submitted, respectively. Tract 9702 has one of the highest percentages of minority population in the Region, while tracts 9709 and 9704 are comprised entirely of Census block groups with at least 51% of households having low or moderate incomes (LMI) and therefore are defined as LMI areas. Map 5-3 depicts the number of 2004 applications received for conventional home loans for 1- to 4- family dwellings and manufactured homes by Census tract.

Data related to the numbers and types of loans and the disposition of loans for 2004 is available at the Census tract level for counties in the Waccamaw Region and is detailed in table form for each county in *Appendix C*. A map of Census tracts for the Region including tract numbers can be found in *Appendix B*.

**Map 5-3. Applications Received for Conventional Home Loans, 2004
Waccamaw Region by Census Tract**



Source: Federal Financial Institutions Examination Council, Data Reports – HMDA, 2006.

The percentage of loan application denials for conventional home purchase loans for 1- to 4-family housing and manufactured homes with regard to race and ethnicity are also vary by each county in the region. Nearly 45% of loan applications from African-American residents, 23.1% of applications from Hispanic residents, 11.9% of applications from Caucasian residents, and 17.7% of applicants from residents of other races in Georgetown County were denied. In Horry County, 32.6% of applications from African-Americans, 19.5% from Hispanics, 10.8% from Caucasians, and 14.2% from applicants of other races were denied. Denials for residents of

Williamsburg County were higher in all racial and ethnic groups. More than half (53.1%) of loan applications from African-American residents, 29.7% of applications from Caucasian residents, and 28.6% of applications from residents of other races were denied, as was the one application made by a Hispanic resident (100%). Table 5.5 provides data related to the disposition of conventional home purchase loans by race of applicant for 2004 for the Region.

**Table 5.5. Disposition of Applications for Conventional Home Purchase Loans by Race of Applicant, 2004
Waccamaw Region**

Race	Apps. Received	Loans Originated	Apps. Approved - Not Accepted	Apps. Denied	Apps. With-drawn	Files Closed - Incomplete	% Loans Denied
Georgetown County							
Total all Races	2,085	1,404	151	339	142	49	16.3%
Black	239	64	35	107	17	16	44.8%
Hispanic*	13	6	2	3	0	2	23.1%
White	1,626	1,204	99	193	103	27	11.9%
Other**	220	136	17	39	22	6	17.7%
Horry County							
Total all Races	16,755	12,136	1,292	2,029	1,078	220	12.1%
Black	625	299	77	204	35	10	32.6%
Hispanic*	215	142	15	42	14	2	19.5%
White	13,784	10,317	984	1,492	811	180	10.8%
Other**	2346	1520	231	333	232	30	14.2%
Williamsburg County							
Total all Races	350	110	58	153	26	3	43.7%
Black	211	52	36	112	10	1	53.1%
Hispanic*	1	0	0	1	0	0	100.0%
White	111	50	15	33	11	2	29.7%
Other**	28	8	7	8	5	0	28.6%

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

** Includes category of race not available.

Source: Federal Financial Institutions Examination Council, Data Reports – HMDA, 2006.

However, Tables 5-6 and 5-7 indicate that applicant income may play an even more 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). The Median Family Income of the MSA/MD is based on annual estimates developed by the US Department of Housing and Urban Development (HUD). HUD estimated 2004 Median Family Incomes for the Waccamaw Region are \$45,400 for Georgetown and Williamsburg Counties and \$49,700 for Horry County. Income for *Low-income* applicants is less than 50% of the MFI for the county, for *Moderate-income* applicants is from 50 to 79% of the county MFI, for *Middle-income* applicants is 80 to 119% of the county MFI, and for *Upper-income* loan applicants is 120% or more of the MFI for the county.

In all three counties, denial rates increased significantly for applicants in lower income categories in 2004 (Table 5-6). Sixty-two percent (62%) of the applications for conventional home purchase loans received from low-income residents in Williamsburg County, 57.3% from low-income residents in Georgetown County and 30.7% received from low-income residents in

Horry County were denied. Nearly half (44.8%) of applications from residents with moderate incomes in Williamsburg County, 26.6% of applications from moderate income residents in Georgetown County and 19.2% of applications from Horry County residents with moderate incomes were denied. Generally, denial rates increased as income categories rose within the Region with one notable exception – nearly one-third (32.8%) of applications for conventional home purchase loans submitted by upper-income residents in Williamsburg County were denied – an increase from the 25% of applications received from middle-income residents that were denied.

**Table 5-6. Disposition of Applications for Conventional Home Purchase Loans by Income of Applicant, 2004
Waccamaw Region**

	Apps. Received	Loans Originated	Apps. Approved - Not Accepted	Apps. Denied	Apps. With-drawn	Files Closed - Incomplete	% Loans Denied
Georgetown County							
Total all Incomes	2,085	1,404	151	339	142	49	16.3%
Low-Income	131	37	8	75	9	2	57.3%
Moderate-Income	293	157	34	78	21	3	26.6%
Middle-Income	350	227	19	63	25	16	18.0%
Upper-Income	1,217	913	85	112	81	26	9.2%
Income Not Available	94	70	5	11	6	2	11.7%
Horry County							
Total all Incomes	16,755	12,136	1,292	2,029	1,078	220	12.1%
Low-Income	968	484	112	297	63	12	30.7%
Moderate-Income	2,235	1,409	214	430	146	36	19.2%
Middle-Income	2,806	1,981	235	352	202	36	12.5%
Upper-Income	9,700	7,476	683	865	556	120	8.9%
Income Not Available	1,046	786	48	85	111	16	8.1%
Williamsburg County							
Total all Incomes	350	110	58	153	26	3	43.7%
Low-Income	100	16	16	62	6	0	62.0%
Moderate-Income	125	39	16	56	13	1	44.8%
Middle-Income	60	23	21	15	1	0	25.0%
Upper-Income	61	30	5	20	4	2	32.8%
Income Not Available	4	2	0	0	2	0	0.0%

Source: Federal Financial Institutions Examination Council, Data Reports – HMDA, 2006.

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 generally have a consistently lower loan application denial rate, while African-Americans generally have a comparatively higher rate of denial. Of note is the comparatively high rate of denial for African-Americans in the upper-income category in all three counties, which exceeds denials for Caucasians in the upper-income, middle-income and moderate-income groups within those counties. Table 5-7 summarizes the disposition of applications for conventional home purchase loans grouped by income and by race for each county. The tables in *Appendix C* provide the full versions of this data for each county in the Region and include further information on loan actions in addition to denials.

In Georgetown County, applications from Caucasian residents comprised the greatest percentage of applications received in 2004, ranging from 49.6% from low-income residents to 86.1% from upper-income residents. African-American residents submitted the next highest percentage of applications in all income categories except for upper-income, where persons of other races submitted 10% of applications as compared with applications from African-Americans at only 3.8%. Applications received from Georgetown's Hispanic residents represented the lowest percentage of any racial/ethnic group in all income categories.

Denial rates in Georgetown County were highest for Hispanics in the low-income (100%) and moderate-income categories (50%). However, only 2 applications from Hispanics were received from residents in each of those income categories in 2004. Low-income, African-American applicants had the second highest rate of denial in the region at 73.1%, with denials for African-Americans in other income groups ranging from 32.6% to 39.7%. Percentage of denials was highest for persons of other races in both the low-income and middle-income categories and was highest for Caucasians in the low- and moderate-income ranges. Denial rates for loan applications submitted by African-Americans within each income group ranged from 13.1% to 23.4% greater than the denial rates for each income group as a whole, and from 17.2% to 25.4% higher than the denial rates for Caucasians in each income group.

The majority of applications for home purchase loans received from Horry County residents were from Caucasian applicants, ranging from nearly three-fourths of applications (74.4%) in the low-income group to 84.8% in the upper-income category. The next highest percentage of applications was from persons of other races in all income categories, but these percentages were much lower compared to those in Caucasian income groups and ranged from 12.1% in the middle-income category to 13.1% in the upper-income group. The percentage of applications received from African-Americans decreased as income level increased, from 12.9% for applications from low-income residents to only 2.1% for applications for residents in the upper-income category. Applications received from the County's Hispanic residents comprised the smallest percentage of any racial/ethnic group in all income categories.

In Horry County, the percentage of denials was consistently greatest for African-Americans and lowest for Caucasians in all income categories. The highest rate of denials was for applications from low-income African-Americans at 51.2% and the lowest denial rate was for applications from Caucasians in the upper-income group at 8%. Differences in denial rates for African-American applicants ranged from 10.7% to 21.3% greater than denial rates for each income group as a whole and from 11.6% to 24.6% higher than denial rates for Caucasians in each income category.

The percentage of applications from African-American residents in Williamsburg County at 39.3% was greatest in relation to the other racial/ethnic group in all income categories, with the exception of the 57.4% of applications submitted by Caucasians in the upper-income group. Applications from African-American applications comprised 74% of low-income applications received, 60.8% of applications from moderate-income residents, and 60% of applications from residents in the middle-income category. The percentage of applications from Caucasian residents rose as income levels increased, ranging from 19% in the low-income category to 57.4% in the upper-income group. There was only one application received from Hispanic residents in the moderate-income category, with no others submitted from Hispanic residents in other income groups.

Denials for applications received from African-American residents were highest within all income categories in Williamsburg County, with two exceptions. In the moderate-income category, the

one loan application submitted by a Hispanic resident was denied and in the upper-income category one of the two loan applications that were submitted by persons of other races was denied. Denial rates for Caucasian applicants were lower than all income categories as a whole. Rates were also lower for applicants of other races in all but the upper-income group, where the denial rate was 50% as compared to the denial rate for the income group at 32.8%. Denial percentages for loan applications received from African-Americans within each income group ranged from 4.2% to 17.2% higher than percentages for each income group as a whole, and from 11.6% to 30% (upper-income) higher than the percentage of denials for Caucasians in each income group.

**Table 5-7. Disposition of Applications for Conventional Home Purchase Loans by Income and Race of Applicant, 2004
Waccamaw Region**

Income and Race	Georgetown Applications				Horry Applications				Williamsburg Applications			
	Received		Denied		Received		Denied		Received		Denied	
	#	% Income Group	#	% Loans Denied	#	% Income Group	#	% Loans Denied	#	% Income Group	#	% Loans Denied
Low-Income	131	100.0%	75	57.3%	968	100.0%	297	30.7%	100	100.0%	62	62.0%
Black	52	39.7%	38	73.1%	125	12.9%	64	51.2%	74	74.0%	49	66.2%
Hispanic	2	1.5%	2	100.0%	20	2.1%	7	35.0%	0	0.0%	0	0.0%
White	65	49.6%	31	47.7%	717	74.1%	191	26.6%	19	19.0%	10	52.6%
Other	14	10.7%	6	42.9%	126	13.0%	42	33.3%	7	7.0%	3	42.9%
Moderate-Income	293	100.0%	78	26.6%	2,235	100.0%	430	19.2%	125	100.0%	56	44.8%
Black	78	26.6%	31	39.7%	158	7.1%	64	40.5%	76	60.8%	40	52.6%
Hispanic	2	0.7%	1	50.0%	40	1.8%	13	32.5%	1	0.8%	1	100.0%
White	178	60.8%	40	22.5%	1,803	80.7%	314	17.4%	36	28.8%	12	33.3%
Other	37	12.6%	7	18.9%	274	12.3%	52	19.0%	13	10.4%	4	30.8%
Middle-Income	350	100.0%	63	18.0%	2,806	100.0%	352	12.5%	60	100.0%	15	25.0%
Black	56	16.0%	20	35.7%	115	4.1%	33	28.7%	36	60.0%	11	30.6%
Hispanic	0	0.0%	0	0.0%	33	1.2%	7	21.2%	0	0.0%	0	0.0%
White	268	76.6%	33	12.3%	2,351	83.8%	262	11.1%	21	35.0%	4	19.0%
Other	26	7.4%	10	38.5%	340	12.1%	57	16.8%	3	5.0%	0	0.0%
Upper-Income	1,217	100.0%	112	9.2%	9,700	100.0%	865	8.9%	61	100.0%	20	32.8%
Black	46	3.8%	15	32.6%	199	2.1%	39	19.6%	24	39.3%	12	50.0%
Hispanic	9	0.7%	0	0.0%	109	1.1%	14	12.8%	0	0.0%	0	0.0%
White	1,048	86.1%	82	7.8%	8,230	84.8%	662	8.0%	35	57.4%	7	20.0%
Other	123	10.1%	15	12.2%	1,271	13.1%	164	12.9%	2	3.3%	1	50.0%

Source: Federal Financial Institutions Examination Council, Data Reports – HMDA, 2006.

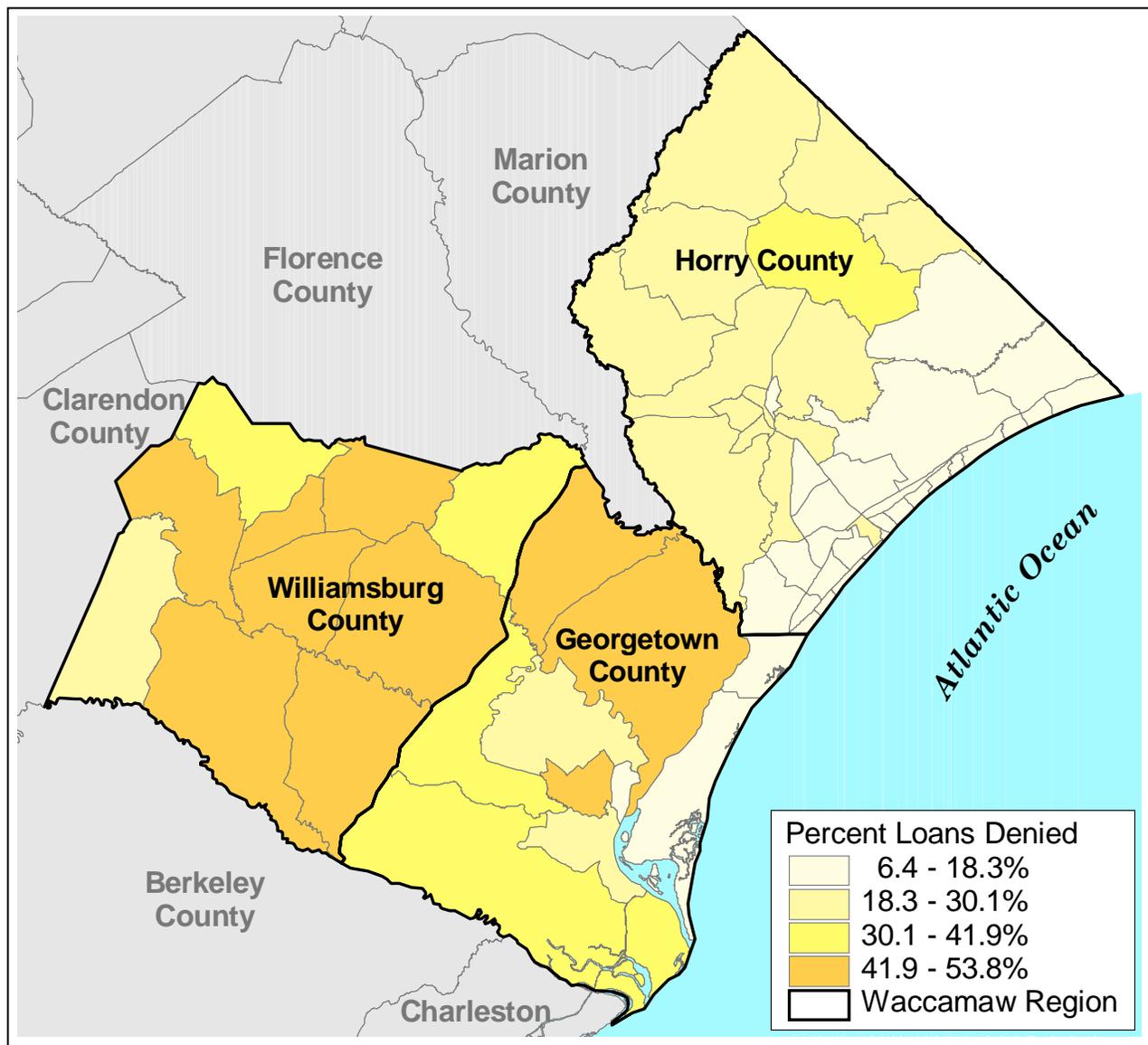
As illustrated in Map 5-4, areas with the highest percentages of denials for conventional home loans are primarily located in Williamsburg and Georgetown Counties. The three tracts posting the highest denial rates at greater than 50% are located in Williamsburg County. Tract 9708 is located on the southwestern border of the County and experienced a 53.8% denial rate in 2004.

The denial rate in tract 9705.01, located in the center of the County, was 52.9%. In tract 9702, located on the northern border of the County, the denial percentage was 50% - one of the two loans received in the tract was denied. These tracts were among the least densely populated, and had among the highest percentage minority population and the lowest median housing unit value in the Region. Tracts 9708 and 9705.01 experienced some of the slowest growth in the Region from 1990 to 2000, and Tract 9702 actually experienced population loss during that decade. Tracts 9708 and 9705.01 were also among the tracts in the Region with the lowest median household incomes and were among the tracts with the oldest homes based on median year built. Tract 9708 is comprised of all LMI block groups, while tract 9705.01 includes one LMI block group.

Areas with the lowest denial rates are generally located along or in close proximity to the coast in Horry and Georgetown Counties. The tract with the lowest percentage of loan denials was tract 502, located north of Myrtle Beach on the Coast, at only 6.4%. Fast-growing tract 9805.02, comprising most of the Waccamaw Neck and located along the coast in Georgetown County, experienced a denial rate of only 7.2%. The percentage of denials in tract 505, located on the coast in the heart of Myrtle Beach, was only 7.3% in 2004. These tracts were among the more densely populated in the Region, with tract 505 being among the most densely populated areas. The percentages of minority residents in these tracts were among the Region's lowest. Residents in tracts 502 and 9805.02 were some of the oldest in the Region based on median age and had the highest median household incomes. Housing in tract 9805.02 was among the most recently built in the Region, along with one of the highest median housing unit values.

Map 5-4 illustrates the percentage of denials for conventional home loans for 1- to 4- family dwellings and manufactured homes by Census tract in 2004.

**Map 5-4. Percentage of Conventional Home Loan Denials, 2004
Waccamaw Region by Census Tract**



Source: Federal Financial Institutions Examination Council, Data Reports – HMDA, 2006.

An in-depth analysis of the reasons for loan denial reveals that the largest contributor to loan denial for residents of the Waccamaw Region is credit history, followed by debt-to-income ratio (Tables 5-8, 5-9 and 5-10). It is important to note that financial institutions are not required to report reasons for loan denials, though many do. 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 the Waccamaw Regional Council of Governments, local governments, and other community partners.

Table 5-8 outlines 2004 loan denial data for conventional home purchase loans for Georgetown County. The data reveals that of all denied loan applications, 42.5% were denied because of the applicant’s credit history. Nearly 22% of loan denials countywide were due to debt-to-

income-ratio. Lack of collateral resulted in 7.7% of denials, with incomplete credit application (3.6%), insufficient cash (3.2%) and employment history (1.6%) each comprising smaller percentages of the reasons for denial.

Table 5-8. Reasons for Denial of Applications for Conventional Home Purchase Loans by Race, Gender and Income of Applicant, 2004 Georgetown County

Characteristics	Total*	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Credit App. Incomplete	
		#	%	#	%	#	%	#	%	#	%	#	%
Race	247	54	21.9%	4	1.6%	105	42.5%	19	7.7%	8	3.2%	9	3.6%
Black	76	13	17.1%	0	0.0%	42	55.3%	4	5.3%	0	0.0%	1	1.3%
Hispanic	2	0	0.0%	0	0.0%	2	100.0%	0	0.0%	0	0.0%	0	0.0%
White	147	35	23.8%	4	2.7%	55	37.4%	13	8.8%	8	5.4%	5	3.4%
Other	24	6	25.0%	0	0.0%	8	33.3%	2	8.3%	0	0.0%	3	12.5%
Gender	247	54	21.9%	4	1.6%	105	42.5%	19	7.7%	8	3.2%	9	3.6%
Male	138	33	23.9%	1	0.7%	57	41.3%	12	8.7%	5	3.6%	1	0.7%
Female	96	19	19.8%	3	3.1%	42	43.8%	7	7.3%	3	3.1%	6	6.3%
Gender Not Available	13	2	15.4%	0	0.0%	6	46.2%	0	0.0%	0	0.0%	2	15.4%
Income	247	54	21.9%	4	1.6%	105	42.5%	19	7.7%	8	3.2%	9	3.6%
Low-Income	54	11	20.4%	1	1.9%	33	61.1%	1	1.9%	0	0.0%	2	3.7%
Moderate-Income	53	10	18.9%	1	1.9%	25	47.2%	4	7.5%	2	3.8%	1	1.9%
Middle-Income	41	8	19.5%	0	0.0%	20	48.8%	3	7.3%	4	9.8%	0	0.0%
Upper-Income	91	24	26.4%	2	2.2%	25	27.5%	10	11.0%	2	2.2%	5	5.5%
Income Not Available	8	1	12.5%	0	0.0%	2	25.0%	1	12.5%	0	0.0%	1	12.5%

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

Source: Federal Financial Institutions Examination Council, Data Reports – HMDA, 2006.

With regard to race and ethnicity, more than half (55.3%) of loan denials to African-American applicants in Georgetown County, 37.4% of loan denials to Caucasian applicants, and 33.3% of loan denials to applicants of other races were due to credit history. Both of the two loans submitted by Hispanic residents were denied due to credit history. Twenty-five percent (25%) of denials of loans submitted by residents of other races, 23.8% of loan denials for Caucasians, and 17.1% of denials for African-Americans were attributed to debt-to-income ratio. Both of the denials of loans to Hispanic applicants were attributed to credit history.

Credit history was by far the most significant reason for loan denials for both genders in Georgetown County. Applications of nearly 44% of female applicants and 41.3% of male applicants were denied because of credit history. Denial due to debt-to-income ratio was more prevalent for males at 23.9% than females at 19.8% and lack of collateral was more significant for male applicants at 8.7% than female applicants at 7.3%.

Within income groups in Georgetown County, credit history was the most significant factor in loan application denials, followed by debt-to-income ratio. Data in Table 4-6 shows that 61.1% of low-income applications and nearly half of moderate- and middle-income loan applications (47.2% and 48.8%, respectively) were denied because of credit history. Problems with credit history were not attributed to only the lower incomes – 27.5% of applications from residents in the upper-income category were also denied because of credit history. Debt-to-income ratio

became slightly less significant as a factor in loan denial as income increased. In the upper-income group, debt-to-income ratio was nearly as important a factor for denial as credit history, accounting for 26.4% of denials. Debt-to-income ratio was also a significant factor in loan denials in other income groups, comprising 20.4% of denials to low-income applicants, 18.9% of denials to applicants of moderate-income and 19.5% of loan denials for middle-income applicants. Lack of collateral accounted for a small but significant percentage of loan denials in all income groups except for the low-income category, but most notably in the upper-income category where it accounted for 11% of denials.

An analysis of the reasons for denial of loan applications in Horry County provided in Table 5-9 indicates that credit history is the primary reason for denial countywide, followed closely by debt-to-income ratio and lack of collateral. Nearly 28% of denials in the County were because of credit history, 18.7% due to debt-to-income ratio, 16.6% attributed to lack of collateral, 6.3% because of an incomplete credit application, and nearly 5% due to insufficient cash.

**Table 5-9. Reasons for Denial of Applications for Conventional Home Purchase Loans by Race, Gender and Income of Applicant, 2004
Horry County**

Characteristics	Total*	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Credit App. Incomplete	
		#	%	#	%	#	%	#	%	#	%	#	%
Race	1,970	368	18.7%	54	2.7%	548	27.8%	328	16.6%	96	4.9%	124	6.3%
Black	182	32	17.6%	5	2.7%	85	46.7%	19	10.4%	6	3.3%	8	4.4%
Hispanic	38	6	15.8%	2	5.3%	8	21.1%	6	15.8%	0	0.0%	0	0.0%
White	1,470	268	18.2%	37	2.5%	387	26.3%	263	17.9%	79	5.4%	84	5.7%
Other	318	68	21.4%	12	3.8%	76	23.9%	46	14.5%	11	3.5%	32	10.1%
Gender	1,970	368	18.7%	54	2.7%	548	27.8%	328	16.6%	96	4.9%	124	6.3%
Male	727	120	16.5%	22	3.0%	185	25.4%	143	19.7%	29	4.0%	42	5.8%
Female	483	82	17.0%	17	3.5%	174	36.0%	54	11.2%	22	4.6%	29	6.0%
Gender Not Available	760	166	21.8%	15	2.0%	189	24.9%	131	17.2%	45	5.9%	53	7.0%
Income	1,970	368	18.7%	54	2.7%	548	27.8%	328	16.6%	96	4.9%	124	6.3%
Low-Income	321	90	28.0%	12	3.7%	131	40.8%	22	6.9%	19	5.9%	4	1.2%
Moderate-Income	421	88	20.9%	13	3.1%	159	37.8%	42	10.0%	19	4.5%	15	3.6%
Middle-Income	322	55	17.1%	14	4.3%	93	28.9%	41	12.7%	24	7.5%	12	3.7%
Upper-Income	835	131	15.7%	13	1.6%	147	17.6%	213	25.5%	31	3.7%	84	10.1%
Income Not Available	71	4	5.6%	2	2.8%	18	25.4%	10	14.1%	3	4.2%	9	12.7%

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

Source: Federal Financial Institutions Examination Council, Data Reports – HMDA, 2006.

Credit history is also a major factor in denials when examined within the context of the race and ethnicity of Horry County Applicants. Nearly 47% of loans submitted by African-Americans, 21.1% by Hispanics, 26.3% by Caucasians, and 23.9% by persons of other races were denied because of credit history. While debt-to-income ratio was the second leading factor in loan denial for all races, lack of collateral accounted for a significant percentage of denials as well. The percentage of loan denials attributed to debt-to-income ratio ranged from 15.8% for Hispanic applicants to 21.8% for persons of other races. Loan denials attributed to lack of collateral ranged from 10.4% of denials for African-American applicants to 17.9% for Caucasian applicants.

While credit history was the primary reason for loan denial for applicants of both genders in Horry County (25.4% for males and 36% for females), the secondary reason for denial for males was lack of collateral at 19.7%. Among female applicants, debt-to-income ratio was the second most significant reason for loan denial at 17%.

An examination of loan denial by income group reveals that credit history is the leading cause of denials in all income categories except for applicants in the upper-income group, where 25.5% of denials were attributed to lack of collateral. 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. Loan applications from nearly 41% of low-income applicants, 37.8% of moderate-income applicants, 28.9% of middle-income applicants and 17.6% of upper-income applicants were denied because of credit history. Twenty-eight percent (28%) of applications from low-income residents, 20.9% from moderate-income residents, 17.1% from middle-income residents, and 15.7% from upper-income residents were denied because of debt-to-income ratio. Denials attributed to collateral comprised much smaller, but significant percentages of denials for low-income applicants (6.9%), moderate-income applicants (10%) and middle-income applicants (12.7%).

Table 5-10 provides data related to the reasons for denial of loan applications from residents of Williamsburg County for 2004. As with the other counties in the Region, credit history is the primary reason for loan denial, accounting for 60.5% of denials countywide. Debt-to-income ratio ranks as the second leading cause of loan denials at 16.7%, followed by lack of collateral at 3.5% and employment history at 2.6%. Insufficient cash and incomplete credit application comprise smaller percentages of the reasons for denial at only 1.8% and 0.9%, respectively.

**Table 5-10. Reasons for Denial of Applications for Conventional Home Purchase Loans by Race, Gender and Income of Applicant, 2004
Williamsburg County**

Characteristics	Total*	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash		Credit App. Incomplete	
		#	%	#	%	#	%	#	%	#	%	#	%
Race	114	19	16.7%	3	2.6%	69	60.5%	4	3.5%	2	1.8%	1	0.9%
Black	82	14	17.1%	1	1.2%	55	67.1%	1	1.2%	2	2.4%	1	1.2%
Hispanic	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
White	27	1	3.7%	2	7.4%	13	48.1%	3	11.1%	0	0.0%	0	0.0%
Other	5	4	80.0%	0	0.0%	1	20.0%	0	0.0%	0	0.0%	0	0.0%
Gender	114	19	16.7%	3	2.6%	69	60.5%	4	3.5%	2	1.8%	1	0.9%
Male	60	7	11.7%	2	3.3%	38	63.3%	4	6.7%	2	3.3%	0	0.0%
Female	54	12	22.2%	1	1.9%	31	57.4%	0	0.0%	0	0.0%	1	1.9%
Gender Not Available	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Income	114	19	16.7%	3	2.6%	69	60.5%	4	3.5%	2	1.8%	1	0.9%
Low-Income	46	10	21.7%	2	4.3%	25	54.3%	0	0.0%	0	0.0%	0	0.0%
Moderate-Income	43	5	11.6%	1	2.3%	30	69.8%	3	7.0%	0	0.0%	1	2.3%
Middle-Income	14	3	21.4%	0	0.0%	9	64.3%	1	7.1%	1	7.1%	0	0.0%
Upper-Income	11	1	9.1%	0	0.0%	5	45.5%	0	0.0%	1	9.1%	0	0.0%
Income Not Available	0	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%

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

Source: Federal Financial Institutions Examination Council, Data Reports – HMDA, 2006.

Credit history accounts for the highest percentage of loan denials for Williamsburg County residents in all racial/ethnic groups except for persons of other races. Sixty-seven percent (67.1%) of applications received from African-Americans was denied due to credit history and 17.1% were denied because of debt-to-income ratio. Credit history was also the leading cause of loan denials for Caucasian applicants at 48.1%, however lack of collateral was the second highest leading cause of denial at 11.1%. Of loan denials for persons of other races, 80% were attributed to debt-to-income ratio and 20% to credit history.

With regard to gender, credit history accounted for more than half of all loan denials for both males and females in the County, although denials for that reason were higher for women at 63.3% than for males at 57.4%. Debt-to-income ratio accounted for the next highest percentage of denials for both genders, with 11.7% of denials for women and 22.2% of denials for men attributed to that reason.

Among the income categories in Williamsburg County, credit history accounted for the largest percentage of denials in all income groups, followed again by debt-to-income ratio. Denials due to insufficient cash were also significant in the higher income categories, comprising 7.1% of denials in the middle-income group and 9.1% of denials in the upper-income group. Nearly 70% of denials of loans submitted by residents in the moderate-income category, 64.3% of denials to middle-income residents, 54.3% of denials to low-income residents and 45.5% of denials to upper-income residents were attributed to credit history. Debt-to-income ratio accounted for 21.7% of loan denials to low-income applicants, 21.4% of denials to middle-income applicants, 11.6% of denials to moderate-income applicants, and 9.1% of denials to upper-income applicants.

Interviews with representatives from financial institutions located in the Waccamaw revealed that financial institutions are taking Fair Housing issues seriously. All of the banks interviewed indicated that they maintain ongoing education and awareness programs on Fair Housing issues for their employees. Each of the banks surveyed require that all employees who work with housing-related activities participate in Fair Housing training and that new employees receive extensive training in Fair Housing law and related issues. These periodic updates and annual training take many forms, from computer-based training and testing to classes offered at regional training centers. Some of the banks take participation in Fair Housing issues a step further through loan programs, public education on housing issues, participation by staff members in governing boards such as Habitat for Humanity and local housing authorities, financing of public infrastructure that serves LMI areas, and even donation of lots for development as LMI housing.

Most lending institutions with offices in metropolitan statistical areas (MSAs) are required by HMDA to disclose information about applications for home loans during each calendar year. While not comprehensive, the data collected under HMDA is extensive. The Federal Financial Institutions Examinations Council (FFIEC) reported that the 8,853 lenders covered by the law at the end of 2004 accounted for approximately 80% of home loans extended during that year nationwide.

Lending in the Waccamaw region is extremely diverse, with loan activity spread among many financial institutions. In 2004, loan originations for first lien, 1-4 family homes were made with 255 different financial institutions in Georgetown County, 351 in Horry County, and 113 in Williamsburg County. The loan originations included loans for home purchase, refinancing and home improvement. Listed among the financial institutions are separate affiliates of parent

companies. For example, in Williamsburg County, both Wachovia bank and Wachovia Mortgage are separately listed as lenders.

An examination of the top residential lenders for each county in the Waccamaw Region reveals that a large percentage of the loans are with a relatively low number of institutions. More than 79% of loans originated in Georgetown County were with the County's top 50 lenders, and of those, 62.5% were with the top 25 lenders in the County. Similarly, 78.5% of loans were with the top 50 lenders in Horry County, with the top 25 lenders accounting for 63% of residential loans. The percentages were even higher in Williamsburg County, where 86.5% of loans were originated with the top 50 lenders, and of those, nearly 70% were with the top 25 lending institutions. The *Supplemental Home Mortgage Act Disclosure Study for the Waccamaw Region* provides additional lending information, including market share, total loans, number and percentage of prime and subprime loans, and average loan size, for the 50 largest residential lenders for each county in the Region.

By far the largest residential lenders in Georgetown County in 2004 were Plantation Federal Bank and Bank of America, with 7.16% and 6.22% of the market share, respectively. In Horry County, three financial institutions garnered major percentages of the residential loan market – Bank of America with a market share of 7.68%, Wells Fargo Bank with a market share of 6.53%, and Countrywide Home Loans with a market share of 6.13%. Distribution of loan activity was more diverse in Williamsburg County, with the largest market shares spread among 6 financial institutions. Market share for Citifinancial, Inc. was 8.4%, 8% for 1st Choice Mortgage/Equity Group, 6.8% for Ameriquest Mortgage Company, 6.3% for Beneficial, 5.6% for Centex Home Equity Company, and 5.5% for Delta Funding Corporation.

Average loan size for the top 50 lenders in each county varied significantly within the Waccamaw Region. In Georgetown County the average loan size was \$164,080 – higher than the loan size in Horry County at \$138,020 and nearly twice the average loan size in Williamsburg County at only \$84,820. Average loan size for the two largest lenders in Georgetown County was higher than the average overall, with a loan size of \$208,000 for Plantation Federal Bank and \$221,000 for Bank of America. In Horry County the average loan size for the most prolific lenders was more moderate and slightly lower than the average overall, with \$154,000 for Bank of America, \$133,000 for Wells Fargo Bank, and \$119,000 for Countrywide Home Loans.

The average loan size for Citifinancial, Inc., the largest lender in Williamsburg County, was only \$43,000 – nearly half that of the average loan size for the County's 50 largest lenders. The reasons for this low figure are not readily evident through examination of HMDA data, however it is likely that many of the loans were for less expensive housing such as manufactured housing; were for refinancing of older, less expensive homes; or were for smaller home improvement loans. Average loan size varied for the other top lenders in Williamsburg County, with 1st Choice Mortgage/Equity Corporation at \$88,000, Ameriquest Mortgage Company at \$84,000, Beneficial at \$76,000, Centex Home Equity Company at only \$68,000, and Delta Funding Corporation comparatively high at \$98,000.

Since the passage of the *Community Reinvestment Act (CRA)* in 1977, banks have been strongly encouraged to serve the credit needs of all persons within the community, including those with low and moderate incomes. The Community Reinvestment Act (CRA) establishes a regulatory mechanism for monitoring the level of lending, investments and services in low- and moderate-income neighborhoods that have traditionally been underserved by lending institutions. While most mortgage companies, finance companies, and credit unions are

required by HMDA to provide information on their lending activities, many are exempt from CRA coverage and its examination process. Because only federally insured financial institutions are covered by CRA, mortgage companies, finance companies and credit unions are all exempt from CRA regulations. Commonly, it is considered that only depository financial institutions are covered by CRA.

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

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

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

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

The positive effect of CRA regulation on local lending practices, particularly in reducing disparities, is clear. A review of the 2004 HMDA data by the Federal Financial Institutions Examinations Council (FFIEC) revealed that the incidence of higher-priced lending is higher for borrowers who live outside the assessment areas of lenders covered by the CRA than for those

who live inside these areas. An assessment area for a lender covered by the CRA principally includes the locations in which the lender has its main or branch offices and its deposit-taking automated teller machines. The FFIEC suggests that this difference may be due to a reliance on other sources for loans such as mortgage brokers, who may price differently or may operate in areas with different market conditions than institutions that originate loans directly. Specifically, the study found that 17.7% of African-Americans and 7.4% of Caucasians outside of bank assessment areas receive high cost home purchase loans from banks, while only 6.6% of African-Americans and 2.8% of Caucasians inside CRA assessment areas receive high cost home purchase loans.

Additional and more detailed Information related to CRA ratings for lenders within the counties of the Waccamaw Region is provided in the *Supplemental Home Mortgage Act Disclosure Study for the Waccamaw Region*.

➤ Subprime Lending

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

South Carolina lawmakers sought to address the problems related to predatory lending in the statewide anti-predatory lending legislation that went into affect in January of 2004. Provisions of the new law:

- Require mandatory credit counseling for consumers on high-cost loans;
- Limit the practice of "flipping" (the repeated refinancing of loans) to 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
- Limits the times that lenders can roll over loans that are for less than 120 days.

A similar law in North Carolina is already proving to be effective in protecting borrowers from predatory lending. Since its inception in 2000, it is estimated that the law has saved borrowers approximately \$100 million per year. A study conducted by the Center for Community Capitalism at the University of North Carolina reported that although the number of predatory

loans has dropped, home buyers and borrowers with low-credit scores are still able to obtain loans. In addition, there has been no significant increase in the cost of loans. Refinance loans with prepayment penalty terms that extend 3 years or more dropped by 72% and sub-prime refinance loans with balloon payments decreased by 53% since the passage of the legislation in North Carolina.

Unfortunately, HMDA data prior to 2004 do not indicate if an individual loan is subprime. However, since January of 2004 the FFIEC has required reporting institutions to include information about the interest rates for high-cost loans. Lenders must now report the difference between the annual percentage rate (APR) on the loan and the applicable Treasury yield if the spread is equal to or greater than 3 percentage points for first-lien loans or equal to or greater than 5 percentage points for subordinate-lien loans. This information enables analysts and observers to more precisely gauge the subprime lending activities of reporting institutions.

Prime and subprime lending among the top lenders in the Waccamaw Region varies significantly among the three counties. In Georgetown and Horry counties more than 5% of loans are subprime, however in Williamsburg County more than twice that percentage (13.6%) of loans are subprime. The percentage of loans that are subprime is extremely low for the top two lenders in Georgetown County, with only 1.1% of loans with Plantation Federal Bank and none of the loans with Bank of America considered to be subprime. However, subprime lending for the 3rd largest lender in the County, Ameriquest Mortgage Company, was much higher at 6%. Of the remaining top 10 lenders in Georgetown County, subprime lending was low for Wells Fargo Bank (2.1%), First Federal of Charleston (2.2%), BB&T of SC (0.9%), and Chase Manhattan Mortgage Corporation (2%); but considerably higher for Countrywide Homes (6.9%), Carolina First Bank (6.7%), and Beneficial (7%).

Similarly, the percentage of subprime loans was low for the top two lenders in Horry County, with less than 1% of loans with Bank of America and only 1.9% of loans with Wells Fargo Bank considered to be subprime. The percentage of subprime loans was higher for the 3rd largest lender, Countrywide Home Loans, at 4.1%. For the remaining top 10 lenders in Horry County, only Ameriquest Mortgage was comparatively high at 4.5%, while Cendant Mortgage (1.2%), Coastal Federal Bank (1%), ABN AMRO Mortgage Group (0.5%), BB&T of SC (0.6%), First Federal of Charleston (0.6%) and Carolina First Bank (0.8%) all had low percentages of subprime loans.

Subprime lending activity is more prevalent among the primary lenders in Williamsburg County. Of particular note is the sizable percentage of subprime loans originated with the County's largest lender, Citifinancial, Inc., with more than 42% of residential loans considered subprime. In comparison to the top lenders in the other counties of the region, the percentage of subprime loans was high for the remaining top 10 lenders in Williamsburg County as well. Fifteen percent (15%) of loans with HFC, 4.9% with 1st Choice Mortgage/Equity Corporation, 7.7% with Ameriquest Mortgage Company, 8.3% with Beneficial, 6.7% with both Wells Fargo Bank and Wachovia Bank, and 7.1% with Countrywide Home Loans were subprime. Only the percentage of subprime loans with Centex Home Equity Company at 2.3% and with Delta Funding Corporation at 2.4% could be considered comparatively low region wide.

HMDA data provided in Table 5-11 reveals that 8.3% of all loan applications received in the Waccamaw Region in 2004 were for subprime loans. The percentage of subprime loans was highest in Williamsburg County, where 13.5% of loan applications were for subprime loans. More than 8% of loans in Horry County and 7.6% in Georgetown County were at subprime rates.

**Table 5-11. Percentage of Applications Received for Subprime Loans, 2004
Waccamaw Region**

Jurisdiction	Total Applications Received	Subprime Applications Received	% Subprime Applications
Georgetown County	5,048	382	7.6%
Horry County	28,507	2,335	8.2%
Williamsburg County	1,224	165	13.5%
Waccamaw Region	34,779	2,882	8.3%

Source: Federal Financial Institutions Examination Council, HMDA Raw Data, 2004.

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

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

As illustrated in Map 5-5, Horry County is home to tracts with the highest percentages of subprime loans as well as most of the Census tracts posting the lowest percentages of subprime loans. The tracts with the highest percentage of subprime loans are all located in northern Horry County. Tract 802, located in the northwestern corner of the County, posted the highest percentage of subprime loans at 30.5%, followed by tract 101 in the northernmost corner of the County at 30.2%, tract 201 on the northeastern border at 24.4% and tract 801 on the northwestern border at 20.4%.

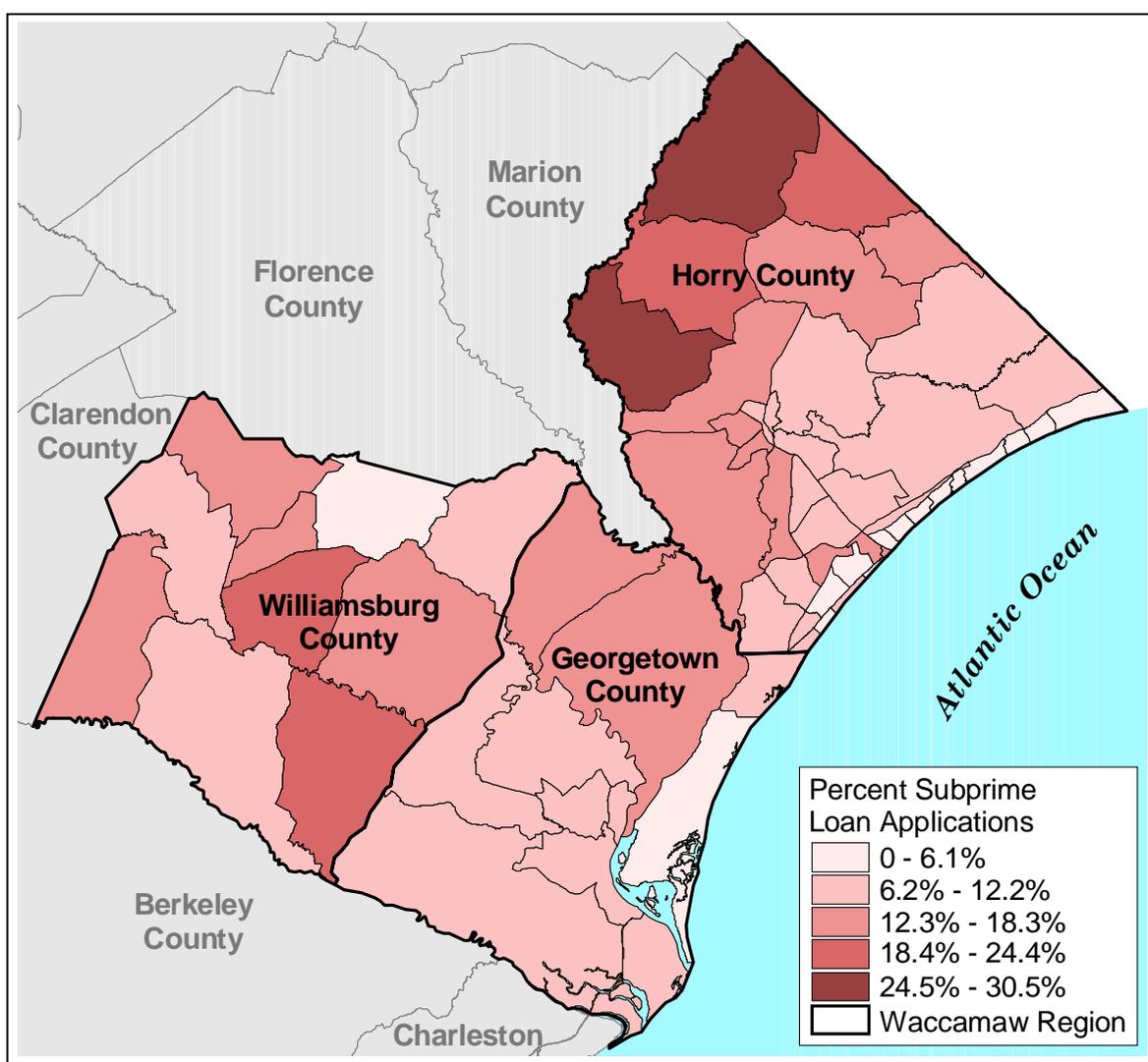
Ironically, all but one of the tracts with the lowest percentage of subprime loans submitted in 2004 were also located in Horry County. The tract with the lowest percentage of subprime loans was tract 9702 in Williamsburg County – neither of the two loan applications submitted from that tract were for subprime loans. In Horry County, subprime loans accounted for 2.1% of loans submitted from tract 508, 2.7% of loans from tract 502, and 3.5% of loans submitted from tract 404 – all located along the Coast and located in or within close proximity of the Cities of North Myrtle Beach and Myrtle Beach.

Among the Census tracts with both the highest and lowest percentages of subprime loans in 2004, none could be considered high growth areas during the decade from 1990 to 2000. Tracts 201 in Horry County and 9702 in Williamsburg County actually experienced a loss in population during that time period. The tracts with the lowest percentages of subprime loans all had low denial rates on conventional home purchase loans in 2004 (except for tract 9702, in

which neither of the 2 loans submitted were subprime), and were among tracts with higher densities and higher median values for housing units in the Region. Percentage minority ranked among the lowest in the Region for the tracts in Horry County, but was among the highest in Tract 9702 in Williamsburg County.

The tracts within the Waccamaw Region that posted the highest percentage of subprime loans were among the lowest in density and in the percentage of minority residents. Tracts 101, 201 and 801 had comparatively newer housing and tracts 101 and 201 had among the lowest median housing unit values in the Region. Portions of tracts 101, 201 and 801 also include LMI block groups.

**Map 5-5. Percentage of Subprime Loan Applications, 2004
Waccamaw Region by Census Tract**



Source: Federal Financial Institutions Examination Council, HMDA Raw Data, 2006.

A comparison of HMDA data at the regional and national level provides perspective on lending trends and practices in the diverse counties of the Waccamaw Region. As provided in Table 5-

12, the percentage of loan denials for applicants of all races in Georgetown and Horry Counties at 16.3% and 12.1%, respectively, is similar to the percentage nationwide at 14.9%. However, the denial rate in Williamsburg County at 43.7% is nearly three times that of the denial rate nationwide.

**Table 5-12. Percentage of Conventional Home Purchase Loans Denied, 2004
Waccamaw Region and the United States**

	Percentage of Loans Denied
Georgetown County	16.3%
Horry County	12.1%
Williamsburg County	43.7%
United States	14.9%

Source: Federal Financial Institutions Examination Council, HMDA Raw Data, 2006 and National Aggregate Data, 2006.

Denial rates were much higher in all income categories in Williamsburg County as compared to the rate nationwide – more than double in the low- and moderate-income groups and nearly triple in the upper-income category (Table 5-13). The percentage of denials was also significantly higher for applicants in the low- and moderate-income groups in Georgetown County. Denial rates for all income groups in Horry County reflected national trends in 2004.

When examined in terms of race and ethnicity within income groups, loan denials from Horry County applicants of all races were very similar to denials rates nationally. However, denials for African-American applicants in all income categories except for upper-income were significantly higher than denials nationwide, with the largest disparities in the low-income (51.2% in Horry, 36.6% in US) and moderate-income (40.5% in Horry, 24.7% in US) groups. The denial rate for Hispanic applicants in the moderate-income group was also high at 32.5% when compared to the national rate at 20.9%.

Conversely, the percentage of loan denials for applicants from Williamsburg County from nearly every race within each income category was high when compared to national denial rates. However, it should be noted that loan denial percentages for Hispanic applicants in Williamsburg County were deceptively high in the moderate-income category and deceptively low in all other income categories due to the extremely low number of applications received during 2004. No applications were received from Hispanics in the low-, middle- and upper-income groups and only one was submitted from a moderate-income applicant during that time period.

Denial rates for loans from Georgetown County applicants were comparatively high for African-Americans in all income categories and for Caucasians in both the low-income and moderate-income categories. The percentage of denials for persons of other races in the low-income and middle-income groups was also high when compared to national averages. As in Georgetown County, loan denial percentages for Hispanic residents were amplified by the small number of applicants received during 2004. Only 2 applications from Hispanics in the low-income and moderate-income groups were submitted, none from middle-income applicants and 9 from Hispanics in the upper-income category.

Table 5-13. Percentage of Denials for Conventional Home Purchase Loans by Income and Race of Applicant, 2004 Waccamaw Region and the United States

Income and Race	% Loans Denied			
	Georgetown County	Horry County	Williamsburg County	United States
Low-income	57.3%	30.7%	62.0%	29.0%
Black	73.1%	51.2%	66.2%	36.6%
Hispanic	100.0%	35.0%	0.0%	31.6%
White	47.7%	26.6%	52.6%	26.2%
Other	42.9%	33.3%	42.9%	33.9%
Moderate-income	26.6%	19.2%	44.8%	18.0%
Black	39.7%	40.5%	52.6%	24.7%
Hispanic	50.0%	32.5%	100.0%	20.9%
White	22.5%	17.4%	33.3%	15.9%
Other	18.9%	19.0%	30.8%	21.8%
Middle-income	18.0%	12.5%	25.0%	14.1%
Black	35.7%	28.7%	30.6%	20.9%
Hispanic	0.0%	21.2%	0.0%	17.7%
White	12.3%	11.1%	19.0%	12.3%
Other	38.5%	16.8%	0.0%	16.8%
Upper-income	9.2%	8.9%	32.8%	11.4%
Black	32.6%	19.6%	50.0%	19.3%
Hispanic	0.0%	12.8%	0.0%	16.0%
White	7.8%	8.0%	20.0%	9.9%
Other	12.2%	12.9%	50.0%	14.0%

Source: Federal Financial Institutions Examination Council, HMDA Raw Data, 2006 and National Aggregate Data, 2006.

Credit history is by far the most frequent reason for loan denial regardless of race, gender or income for applicants from the counties in the Waccamaw Region and applicants nationwide. As shown in Table 5-14, reasons for denial for Horry County are very similar to that of the nation. In Williamsburg and Georgetown counties, a much higher percentage of denials are attributed to credit history than nationally, whereas denials because of lack of collateral, insufficient cash and incomplete credit application were low compared to national percentages. Also, debt-to-income ratio plays a more significant role in denials in Georgetown County than nationwide.

**Table 5-14. Reasons for Denial of Applications for Conventional Home Purchase Loans by Race of Applicant, 2004
Waccamaw Region and the United States**

Race	Debt-to-Income Ratio	Employment History	Credit History	Collateral	Insufficient Cash	Credit App. Incomplete
Georgetown	21.9%	1.6%	42.5%	7.7%	3.2%	3.6%
Black	17.1%	0.0%	55.3%	5.3%	0.0%	1.3%
Hispanic	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%
White	23.8%	2.7%	37.4%	8.8%	5.4%	3.4%
Other	25.0%	0.0%	33.3%	8.3%	0.0%	12.5%
Horry	18.7%	2.7%	27.8%	16.6%	4.9%	6.3%
Black	17.6%	2.7%	46.7%	10.4%	3.3%	4.4%
Hispanic	15.8%	5.3%	21.1%	15.8%	0.0%	0.0%
White	18.2%	2.5%	26.3%	17.9%	5.4%	5.7%
Other	21.4%	3.8%	23.9%	14.5%	3.5%	10.1%
Williamsburg	16.7%	2.6%	60.5%	3.5%	1.8%	0.9%
Black	17.1%	1.2%	67.1%	1.2%	2.4%	1.2%
Hispanic	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
White	3.7%	7.4%	48.1%	11.1%	0.0%	0.0%
Other	80.0%	0.0%	20.0%	0.0%	0.0%	0.0%
United States	14.1%	2.5%	25.0%	10.6%	5.1%	10.2%
Black	13.7%	1.8%	28.9%	8.9%	5.5%	6.9%
Hispanic	13.8%	2.5%	23.2%	9.4%	5.5%	9.2%
White	14.5%	2.6%	25.6%	11.2%	5.2%	10.1%
Other	13.2%	2.4%	21.4%	10.1%	4.7%	12.1%

Source: Federal Financial Institutions Examination Council, HMDA Raw Data, 2006 and National Aggregate Data, 2006.

The percentage of loan denials attributed to credit history was much higher for all income groups in each county in the Region as compared to that percentage within all income groups nationwide, with the exception of denials for loans from upper-income applicants from Horry County, where the percentage was actually slightly lower than the nationally percentage for that income group (Table 5-15). Debt-to-income ratio was the second most prevalent reason for denial for all income groups except for applications from upper-income residents both in Horry County and nationwide, where lack of collateral played a more significant role in denials.

**Table 5-15. Reasons for Denial of Applications for Conventional Home Purchase Loans by Income of Applicant, 2004
Waccamaw Region and the United States**

Denials	Debt-to-Income Ratio	Employment History	Credit History	Collateral	Insufficient Cash	Credit App. Incomplete
Georgetown	21.9%	1.6%	42.5%	7.7%	3.2%	3.6%
Low-Income	20.4%	1.9%	61.1%	1.9%	0.0%	3.7%
Moderate-Income	18.9%	1.9%	47.2%	7.5%	3.8%	1.9%
Middle-Income	19.5%	0.0%	48.8%	7.3%	9.8%	0.0%
Upper-Income	26.4%	2.2%	27.5%	11.0%	2.2%	5.5%
Horry	18.7%	2.7%	27.8%	16.6%	4.9%	6.3%
Low-Income	28.0%	3.7%	40.8%	6.9%	5.9%	1.2%
Moderate-Income	20.9%	3.1%	37.8%	10.0%	4.5%	3.6%
Middle-Income	17.1%	4.3%	28.9%	12.7%	7.5%	3.7%
Upper-Income	15.7%	1.6%	17.6%	25.5%	3.7%	10.1%
Williamsburg	16.7%	2.6%	60.5%	3.5%	1.8%	0.9%
Low-Income	21.7%	4.3%	54.3%	0.0%	0.0%	0.0%
Moderate-Income	11.6%	2.3%	69.8%	7.0%	0.0%	2.3%
Middle-Income	21.4%	0.0%	64.3%	7.1%	7.1%	0.0%
Upper-Income	9.1%	0.0%	45.5%	0.0%	9.1%	0.0%
United States	13.3%	2.3%	23.6%	10.5%	4.9%	10.0%
Low-Income	21.3%	3.3%	34.7%	7.0%	5.3%	4.1%
Moderate-Income	16.8%	2.7%	29.5%	8.8%	5.7%	7.1%
Middle-Income	13.7%	2.3%	24.6%	10.2%	5.5%	9.9%
Upper-Income	10.3%	2.0%	18.0%	13.6%	4.7%	13.8%

Source: Federal Financial Institutions Examination Council, HMDA Raw Data, 2006 and National Aggregate Data, 2006.

More detailed information related to prime and subprime loans for the top lenders within the counties of the Waccamaw Region is provided in the *Supplemental Home Mortgage Act Disclosure Study for the Waccamaw Region*.

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

year and a course on Fair Housing on an ongoing basis, both within its curriculum and to local Realtor Associations.

The South Carolina Home Builders Association (SCHBA) has identified the provision of low-income housing as a priority and works closely with the other members of the Affordable Housing Coalition of South Carolina (AHC) to promote the provision of low-income housing in the State. The AHC is a nonprofit organization that brings together members from corporations, nonprofit groups and organizations such as the Home Builders Association and the Association of Realtors to search for ways to enable the construction of more low-income housing to meet the growing demand. The SCHBA views many of the factors that impede the provision of low-income housing to be factors that also affect the provision of all levels of housing. The Association actively works to alleviate unnecessary costs incurred through federal, state and local governments. Such costs include excessive fees for various permits and water and sewer connections and the costs associated with meeting what they consider to be excessive requirements for construction or land disturbance. Both the SCHBA and the AHC worked to ensure the passage of the new South Carolina predatory lending legislation.

➤ Public and Private Sector Partnerships

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

Fair Housing Enforcement

Responsibility for enforcement of Fair Housing practices has been delegated via the *South Carolina Fair Housing Law* to the South Carolina Human Affairs Commission (SCHAC). Enacted in 1989, the *SC Fair Housing Law* gives the SCHAC jurisdiction to investigate all Fair Housing complaints in the State. The Commission is empowered to receive, review and investigate complaints and has the authority to enforce the *SC Fair Housing Law*, which may include mediation. As the enforcement agent, the Commission has the power to hold administrative hearings, examine and copy records, take testimony or statements, issue subpoenas and seek court enforcement.

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

Visitability in Housing

Visitable structures enable impaired persons to visit family or friends, and also enable persons without disabilities to maneuver when pushing strollers, delivering appliances or other large objects. Unlike accessibility, where the building must be constructed to accommodate mobility-impaired persons, 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 both Section 8 tenant-based and project-based rent assisted housing. In the Waccamaw Region, both types of affordable housing exist. The Housing Authorities of Conway, Georgetown, Kingstree and Atlantic Beach own and manage more than 780 public housing units. Many of the units have ground floor access and are therefore easily accessible to persons with physical limitations. Local housing authorities and the State provide Section 8 housing vouchers to more than 1,300 families in the Region. These funds, given directly to the head of household, are used to obtain housing in privately-owned units in the Housing Authority's service area. Nearly 3% (93 units) of the assisted rental housing in the Region is specifically designed for handicapped residents and many more are either single-family units or multi-family units with ground floor access.

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

Informational and Educational Programs

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

Corporation (GSA) conducted a *Housing and Homeless Issues Workshop* in November of 2002 that included presentations and discussion related to the persistent obstacles to the provision of fair and affordable housing in the region as well as potential solutions to these issues. The Towns of Andrews and Hemingway, along with Georgetown and Williamsburg Counties and other jurisdictions in the Region that have received CDBG funding, participate in *Fair Housing Month* activities.

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

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

The SC State Housing Finance and Development Authority (SHFDA) also provides ongoing training and outreach to financial institutions (lenders) and real estate professionals about the

programs available to them and their clients through the SHFDA. Issues of fair and affordable housing are the foundation of these sessions.

Continued communication and collaboration with public and private sector entities will facilitate expanded education and outreach initiatives to enhance awareness of affordable and Fair Housing issues within the Waccamaw Region.

PART SIX. CONCLUSIONS AND RECOMMENDATIONS

The first *Analysis of Impediments to Fair Housing* for the Waccamaw Region 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 will be used to assess progress in mitigating impediments to Fair Housing are also included for each key issue.

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

- Continued intake and referral of housing discrimination complaints through the Fair Housing Hotline, submissions to the Fair Housing website, and referrals from partner organizations. This process will be coordinated with the SC Human Affairs Commission and the SC Office of Fair Housing and Equal Opportunity of the US Department of Housing and Urban Development.
- Continued coordination and dissemination of Fair Housing awareness information and programs in conjunction with local governments, community groups, financial institutions, and the real estate and construction industry.
- Continued facilitation of the quarterly Fair Housing Council meetings.
- Continued co-sponsorship of an annual Affordable Housing Symposium, bringing together local governments, public and private affordable housing developers, community partners, financial institutions, and real estate professions to facilitate discussion and promote coordination and partnerships and increase the visibility of affordable and Fair Housing issues.
- Maintenance and update of the regional Fair Housing website.
- Update and distribution of the *Affordable Housing Guide* for the Waccamaw Region.
- Promotion of *Fair Housing Month* and continuation of annual educational campaigns in each County to promote the annual recognition of *Fair Housing Month* through various media sources and through proclamations and resolutions by local governments to support Fair Housing in their jurisdictions.

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

Assessment: Provision of Fair Housing and the availability of affordable housing are closely linked. Although housing construction in Horry and Georgetown Counties has risen significantly over the past decade, most of the new housing units are not affordable to residents with low and moderate incomes. In the more rural areas of the Region, especially Williamsburg County, residential construction activity is significantly slower, with few new units added to the housing stock each year. The shortage of affordable housing is most acutely evidenced in the long waiting list for Section 8 housing vouchers for area residents.

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

Strategies:

- Through the Waccamaw HOME Consortium and community-based organizations, continue to provide funding for loans, down payments and other financial assistance for the purchase or rehabilitation of homes for low and moderate income households – both for rental and home ownership.
- Through the Consortium and in concert with community partners and private entities, work to identify and pursue potential funding sources and leverage partnerships to support affordable housing objectives to include governmental and non-traditional funding sources.
- Through the HOME Consortium, provide funding to HOME designated Community Housing Development Organizations (CHDOs) for eligible housing related activities.
- Through the HOME Consortium, create and provide partial funding for a new CHDO that will serve the entire Waccamaw Region.
- Support local housing authorities in the continuation of their LMI programs and projects aimed at increasing the amount and quality of affordable housing resources within the Region.
- Support local non-profit housing organizations in their efforts to improve and expand affordable housing options in the Region.
- Support diversity – economic, geographic, and cultural – in the appointment of local boards and commissions that deal with land use regulation, permitting and enforcement.
- Support efforts by local governments and independent fire districts to upgrade and expand fire protection services that lower ISO ratings and lower insurance costs for property owners in the Region.
- 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 newly formed Grand Strand Coastal Alliance of the Cities of Myrtle Beach and North Myrtle Beach and the Towns of Surfside Beach, Briarcliffe Acres and Atlantic Beach.

- Actively support the efforts of area non-profits and service providers that work to provide supportive services for LMI residents and particularly for special populations.
- Initiate on-going communication with local governments to identify potential barriers for developers of affordable housing and encourage zoning, regulations, and community development proposals that promote fair and equal housing opportunities
- Provide resources and technical assistance for local jurisdictions to promote the integration of affordable housing concepts into the local government comprehensive planning process.
- Expand participation in Fair Housing awareness promotion efforts such as Fair Housing Month to increase awareness and support for Fair Housing initiatives among the general public, local officials, financial institutions and the private sector.

Measures:

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

Issue 2: Low-income and minority residents are experiencing a greater number of loan denials.

Assessment: Loans are a requisite resource for home ownership and maintenance for low and moderate income groups. Without financing, such individuals cannot purchase or rehabilitate housing. A review of Home Mortgage Disclosure Act (HMDA) data for the Region indicates that loan denial rates are much greater for African-Americans and Hispanics. The Federal Reserve recently reported a sharp increase from 32.4% in 2004 to 54.7% in 2005 of African-American borrowers nationwide that paid a higher than typical interest rate on home mortgages. Among Hispanics, 46.1% paid higher than typical loan rates nationwide – more than double the 20.3% reported in 2004. However, an in-depth analysis of the data for the Waccamaw Region also indicates that applicant income plays a key role in determining approval. Poor credit history is the leading reason for denial for individuals of all race and income groups, followed closely by high debt-to-income ratios. The inability of low-income and minority residents to qualify for loans can ultimately prevent the purchase, maintenance and upgrade of residential properties and contributes to the decline in the quality and supply of affordable housing. The decline of these properties also diminishes the tax base for local governments over time. A secondary but related issue of concern is predatory lenders who prey on LMI homeowners, enticing them into

contracts that include higher interest rates, unreasonably high and excessive fees, and long contract periods.

Strategies:

- 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.
- Encourage local support for service providers to expand existing Consumer Credit Counseling and First Time Home-Buyer programs with funding assistance where possible.
- Work with community partners to seek additional avenues to build consumer credit education, counseling, and awareness among low-income and minority residents to include local faith-based organizations, adult education providers, higher education institutions, Head Start programs, high schools and other forums.
- Continue to emphasize the importance of credit history in future home buying potential as an element of public education and Fair Housing promotional efforts, to include print and electronic media outreach efforts.
- Periodically monitor HMDA data for changes or patterns in lending practices, especially those that impact low-income residents, minorities, and other special populations.
- 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 such as Catholic Charities and Latinoamericanos en Accion to promote greater understanding of financial tools, options, legal rights, and risks.
- 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:

- Regional HMDA data
- Promotional and educational materials, events, and other materials
- Inventory of consumer education/credit counseling providers and participation rates
- Media coverage
- Community provider interviews and feedback
- Interviews and feedback from lenders
- CRA reports of area financial institutions

Issue 3: The lack of public transportation remains a significant barrier for low and moderate income residents and special populations.

Assessment: The lower incomes of many area residents – exacerbated by physical and geographic access limitations of special needs 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 Waccamaw Regional Transportation Authority provides fixed-route service in the Myrtle Beach and Conway areas and the Williamsburg County Transit Authority provides limited on-demand service to major employers and the Grand Strand. However, these limited routes and service schedules 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. Unreliable service is also a factor, making it more difficult for LMI residents and special populations to rely on the service for their basic transportation needs. This is particularly critical for disabled 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:

- Support efforts to improve and expand the capacity and reliability of the public transit systems in the Waccamaw Region.
- Seek opportunities to participate in transit planning activities at the regional level to promote the jobs/housing/transportation linkage.
- Encourage support of alternative modes of travel to include well-designed systems of walkways and trails that provide residents with safe, inexpensive transportation alternatives to access jobs, education and services.
- Encourage local governments to integrate affordable housing concepts within the transportation, housing, economic development and community facilities element of their Comprehensive Plans.

Measures:

- Expanded public transit routes and scheduling
- Increased reliability of transit service
- Increased transit ridership
- Regional transportation plans and projects
- Comprehensive Plan updates and revisions
- Zoning Ordinance updates and revisions
- Alternative transit infrastructure investment in walkways, greenways and bikeways
- Route planning and mapping
- Interviews and feedback from service providers

Issue 4: The prevalence of service sector jobs in the Region reduces unemployment, but masks the precarious economic standing, lack of job security, and low wages of many of the Region's residents.

Assessment: The rising costs of housing in the Region's urban communities is driving lower income residents further westward from the coast and into the rural portions of Horry and Georgetown Counties as well as into Williamsburg County. This move often requires lengthy commutes to job opportunities and does little to advance housing choice among the area's working poor. An examination of commuting patterns in the Region indicates that many residents are traveling a significant distance to work, with many commuting to employment

centers in more urbanized areas in 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 and a strong secondary source of employment in Georgetown 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 Federal Minimum Wage is only \$5.15 an hour, an Horry County household would have to earn \$13.15 per hour for 40 hours a week to afford a two-bedroom unit at the area's FMR. A Georgetown County household would have to earn \$10.94 per hour for 40 hours a week to afford a two-bedroom unit at the area's FMR. A wage of \$9.69 per hour for a 40-hour work week would enable a Williamsburg County household to afford a two-bedroom unit at the area FMR.

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 institutions such as Horry-Georgetown Technical College and Williamsburg Technical College, along with reliable and affordable support services such as quality day care, transportation, and the use of new information 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 ultimately economic success.

From a community and regional standpoint, the advanced training of local residents will raise lagging income levels; raise the tax base of the region; 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 Conway area residents. Opportunities also exist to promote entrepreneurship and the development of small businesses by local residents.

Strategies:

- Continue to support efforts by Williamsburg Technical College, Horry-Georgetown Technical College and the local school districts to increase access to advanced training and education opportunities to residents, particularly in high-demand, higher wage occupations such as health care, construction, and education.
- Continue to work with organizations involved in economic development including local governments, independent economic development organizations, chambers of commerce, and the SC Department of Commerce to recruit higher-tech, higher-wage employers to the Region and diversify the economic base.
- Work with 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 administered by the COG, aimed at strengthening the skill levels and employability of lower-income individuals, the unemployed and the underemployed.

Measures:

- Educational attainment data for the Region
- Industrial and business location and expansion announcements to include jobs creation and capital investment
- Income data
- Employment data
- Commuter patterns
- Postsecondary education enrollment, retention and graduation data
- State and local occupational outlook projections
- Workforce development programs and initiatives
- Small business start-ups and loans

Issue 5: There are anecdotal indications that discrimination on the basis of factors such as economic status, family size, national origin, and race is a factor in obtaining affordable rental housing.

Assessment: While there is no statistical or documented evidence of patterns, policies or practices that either intentionally discriminate against protected classes or exert a disparate impact on them, the Fair Housing Forums and subsequent interviews with service providers revealed some anecdotal information related to perceived discrimination based on factors such as economic status, family size, race, national origin, and language barriers. However, without the investigation and resolution of recorded complaints via the SC Human Affairs Commission, it is not possible to document the extent of this problem.

Strategies:

- Seek HUD funding on annual basis to continue the WRCOG Fair Housing Program, which will support Fair Housing activities including the following strategies.
- Continue intake and referral of housing discrimination complaints through the Fair Housing Hotline, submissions to the Fair Housing website, and referrals from partner organizations related to Fair Housing issues in cooperation with the SC Human Affairs Commission and the SC Office of Fair Housing and Equal Opportunity of the US Department of Housing and Urban Development.
- Coordinate and disseminate Fair Housing awareness information and programs to the public, neighborhood groups, faith-based organizations and other related groups through the Fair Housing website, the Affordable Housing Guide, promotion of Fair Housing Month, and the development and distribution of additional media and materials.
- Coordinate and disseminate Fair Housing awareness information and programs in conjunction with local governments, community groups, financial institutions, and the real estate and construction industry.
- Seek opportunities to facilitate collaboration on Fair Housing issues through quarterly meetings of the Fair Housing Council, sponsorship of the annual Affordable Housing

Symposium, presentations to community groups, and outreach to local governments, the real estate industry, and housing developers.

Measures:

- Fair Housing complaints referred to SC Human Affairs Commission and the HUD Office of Fair Housing
- Distribution of Fair Housing materials
- Number of visitors to the Fair Housing website
- Presentations made to community groups
- Presentations and meetings with local governments, real estate professionals and housing developers
- Attendance at the annual Affordable Housing Symposium

Issue 6: The attainment of access to Fair Housing and suitable living environments for all Waccamaw residents will require the planning and implementation of housing opportunities across traditional jurisdictional boundaries.

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

Strategies:

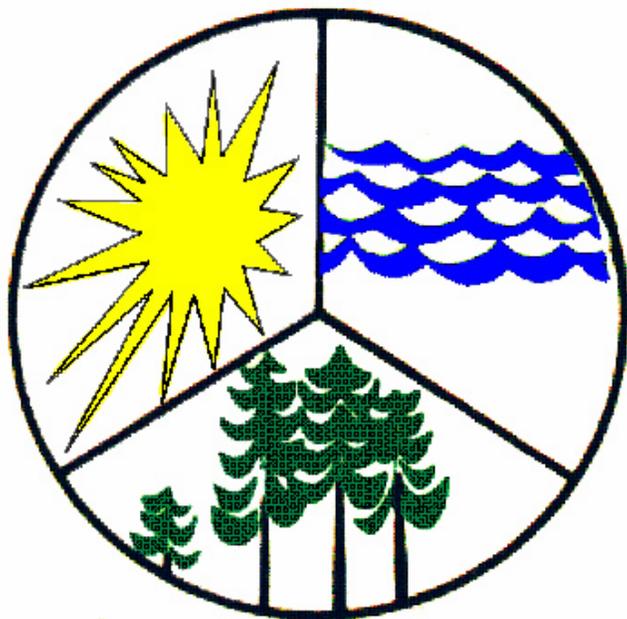
- Provide a regional perspective, coordination and leadership in the provision of a suitable living environment through efforts including: the transportation planning process, planning and review of public utilities such as water and sewer, access to public transportation, planning for parks and recreational facilities, and cleanup of environmental hazards.
- Encourage and support efforts by local governments and service providers in the provision of a suitable living environment through new or improved availability and accessibility to public facilities, services, infrastructure, and other critical community needs for LMI residents.
- Promote the provision of a suitable living environment through new or improved services that promote sustainability in neighborhoods or communities by supporting efforts and initiatives aimed at balancing economic opportunities with access to housing and community facilities.
- Facilitate regional dialogues on programs and funding sources for the elimination of blighted areas and conditions in LMI areas and the provision of adequate infrastructure.
- Maximize the role of the Waccamaw HOME Consortium as a conduit to provide funding for rehabilitation of substandard housing.

Measures:

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

**ANALYSIS OF IMPEDIMENTS TO
FAIR HOUSING CHOICE**

**WACCAMAW REGIONAL
COUNCIL OF GOVERNMENTS**

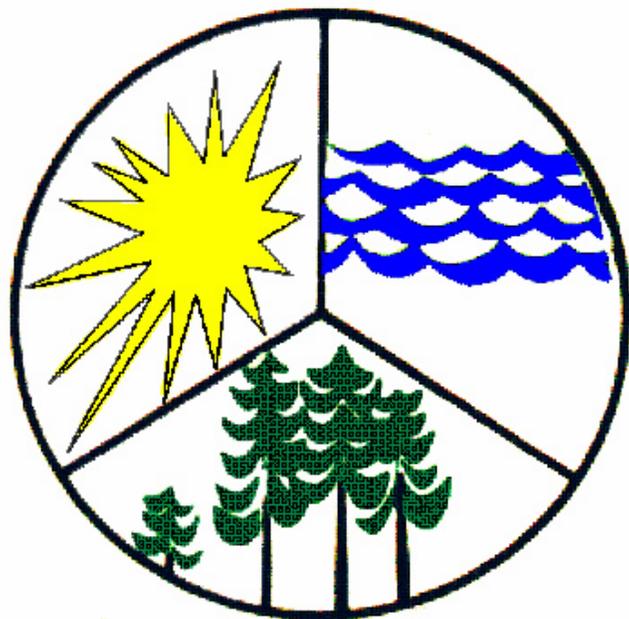


APPENDIX A

References and Bibliography

**ANALYSIS OF IMPEDIMENTS TO
FAIR HOUSING CHOICE**

**WACCAMAW REGIONAL
COUNCIL OF GOVERNMENTS**

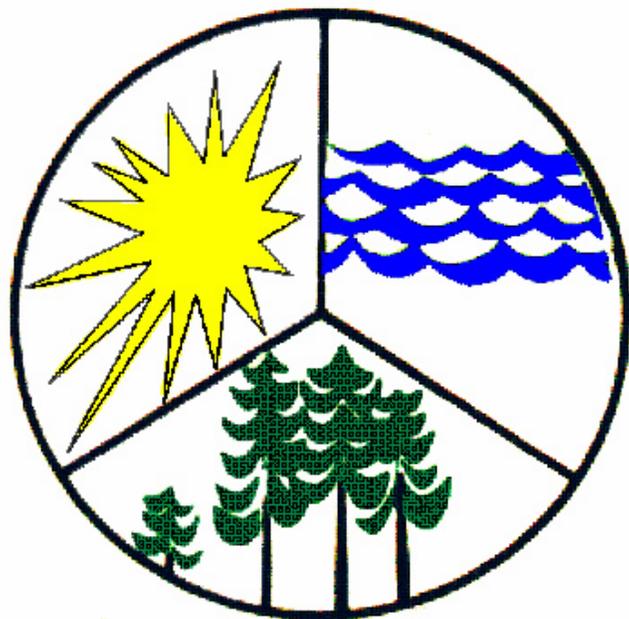


APPENDIX B

2000 Census Tracts

**ANALYSIS OF IMPEDIMENTS TO
FAIR HOUSING CHOICE**

**WACCAMAW REGIONAL
COUNCIL OF GOVERNMENTS**

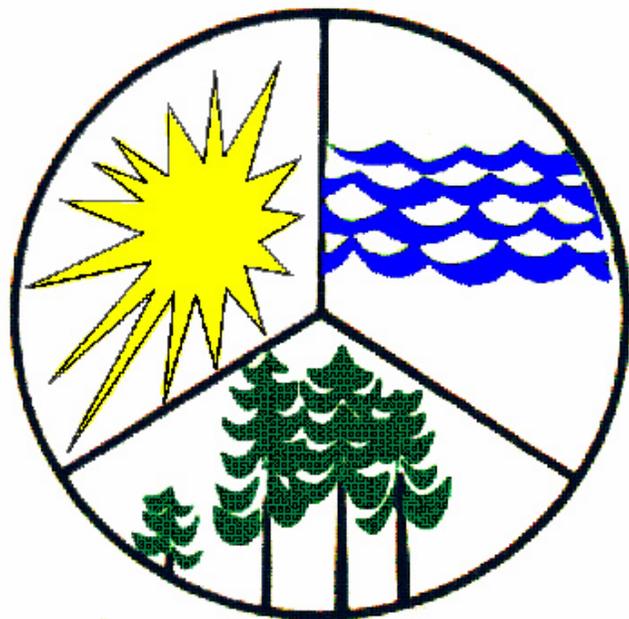


APPENDIX C

Loans by Race and Income

**ANALYSIS OF IMPEDIMENTS TO
FAIR HOUSING CHOICE**

**WACCAMAW REGIONAL
COUNCIL OF GOVERNMENTS**

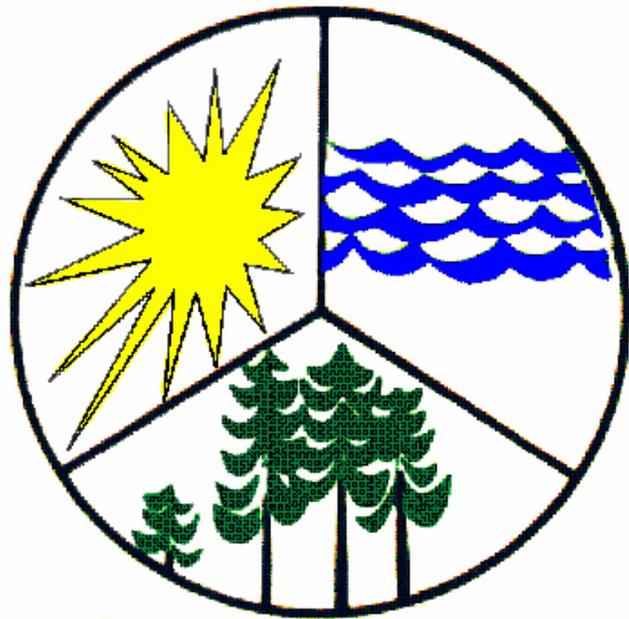


APPENDIX D

Fair Housing Complaints

**ANALYSIS OF IMPEDIMENTS TO
FAIR HOUSING CHOICE**

**WACCAMAW REGIONAL
COUNCIL OF GOVERNMENTS**

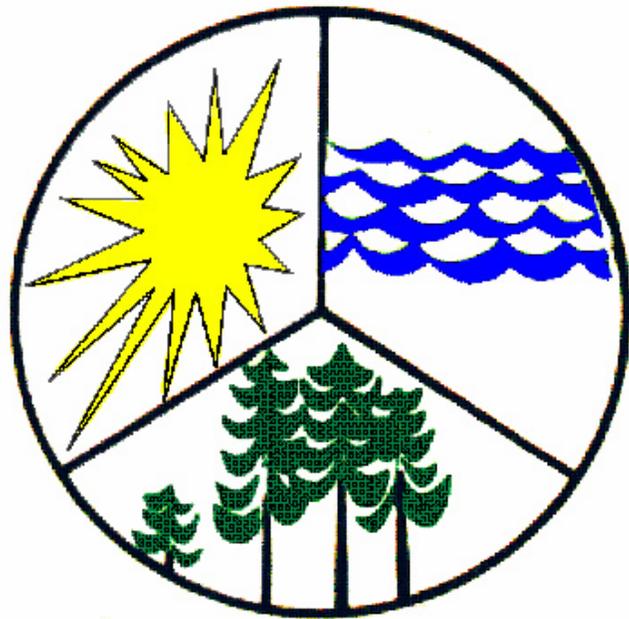


APPENDIX E

Fair Housing Discussion Forums

**ANALYSIS OF IMPEDIMENTS TO
FAIR HOUSING CHOICE**

**WACCAMAW REGIONAL
COUNCIL OF GOVERNMENTS**

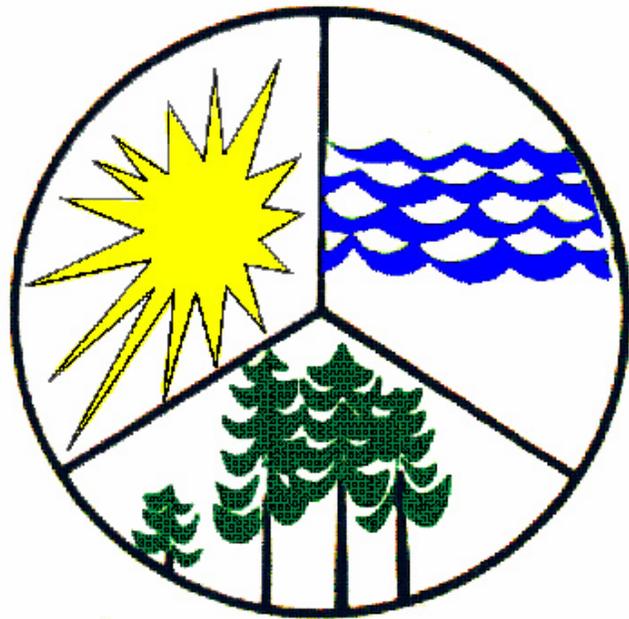


APPENDIX F

Fair Housing Questionnaires

**ANALYSIS OF IMPEDIMENTS TO
FAIR HOUSING CHOICE**

**WACCAMAW REGIONAL
COUNCIL OF GOVERNMENTS**



APPENDIX G

Survey of Land Use Regulations

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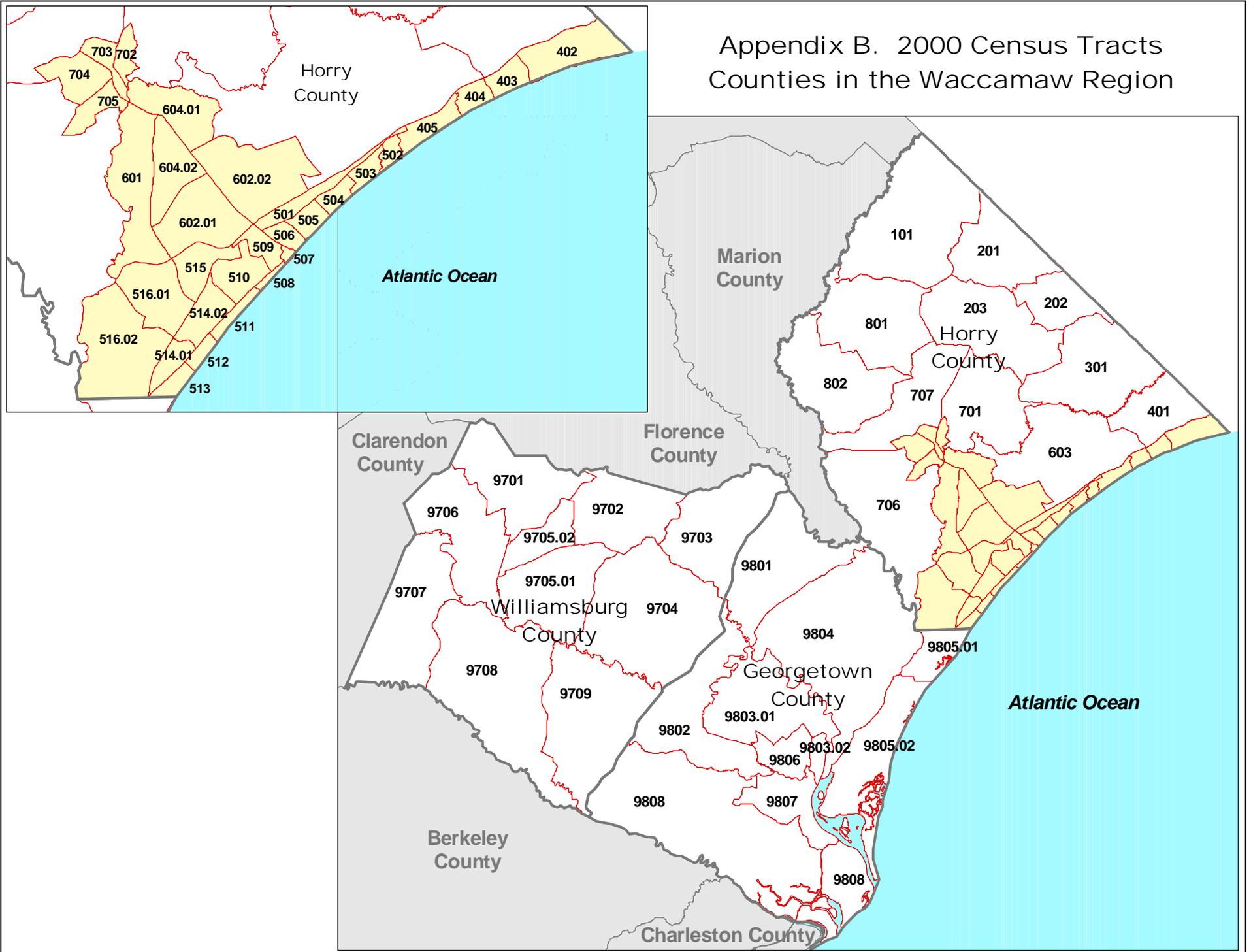
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- Housing Authority of Georgetown
- Kingstree Development Corporation
- Latinoamericanos en Accion
- Lieutenant Governor's Office on Aging
- Loris Healthcare System
- Midway Fire Rescue
- Murrells Inlet-Garden City Fire Department
- Myrtle Beach Housing Authority
- Myrtle Beach Regional Economic Development Corporation
- Myrtle Beach Senior Citizen Advisory Committee
- National Bank of South Carolina
- National Community Reinvestment Coalition
- National Low Income Housing Coalition
- North Strand Helping Hand
- Salvation Army
- Santee Electric Cooperative
- SC Association of Realtors
- SC Band and Trust (formerly Sunbank)
- SC Budget and Control Board, Division of Research and Statistics
- SC Department of Commerce
- SC Department of Health & Environmental Control (DHEC)
- SC Department of Juvenile Justice

- SC Department of Social Services
- SC Department of Vocational Rehabilitation
- SC Employment Security Commission
- SC Home Builders Association
- SC State Housing Finance and Redevelopment Authority
- SC State Law Enforcement Division (SLED)
- St. Ann's Outreach
- South Strand Helping Hand
- Street Reach Ministries, Inc.
- The Coast Regional Transportation Authority
- Total Care for the Homeless Coalition (TCHC)
- Town of Andrews
- Town of Atlantic Beach
- Town of Aynor
- Town of Briarcliffe Acres
- Town of Greeleyville
- Town of Hemingway
- Town of Kingstree
- Town of Lane
- Town of Pawley's Island
- Town of Stuckey
- Town of Surfside Beach
- United Way of Horry County
- USDA Rural Development
- US Department of Commerce, Bureau of Economic Analysis
- US Department of Housing and Urban Development
- Vital Aging of Williamsburg County
- Waccamaw Area Agency on Aging
- Waccamaw Area Long Term Care Ombudsman
- Waccamaw Center for Mental Health
- Waccamaw Economic Opportunity Council
- Waccamaw Housing, Inc.
- Waccamaw Public Health District (DHEC)
- Waccamaw Regional Council of Governments
- Waccamaw Regional Transportation Authority
- Wachovia Bank
- Webster University
- Williamsburg County
- Williamsburg County Department of Alcohol and Drug Abuse
- Williamsburg County Department of Social Services
- Williamsburg County Disabilities and Special Needs Board
- Williamsburg County Health Department (DHEC)
- Williamsburg County School District
- Williamsburg County Transit Authority
- Williamsburg County Veterans Affairs

- Williamsburg Enterprise Community Commission
- Williamsburg First National Bank
- Williamsburg Regional Hospital
- Williamsburg Technical College

Appendix B. 2000 Census Tracts Counties in the Waccamaw Region



APPENDIX C. DISPOSITION OF LOANS BY RACE AND INCOME

Table C-1. Disposition of Applications for Conventional Home Purchase Loans by Income and Race of Applicant, Georgetown County, 2004

Income and Race	Apps. Received	Loans Originated	Apps. Approved - Not Accepted	Apps. Denied	Apps. With-drawn	Files Closed - Incomplete	% Loans Denied
Low-Income (<50% of MSA Median)	131	37	8	75	9	2	57.3%
Black	52	5	7	38	2	0	73.1%
Hispanic	2	0	0	2	0	0	100.0%
White	65	30	0	31	3	1	47.7%
Other	14	2	1	6	4	1	42.9%
Moderate-Income (50-79% of MSA Median)	293	157	34	78	21	3	26.6%
Black	78	23	16	31	6	2	39.7%
Hispanic	2	1	0	1	0	0	50.0%
White	178	113	12	40	12	1	22.5%
Other	37	21	6	7	3	0	18.9%
Middle-Income (80-119% of MSA Median)	350	227	19	63	25	16	18.0%
Black	56	20	3	20	4	9	35.7%
Hispanic	0	0	0	0	0	0	0.0%
White	268	196	14	33	18	7	12.3%
Other	26	11	2	10	3	0	38.5%
Upper-Income (120% + of MSA Median)	1217	913	85	112	81	26	9.2%
Black	46	14	7	15	5	5	32.6%
Hispanic	9	5	2	0	0	2	0.0%
White	1048	812	72	82	64	18	7.8%
Other	123	87	6	15	12	3	12.2%

Source: Federal Financial Institutions Examination Council, Data Reports – HMDA, 2006.

Table C-2. Disposition of Applications for Conventional Home Purchase Loans by Income and Race of Applicant, Horry County, 2004

Income and Race	Apps. Received	Loans Originated	Apps. Approved - Not Accepted	Apps. Denied	Apps. With-drawn	Files Closed - Incomplete	% Loans Denied
Low-Income (<50% of MSA Median)	968	484	112	297	63	12	30.7%
Black	125	36	21	64	3	1	51.2%
Hispanic	20	10	0	7	3	0	35.0%
White	717	403	67	191	48	8	26.6%
Other (includes race not available)	126	45	24	42	12	3	33.3%
Moderate-Income (50-79% of MSA Median)	2,235	1,409	214	430	146	36	19.2%
Black	158	62	22	64	8	2	40.5%
Hispanic	40	21	3	13	3	0	32.5%
White	1,803	1,205	155	314	99	30	17.4%
Other (includes race not available)	274	142	37	52	39	4	19.0%
Middle-Income (80-119% of MSA Median)	2,806	1,981	235	352	202	36	12.5%
Black	115	57	13	33	9	3	28.7%
Hispanic	33	23	2	7	1	0	21.2%
White	2,351	1,721	185	262	157	26	11.1%
Other (includes race not available)	340	203	37	57	36	7	16.8%
Upper-Income (120% + of MSA Median)	9,700	7,476	683	865	556	120	8.9%
Black	199	129	16	39	12	3	19.6%
Hispanic	109	79	9	14	6	1	12.8%
White	8,230	6,490	542	662	431	105	8.0%
Other (includes race not available)	1,271	857	125	164	113	12	12.9%

Source: Federal Financial Institutions Examination Council, Data Reports – HMDA, 2006

Table C-3. Disposition of Applications for Conventional Home Purchase Loans by Income and Race of Applicant, Williamsburg County, 2004

Income and Race	Apps. Received	Loans Originated	Apps. Approved - Not Accepted	Apps. Denied	Apps. With-drawn	Files Closed - Incomplete	% Loans Denied
Low-Income (<50% of MSA Median)	100	16	16	62	6	0	62.0%
Black	74	11	10	49	4	0	66.2%
Hispanic	0	0	0	0	0	0	0.0%
White	19	5	3	10	1	0	52.6%
Other	7	0	3	3	1	0	42.9%
Moderate-Income (50-79% of MSA Median)	125	39	16	56	13	1	44.8%
Black	76	20	10	40	5	1	52.6%
Hispanic	1	0	0	1	0	0	100.0%
White	36	15	4	12	5	0	33.3%
Other	13	4	2	4	3	0	30.8%
Middle-Income (80-119% of MSA Median)	60	23	21	15	1	0	25.0%
Black	36	12	13	11	0	0	30.6%
Hispanic	0	0	0	0	0	0	0.0%
White	21	10	6	4	1	0	19.0%
Other	3	1	2	0	0	0	0.0%
Upper-Income (120% + of MSA Median)	61	30	5	20	4	2	32.8%
Black	24	9	3	12	0	0	50.0%
Hispanic	0	0	0	0	0	0	0.0%
White	35	20	2	7	4	2	20.0%
Other	2	1	0	1	0	0	50.0%

Source: Federal Financial Institutions Examination Council, Data Reports – HMDA, 2004.

APPENDIX D. FAIR HOUSING COMPLAINTS IN THE WACCAMAW REGION

SOUTH CAROLINA HUMAN AFFAIRS COMMISSION

**Table D-1. SCHUC Fair Housing Complaints Filed from Horry County,
FY2001 to FY2004***

Complaint Type & Action	2001-2002					2002-2003		2003-2004	
	Handicap	Race	Familial Status	Sex	Sex & Handicap	Race	Race & Religion	Race	Handicap
Total Filed	1	1	1	1	1	1	2	1	2
Resolution									
<i>No Cause</i>		1	1	1	1	1	1		2
<i>Conciliation</i>	1						1	1	
<i>Closed</i>									

* Fiscal years running from June 30 of the first year to July 1 of the next year

**Table D-2. SCHUC Fair Housing Complaints Filed from Horry County,
FY2004 to March 31, 2006**

Complaint Type & Action	2004-2005						2005- March 2006		
	National Origin	Sex	Familial Status	Handicap	Sex & Handicap	Sex, N/O, Handicap	Handicap	National Origin	Race
Total Filed	1	1	1	1	1	1	2	1	5
Resolution									
<i>No Cause</i>	1			1			1		1
<i>Conciliation</i>		1	1		1		1	1	4
<i>Closed</i>									
<i>Dismissed</i>						1			

**Table D-3. SCHUC Total Fair Housing Complaints Filed From Horry County,
FY2001 to March 31, 2006**

Complaint Type & Action	Handicap	Race	Familial Status	Sex	Sex & Handicap	Race & Religion	National Origin	Sex, N/O, Handicap	Totals
Total Filed	6	8	2	2	2	2	2	1	25
Resolution									
<i>No Cause</i>	4	3	1	1	1	1	1		12
<i>Conciliation</i>	2	5	1	1	1	1	1		12
<i>Closed</i>									0
<i>Dismissed</i>								1	1

Source: SC Human Affairs Commission, March 2006.

Table D-4. SCHUC Total Fair Housing Complaints Filed from Georgetown County, FY2001 to March 31, 2006

Complaint Type & Action	2001-2002	2002-2003	2003-2004	2004-2005	2005-March 2006		Totals
	---	---	---	Familial Status	Race	Disability	
Total Filed	0	0	0	1	1	1	3
Resolution							
<i>No Cause</i>					1		1
<i>Conciliation</i>				1			1
<i>Closed</i>							0
<i>Dismissed</i>						1	1

Source: SC Human Affairs Commission, March 2006.

Table D.5. SCHUC Total Fair Housing Complaints Filed from Williamsburg County, FY2001 to March 31, 2006

Complaint Type & Action	2001-2002	2002-2003	2003-2004	2004-2005	2005-March 2006	Totals
	---	---	---	---	---	
Total Filed	0	0	0	0	0	0
Resolution						
<i>No Cause</i>						
<i>Conciliation</i>						
<i>Closed</i>						
<i>Dismissed</i>						
Total for Year	0	0	0	0	0	0

Source: SC Human Affairs Commission, March 2006.

**US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT,
SC OFFICE OF FAIR HOUSING AND EQUAL OPPORTUNITY**

**Table D-6. HUD Fair Housing Complaints Filed from Waccamaw Region,
2001 to September 2006**

Complaint Type & Action	Georgetown County	Horry County			Williamsburg County	Totals
	2006	2005	2006		---	
	Race, Disability	Disability	Disability, Familial Status	Disability	Race, Disability	
Total Filed	1	1	1	1	1	5
Resolution						
<i>No Cause</i>					1	1
<i>Conciliation</i>		1	1			2
<i>Withdrawn</i>	1					1
<i>Case Pending</i>				1		1

* Calendar Year

Source: US Dept. of Housing and Urban Development, SC Office of Fair Housing and Equal Opportunity, September 2006.

**Georgetown County Analysis of Impediments to Fair Housing Choice
Discussion Forum
WRCOG Conference Room, Georgetown, SC
April 4, 2006 12:00 Noon**

SUMMARY OF ISSUES

- **Questionable lending targeting seniors is growing**
 - Some are spending ½ or more of monthly income
 - Lenders are using as a means to get property since seniors will likely not outlive payment schedule

- **Reverse Mortgages**

- **Transit**
 - None in Georgetown County
 - There is 1 line, but it has been cut back
 - Barrier to elderly to access needed services such as medical
 - Rural residents
 - Many must pay neighbors or hire taxis
 - Inadequate

- **Availability of Affordable Housing**
 - Aging population
 - Deteriorating homes
 - Shortage of assisted living and other related facilities
 - Mobile homes are only resort for some, but end up costly to heating and cool
 - Defining “affordable” (HUD vs. local reality)

- **Financial Literacy**
 - Language barrier for Hispanics
 - School-age awareness (K-12) of financial issues related to housing needed
 - Understanding of landlord/tenant contractual relationship
 - Education should be a public/private effort

- **Overcrowding**
 - Enforcement is difficult
 - Conditions deteriorate
 - Zoning requirements vs. fair housing practices

- **Jobs/Economic Development**
 - Earnings too low to afford housing in many sectors – tourism, services, retail

**Georgetown County
Housing Discussion Forum - Page 2**

➤ **Insurance**

- Coastal weather and disaster risks – hurricanes, tropical storms, flooding – impact rising insurance rates and availability
- New policy holders limited or excluded in coastal zones
- Fire protection
- Land use classification/zoning impact on rates (residential in commercial areas)

➤ **In-migration**

- Rising values
- Rising taxes
- Gentrification

➤ **Consortium**

- Potential to leverage projects/programs
- HOME
- CHDO

**Horry County Analysis of Impediments to Fair Housing Choice
Discussion Forum
Magnolia's Restaurant, Myrtle Beach, SC
April 4, 2006 6:00 PM**

Summary of Issues

- **Conversion of existing affordable housing to higher priced units**
 - Housing closer to the beaches is being converted or demolished and replaced with more costly units due to demand

- **Land costs**
 - Horry County land costs drive up housing costs

- **Can not find affordable housing even for loan recipients (USDA - eligible amounts not enough)**

- **Shortage of rental housing in general**
 - MBHA purged its waiting list for Section 8 Housing and then had 600 on the waiting list within 1 month

- **Rental Inventories**
 - USDA Rural Development and City of Myrtle Beach prepare rental inventories

- **Jurisdictional**
 - Cooperation/participation by all is needed in regional approach

- **Affordable housing vs. land use goals**
 - Many developers merely using "affordable housing" to describe smaller lot/square foot developments that are located in outlying areas where land and development costs are less expensive

- **Senior housing**
 - Affordability

- **Shortage of one-bedroom apartments**
 - Elderly
 - Singles

- **Opposition to "real" affordable housing developments**
 - Education and awareness needed

**Williamsburg County Analysis of Impediments to Fair Housing Choice
Discussion Forum
Brown's Barbeque, Kingstree, SC
April 5, 2006 12 Noon**

Summary of Issues

- **Availability of housing**
 - Limited # of rental properties
 - Some developer interest

- **Seniors**
 - Deteriorating housing and owners are reluctant to move

- **Insurance rates high**
 - Improved fire protection
 - 1S0 reclassifications have reduced insurance rates significantly for many residents
 - Water expansion projects by City of Kingstree and County
 - City (Class 4 – Moving to 3); County (Just moved from Class 9 to Class 5 in large area)
 - County established its first water system 1997
 - Fire stations expanded/equipment improved

- **Developable Land/Development Costs**
 - Water service expansions are enabling development in previously undeveloped areas
 - Availability of water is making area more attractive to developers of lower cost housing

- **Banks**
 - Perceived lack of lending by some to LMI buyers

- **Rental properties**
 - Many units are not feasible to rehab – they are beyond economical repair
 - Multi-family housing in County has largely been financed by USDA Rural Development

- **Financial literacy**
 - USDA provides financial education and counseling, but only to applicants
 - Predatory lending is large problem
 - Work through large employers to educate residents
 - Need to educate councils, legislators on community impact of predatory lending
 - Questionable lending targeting seniors is also growing

- **Jobs**
 - Income levels are low
 - Unemployment is high
 - Many jobs are still seasonal

- **Housing overcrowding**

**WRCOG Analysis of Impediments to Fair Housing Choice
Agency Questionnaire**

Agency/Organization Name:

Name:

Title:

1. Have your constituents experienced any impediments to fair housing in either the sale or rental of housing in the Waccamaw Region?

2. Are you aware of any persons that have experienced discrimination practices in the obtaining financing for home purchase in the Waccamaw Region?

3. Are you aware of any persons that have experienced discrimination practices in use of real estate services in the Waccamaw Region?

4. Are you aware of any other impediments to fair housing in your city, town, county, or region? (transportation, availability, etc.)

5. In your opinion, do any of the policies and/or actions of any of the cities, towns or counties (permitting, zoning, development, economic development, etc.) affect the provision of fair housing in the region?

6. In your opinion, do the programs and activities provided by the cities, towns, counties, housing authorities, or the Waccamaw COG influence the provision of fair housing in the region?

7. Are there any improvements that could be made to better meet the housing needs of your clients/constituents?

**WRCOG Analysis of Impediments to Fair Housing Choice
Financial Institution Questionnaire**

Financial Institution:

Name:

Title:

1. Are you aware of any impediments to fair housing either within your institution or within other lending institutions in the region?
2. Do you provide/require training/education for your employees on issues related to fair housing?
3. Does your institution provide any public service programs that either promote the provision of fair housing or contribute to the provision of fair housing?
4. In your opinion, do any of the policies and/or actions of the City or County (permitting, zoning, development, economic development, etc.) affect the provision of fair housing in the Study Area? If so, how do they do so?
5. In your opinion, do the programs and activities provided by the cities, towns, counties, housing authorities, or the Waccamaw COG influence the provision of fair housing in the region? If so, how do they do so?
6. Do any of your staff members serve on committees for the local housing authority, a local housing corporation, or any other boards related to the provision of fair and affordable housing?

Appendix G. Survey of Land Use Regulations, Waccamaw Region

Jurisdiction	Districts that Allow:				Are these Zoning Districts Adequately Represented?	Prohibitive to Affordable Housing?	
	Manufactured Housing	Mobile Home Parks	Multi-Family Housing	Accessory Residential		Lot Sizes	Land Prices
Georgetown County	FA,R1AC,R1/2AC, MR10,GR,NC,GE, MHP,RGR	MHP	GR	NC,GC	yes	no	In Waccamaw Neck and near water bodies
Andrews	R6	not allowed	R6,R8,R10	yes in all	yes	no	no
Georgetown	R3,R5-both cond	not allowed	R2,R3,R4,R5	R1 (cond)	yes	no	yes - near water
Pawley's Island	not allowed	not allowed	R2	not allowed	no	no	yes
Horry County	MR1,MR2,MR3, MR5,MR6,MR7, RA,CFA,LFA	MHP	many	LFA,FA,CFA	yes	no	yes - near ocean and increasingly elsewhere
Atlantic Beach	Interim Development District in place for the entire Town until new Master Plan and accompanying land use regulations are adopted. If the Master Plan is not adopted prior to 2/18/07 then zoning will revert to previous zoning classifications per 2001 Comprehensive Plan.						yes - near ocean
Aynor	R2,R3	R3	R2,R3	R1,R2,R3	yes	no	no
Briarcliffe Acres	not allowed	not allowed	not allowed	not allowed	n/a	no	yes
Conway	not allowed	not allowed	MDR,HDR,CC, MU,PD,WR	PD,ID	MF yes, MH no	no	increasingly yes
Loris	R2	R2 (cond)	R2,C2,C1 (cond)	R1,R2,LR2,HC, MU (cond),C2	yes	no	no
North Myrtle Beach	R-3	R-3	R-2,R-2A,R4,NC, HC,RC	not allowed	yes	no	yes - near ocean
Myrtle Beach	MH2,MH3	MH1	RM8,RM12,RM16, RM20,C1,C2,C3, C4,C6,C12	allowed in Multi-Family districts	yes	no	yes
Surfside Beach	MP	MP	R2,R3,C1,C3,PD	R2,R3,C1,C3, PD	MF yes, MH no	no	yes
Williamsburg County	anywhere - lot size 1 acre	anywhere - lot size 3 acres	anywhere - lot size 3 acre	allowed	yes	can be	no
Greeleyville	no zoning	n/a	n/a	n/a	n/a	n/a	no
Hemingway	not allowed	not allowed	R2 (small area)	R2	1 small area	no	yes - due to R2 location
Stuckey	no zoning	n/a	n/a	n/a	n/a	n/a	no
Kingstree	R6,R8	not allowed	R6,R8	R6,R8	yes	no	no
Lane	no zoning	n/a	n/a	n/a	n/a	n/a	no