

**COMPREHENSIVE PLAN
FOR
KERSHAW COUNTY
SOUTH CAROLINA
2006 - 2016**

**PART III
HOUSING ELEMENT**

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HOUSING ELEMENT
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**PART III
HOUSING ELEMENT
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PART III HOUSING ELEMENT

INTRODUCTION

Housing is one of the principal elements of a Comprehensive Plan. It is a measure of lifestyle, and is a major indicator of land use and environmental conditions. The County's housing stock is its habitat. It is, therefore, essential to fully dimension housing conditions and trends as part of this Comprehensive Plan.

**Figure III-1
Trends in Housing Types**

	Single-family	Multi-Family	Mfg'd	Total
1970 #	10,007	518	883	11,408
1970 %	88	5	7	-----
1980 #	11,858	750	1,728	14,336
1980 %	83	5	12	-----
1990 #	12,489	960	3,858	17,307
1990 %	72	6	22	-----
2000 #	15,543	927	6,191	22,683
2000 %	69	4	27	-----
% Chg 1970 - 00	55	79	601	-----

Source: U.S. Department of Commerce, Bureau of Census

HOUSING COMPOSITION

Single-family detached (site built) homes comprise the dominant housing style in Kershaw County, but not to the extent they once did. In 1970, single-family detached homes were 88 percent of the total housing stock. This percentage declined to 69 percent in 2000. Despite the lower rate, there was a 55 percent increase in the number of single-family homes.

With a gain in single-family units, why the relative drop in such housing? The market has been shifting toward alternative housing forms, i.e. multi-family and manufactured homes. Multi-family units increased by 79 percent during this period, although the majority of the gains occurred during the first half of the study period. In fact, there was a slight decline in multi-family units between 1990 and 2000. There has been very little multi-family construction in the County during the past twenty-five years. New construction has not kept pace with the retiring of older stock, thus the decline on total units. Conversely, the number of manufactured homes increased by 601 percent between 1970 and 2000. Manufactured homes now comprise 27 percent of the housing stock in Kershaw County, and they have impacted the landscape.

The major challenges from this type of housing are in reconciling differences with traditional site-built single-family housing, and ensuring the safety of such housing. In addressing some of the inherent problems associated with manufactured housing, the industry made significant style modifications in the traditional models following passage by the United States Department of Housing and Urban Development (HUD) of the Manufactured Home Construction and Safety Standards Act of 1976.

The fact that this type of “lower cost housing” rarely generates sufficient financial resources to off-set the cost of services received is a major concern, particularly in view of their growing numbers. In addition, manufactured housing units are not sustainable structures as their useful life is limited. This is reflected in the fact that manufactured housing depreciates in value over time, whereas the value of site constructed (stick-built and modular) housing generally appreciates. Whereas manufactured housing may, in the short term, offer a solution to affordable housing for the low income population, in the long term, such units are a poor solution to the low income housing needs. The manufactured home owner is investing in property with diminishing returns. The non-sustainable construction of manufactured homes creates negative environmental impacts as they waste natural resources, and dilapidated units are a blight on the physical environment and create disposal issues. Recognizing these manufactured housing issues and the growth of manufactured housing units in Kershaw County, the March 1999 revisions to the Zoning Ordinance included restrictions to zoning districts in which manufactured housing is allowed. In addition, the Zoning Ordinance imposed site development standards designed to mitigate the visual impacts and increase the longevity of manufactured housing. Additional installation requirements addressing safety issues were added in 2005.

The sustainable solution to providing affordable housing is the construction of decent, well-built units designed for both owner-occupied and rental housing. The decline in the already inadequate availability of multi-family housing is a concern.

The number of new or used manufactured homes entering Kershaw County between 1970 and 1990 more than doubled the number of building permits issued for new single-family (site-built) homes. On average, just over 200 single-family permits were issued annually, compared with 425 permits for new or used manufactured homes entering the County. This trend reached its zenith in 1996 when 697 permits for manufactured housing installations were issued compared to only 223 permits for single-family housing construction. By 2003, the trend had reversed with 342 permits for single-family housing issued compared to 311 permits for manufactured housing. In 2005, nearly 179 percent more building permits were issued for single-family detached housing construction than were issued for manufactured housing installations. This is a significant and positive trend that should continue under the current zoning policies.

Figure III-2 Building Permits Issued

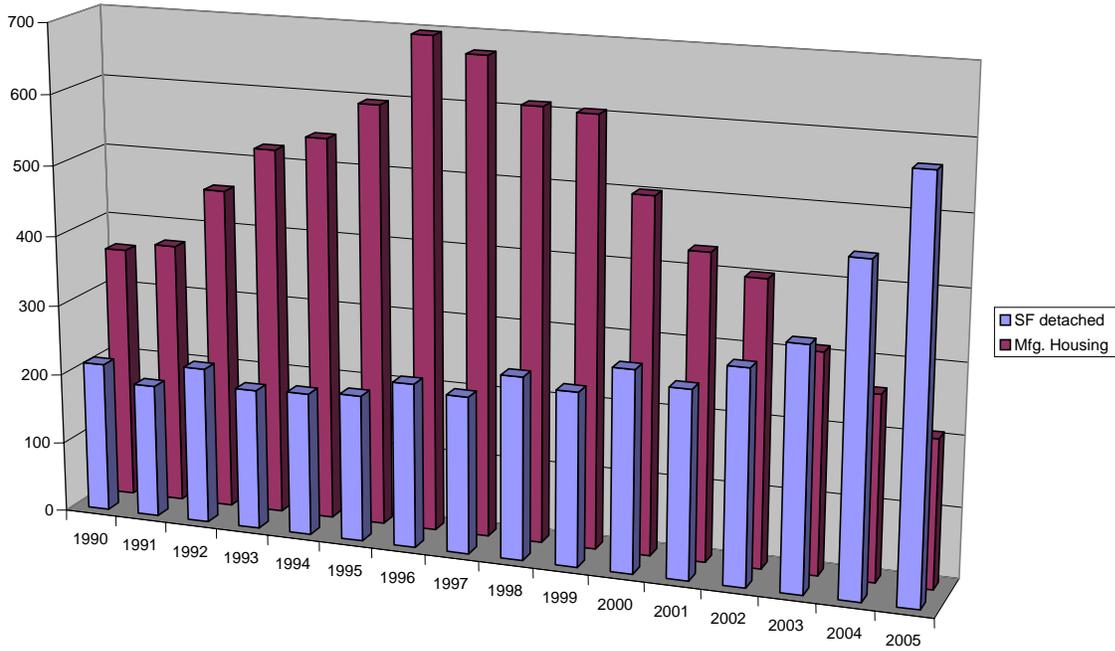
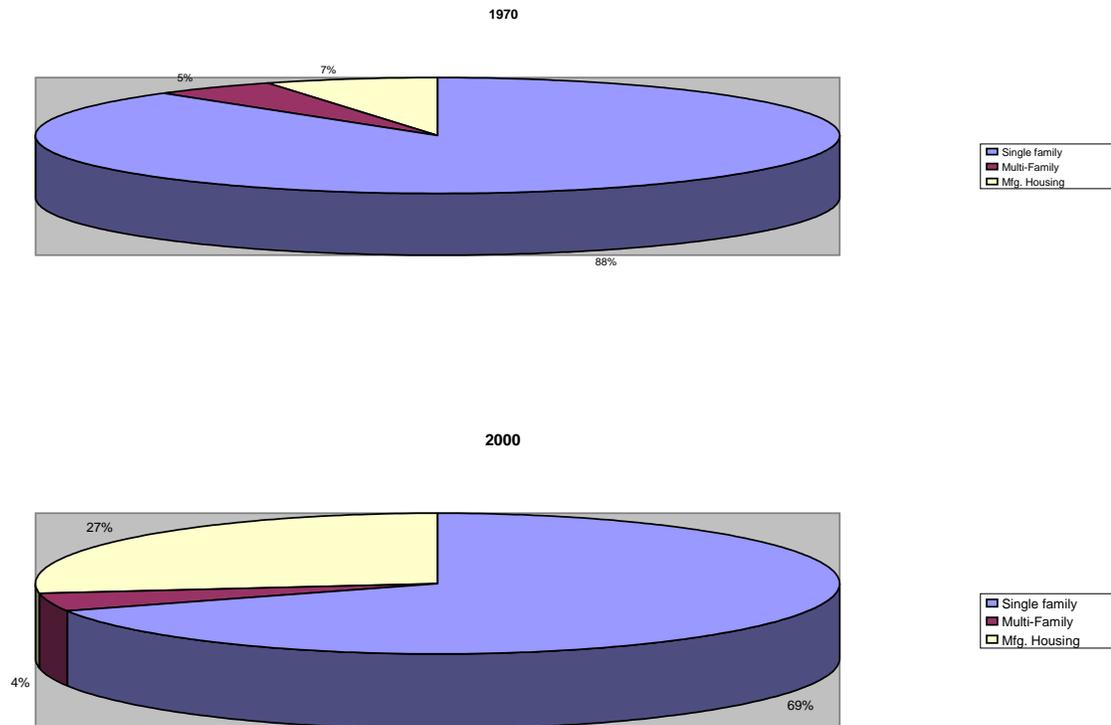


Figure III-3
Building Permit Activity Annual Tabulations

YEAR	BUILDING TYPE			
	Single-family Detached	Multi-Family	Manufactured Housing	Commercial
1990	214	2	361	20
1991	190	0	373	12
1992	223	0	459	7
1993	200	0	523	5
1994	203	0	545	15
1995	208	0	597	29
1996	233	0	697	25
1997	223	0	675	17
1998	259	2	611	25
1999	246	0	606	28
2000	285	0	502	40
2001	266	0	432	14
2002	303	0	403	15
2003	342	0	311	23
2004	462	0	261	24
2005	583	2	209	20

Source: Kershaw County Planning and Zoning Department

**Figure III-4
Housing Types by Percentage**



Source: U.S. Department of Commerce, Bureau of Census

HOUSEHOLD COMPOSITION

Nationally, over the last several decades, the number of households has increased at a higher rate than the population. The reason for this has been a sustained reduction in household size.

From 1970 to 2000, the average household size in Kershaw County dropped by 25 percent from 3.46 to 2.6 persons. As a result, the number of households and housing units increased at twice the rate of the increase in population.

Households by definition include all persons who occupy a housing unit. But not all households are composed of families. A family consists of a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. A household may contain only one person.

**Figure III-5
Household Trends**

	1970	1980	1990	2000	% 1970-2000
Number of Households	9,990	13,131	15,810	20,188	102
Persons/Household	3.46	2.96	2.73	2.6	-25
Persons In Households	34,550	34,550	43,161	52,127	51
Persons In Group Quarters	177	179	438	520	194
Population	34,727	39,015	43,599	52,647	52

Source: U.S. Department of Commerce, Bureau of Census

In Kershaw County, 88 percent of all households are families. The other 12 percent fall into the category of non-family households, including (1) householders living alone, and (2) a group of not more than eight unrelated persons in a housing unit.

Kershaw County is in line with state and national trends of declining household size and the increase in one-person households.

National projections of household trends to the year 2010 indicate that future households will be relatively evenly dispersed among four basic groups:

- Nearly one-fourth of the growth will be in older age households.
- Over 30 percent of the growth will be in “non-family” households, i.e. singles and individuals.
- Approximately 21 to 28 percent of the growth will be the result of an increase in husband-wife families (with or without children).
- Over 20 percent of the growth will be in single-parent families.

**Figure III-6
Relationships by Household Type**

Total Population:	52,647
In households:	52,127
In family households:	45,973
Householder:	14,918
Male:	10,642
Female:	4,276
Spouse:	11,261
Child:	15,752
Natural-born or adopted:	14,671
Step:	1,081
Grandchild:	1,540
Brother or sister:	446
Parent:	387
Other relatives:	802
Non-relatives:	867
In non-family households:	6,154
Male householder:	2,401
Living alone:	1,64
Not living alone:	437
Female householder:	2,869
Living alone:	2,598
Not living alone:	271
Non-relatives:	884
In group quarters:	520
Institutionalized population:	382
Non-institutionalized population:	138

Source: Bureau of Census 2000

If we assume national household projections offer reasonable estimates of probable trends in Kershaw County, we should take into account not only projected growth in the number of households, but be sensitive to the composition of the household as well.

**Annual Census Bureau Estimates of
Housing Units in Kershaw County**

July 1, 2000	22,776
July 1, 2001	23,176
July 1, 2002	23,560
July 1, 2003	23,836
July 1, 2004	24,146

If we extrapolate national trend projections, we can estimate that as of July 1, 2004, there has been an increase of about 790 single-parent households in Kershaw County since the 2000 census and about 950 more older-age households.

OCCUPANCY CHARACTERISTICS

Owner occupancy is generally considered to be a healthy sign of community vesting. It is also a good indication of neighborhood security and stability. The importance of owner occupancy is such that the U.S. Department of Housing and Urban Development has developed a Special Housing Program (HOPE) to promote home ownership for low and moderate income persons.

The number of owner-occupied units in Kershaw County increased by 122 percent over the last three decades. The rate of ownership rose from 75 to 82 percent of all occupied housing. Rental housing also increased during this period, but at a slower rate of 48 percent.

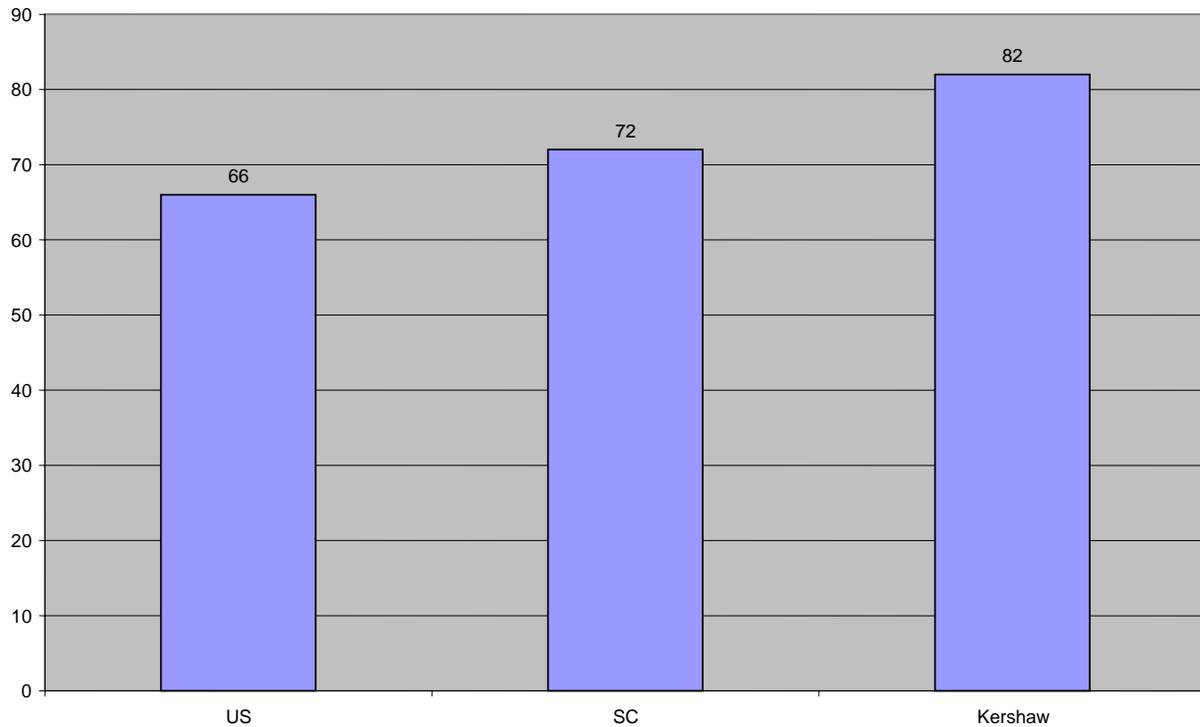
**Figure III-7
Housing Occupancy Characteristics**

	Owner-occupied		Renter Occupied		Total Occupied
1970	7,451	75 %	2,539	25 %	9,990
1990	12,873	81%	2,937	19 %	15,810
2000	16,554	82%	3,634	18%	20,188
Increase	9,103	122 %	1,195	43 %	10,198 (102%)

Source: U.S. Department of Commerce, Bureau of Census

Interestingly, the rate of home ownership in Kershaw County exceeds both the national (66 percent), as well as the state average (72 percent). Home ownership is enjoyed by Whites and Blacks alike in almost equal proportion to their presence in the County.

Figure III-8
Percent Owner-Occupied Housing Units Census 2000



Seventy-six percent of all owner-occupied housing is by Whites who comprise 71 percent of the population. The number of owner-occupied units by Whites increased by 117 percent over the last three decades. But the number of homes owned by Blacks increased at an even higher rate of 127 percent although the actual ratio of owner occupancy among Blacks remained the same throughout the thirty year period. This is because the Black population has experienced a decline (see Population Element).

Figure III-9
Owner Occupancy Characteristics by Race

	White Households		Black Households		Total
1970	5,824	78 %	1,627	22 %	7,451
1990	9,874	77 %	2,999	23 %	12,873
2000	12,648	76%	3,700	22%	16,348
Increase	117 %		127 %		119 %

Source: U.S. Department of Commerce, Bureau of Census

That home ownership has increased over the last 30 years from 75 to 82 percent of all occupied housing is a positive note. Increased vesting strengthens the ties of “community” and respect for the land and environs.

FINANCIAL CHARACTERISTICS

Financial characteristics tell us a lot about housing and living conditions. According to the 1990 Census, the median value of an owner-occupied house in Kershaw County has declined over the past decade in comparison to State values. In 1990 the median value was 98 percent of the State-wide value. In 2000, the median value of a Kershaw County owner-occupied home was 93 percent of that of the State as a whole. This can be attributed to the sharp increase in manufactured home ownership over the past decade as well as the proliferation in “starter home” subdivisions in the Elgin area.

Figure III-10
Median Owner-Occupied Household Values

	1990	2000
Kershaw County	\$60,200	\$88,000
South Carolina	\$61,100	\$94,900

Source: U.S. Department of Commerce, Bureau of Census

PLUMBING CHARACTERISTICS

A final indicator as to the livability or adequacy of housing is the presence, or lack, of plumbing facilities. Reviewing Census data over the three census periods of 1970 to 1990, we see that the number of units with complete plumbing facilities increased from 77 to 99 percent of all year-round housing. The number of units with incomplete facilities declined from 23 to one percent of the total.

These data show tremendous improvements in the condition of year-round housing over the two decades of 1970 to 1990. The number of homes with inadequate plumbing reduced from nearly one in four to just one percent. Census 2000 figures indicate a further decline in houses with inadequate plumbing to less than one percent.

Figure III-11
Plumbing Characteristics

All Year Housing	1970		1980		1990		2000	
	No.	%	No.	%	No.	%	No.	%
All Facilities	8736	77	13,169	92	16,655	99	20,188	99.3
Lacking Some or All Facilities	2672	23	1,167	08	241	1	141	.70

Source: Source: U.S. Department of Commerce, Bureau of Census

Much of the progress recorded may be attributed to participation in the various Federal aid housing programs, the demolition of substandard units, and private sector financing for home improvements. Still there are homes in the County lacking some or all plumbing facilities. That these homes be adequately facilitated is prerequisite to meeting the goal of the National Affordable Housing Act of 1990, that every American family be able to afford a decent home in a suitable environment.

HOUSING PROJECTIONS

Based on population forecast and further projected declines in the size of households, the future looks bright for the housing industry. Forecasts through the year 2020 show an increase of approximately 5,428 housing units, averaging about 360 additional units a year. If these projections hold, the housing industry can be expected to do even better, as this increase does not include construction of replacement housing inventory lost over time (approximately one percent per decade).

**Figure III-12
Housing Forecast**

	<u>2005</u>	<u>2010</u>	<u>2015</u>	<u>2020</u>	<u>Total</u>
Additional Population	2,900	3,590	3,600	3,590	13,680
Projected Household Size*	2.6	2.55	2.5	2.45	-----
Additional Units Required (estimate)	1,115	1,408	1,440	1,465	5,428

Source: Calculated from SC Statistical Abstract 2005 population estimates and projections.

*Household size – straight line projection.

With an influx of new housing, the County is challenged to absorb and accommodate such housing in an orderly manner.

NEEDS AND GOALS STATEMENT

From the preceding we know:

- That the composition of housing is changing, with manufactured housing commanding a large share of the market although this trend is reversing; and
- The size of households is shrinking, giving rise to potential changes in the size of housing, and accelerating the need for housing; and
- That housing conditions, while improving over time, still do not afford decent habitats for all County residents; and
- That owner-occupancy is on the rise; and
- That the County’s housing stock is projected to increase.

To address these conditions, the following goals are hereby established.

Housing Goals

HG-1: Ameliorate the Impact of Manufactured Housing.

The 1999 and 2005 revisions to the Kershaw County Zoning Ordinance implemented the 1996 Comprehensive Plan recommendations for manufactured home installation standards. In addition, manufactured habitability standards (sanitary, hot and cold water supply, heating and cooking facilities, and smoke detectors) were implemented. The continued enforcement of these standards will greatly assist in the amelioration of the negative impacts of manufactured housing.

HG-2: Provide affordable decent housing opportunities in suitable environments for every Kershaw County family.

This may be accomplished by:

1. Increasing the supply of publicly assisted housing; and
2. Adding to the supply of structurally sound housing by rehabilitating existing substandard housing stock with CDBG grant funds.
3. Promoting the construction of affordable non-subsidized multi-family rental and owner-occupied housing units in appropriate locations. Such units include apartments, condominiums, duplexes, townhouses, patio homes, etc.

HG-3: Protect and maintain existing supply of Quality Housing and Residential Environs.

Housing represents the single largest investment for most families. That the investment is secure is a major concern. Roads, drainage, and other public utilities should be adequate and well maintained. Development standards promoting neighborhood amenities such as sidewalks, open spaces, and landscaping should be considered. Code enforcement for substandard and unsafe housing and other zoning violations should be strengthened to ensure the well-being of the community.

HG-4: Channel most projected housing into defined “development areas” with essential support facilities.

This will require defining such areas and adopting a “concurrency” policy to ensure that essential infrastructure will be available to such areas in a timely manner. Goal HG-4 relates directly to Goal PG-1.