Adequate, 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. The quality, availability, and affordability of the community's housing stock weighs heavily in the decision making process of businesses and employers when considering new locations. Newcomers to Kershaw County consider a variety of factors when choosing their new homes such as quality of schools, public safety, convenience to jobs and services, as well as other community amenities. However, the deciding factor in housing choice is typically the quality and affordability of the available homes in an area.

The purpose of the Housing Element of the Comprehensive Plan is to assess the condition, availability, and affordability of Kershaw County's housing stock and to project future housing needs. The prediction of future housing needs poses a distinct challenge as homes are essentially expensive consumer products with a demand that is greatly influenced by economic conditions. Interest rates and the overall economy have dramatic effects on the housing market. When such factors make home ownership unattainable for lower income persons, many residents find themselves dependent on the rental market. This element of the Comprehensive Plan considers both owner-occupied and rental housing needs for the next ten to fifteen years in Kershaw County and its municipalities.

Kershaw County is faced with a myriad of possibilities and challenges in planning for the future of housing for its residents. There has been strong residential growth within vicinity of the I-20 and U.S. Highway 1 corridors that connect the County to high growth areas of Richland and Lexington Counties. This corridor includes areas in and around the City of Camden, the Town of Elgin, and the Lake Wateree area. Despite housing growth, there remains a limited supply of lower cost housing. Through a thorough and thoughtful study of current housing conditions and probable trends for the future, a balance of housing types can be identified that will accommodate the diverse housing needs of current and future County residents.

A. HOUSING GROWTH

Growth in the housing supply is closely associated with population growth. While population growth can provide the impetus for an increase in housing supply, a housing stock that offers variety, affordability, and quality can also attract people to a community. Kershaw County experienced a 17.2% increase in population from 2000 to 2010, accompanied by a 21.1% increase in housing units. Housing growth outpaced population growth by almost 4% during the same time period. This slight disparity between population and housing growth rates can be attributed in part to movement of current residents from older housing units to newer homes, resulting in no population increase, but higher housing vacancy rates.

As detailed in Table 3-1, Kershaw County has 27,752 housing units, with 4,340 (15.6%) of these units located in incorporated areas, including 3,577 units in the City of Camden. The Town of Bethune has a housing stock of less than 200 units, while 565 housing units are located in the Town of Elgin.

The 21.1% growth rate in the Kershaw County housing supply from 2000 to 2010 mirrors housing growth statewide at 21.9%. In contrast, housing growth among the County's municipalities has varied widely in recent decades. Housing in the Town of Elgin grew by more than 70% from 2000 to 2010, with an additional 3.7% increase from 2010 to 2014. Growth was much slower in the City of Camden, at a rate of only 8% from 2000 to 2010 and less than one percent from 2010 to 2014. The Town of Bethune experienced a decline in the number of housing units from 2000 to 2010, followed by a small increase of 3.7%, or seven units, from 2010 to 2014.

Table 3-1. Housing Unit Growth, County and Municipalities, 2000, 2010 and 2014

Jurisdiction	2000 Census	% Change 2000-2010	2010 Census	% Change 2010-2014	2014 Census
Kershaw County	**22,683**	***21.1%***	**27,478**	***1.0%***	**27,752**
Bethune	193	*-1.0%*	191	*3.7%*	198
Camden	3,283	*8.0%*	3,544	*0.9%*	3,577
Elgin	306	*70.3%*	521	*8.4%*	565
Unincorporated Kershaw County	18,901	*22.9%*	23,222	*0.8%*	23,412
South Carolina	1,753,670	*21.9%*	2,137,683	*1.1%*	2,160,383

Source: U.S. Census Bureau, 2000 and 2000 Census and 2010-2014 American Community Survey (ACS)

Overall housing growth in the four-county Santee Lynches Region at only 13% was significantly lower than growth statewide (Table 3-2). Kershaw County experienced the region's highest rate of housing growth from 2000 to 2010 at more than 21%, while the County's housing growth only slightly trailed that of Sumter County and the State from 2010 to 2014.

Table 3-2. Housing Unit Growth, Santee Lynches Region, 2000, 2010 and 2014

Jurisdiction	2000 Census	2010 Census	% Change 2000-2010	2014 ACS	% Change 2010-2014
Santee Lynches Region	**87,407**	**98,731**	***13.0%***	**99,414**	***0.7%***
Clarendon County	15,303	17,467	*14.1%*	17,436	*-0.2%*
Kershaw County	**22,683**	**27,478**	***21.1%***	**27,752**	***1.0%***
Lee County	7,670	7,775	*1.4%*	7,729	*-0.6%*
Sumter County	41,751	46,011	*10.2%*	46,497	*1.1%*
South Carolina	1,753,670	2,137,683	*21.9%*	2,160,383	*1.1%*

Sources: U.S. Census Bureau, 2000 and 2010 Census and 2010-2014 ACS

Kershaw County is the second most urbanized county in the Santee-Lynches Region behind Sumter, with 41.5% of its housing units (11,413 units) located in urban areas of the County (Table 3-3). Although the County's percentage of urban housing is slightly below the planning region as a whole at 47.5%, it is significantly lower than the two-thirds of statewide housing considered as urban.

Table 3-3. Urban and Rural Housing Units, Santee Lynches Region, 2010

Jurisdiction	Total Housing Units	Urban		Rural	
		#	%	#	%
Santee Lynches Region	**98,731**	**46,845**	***47.4%***	**51,886**	***52.6%***
Clarendon County	17,467	2,228	*12.8%*	15,239	*87.2%*
Kershaw County	27,478	11,413	***41.5%***	16,065	***58.5%***
Lee County	7,775	1,712	*22.0%*	6,063	*78.0%*
Sumter County	46,011	31,492	*68.4%*	14,519	*31.6%*
South Carolina	2,137,683	1,423,307	*66.6%*	714,376	*33.4%*

Source: US Census Bureau, 2010 Census

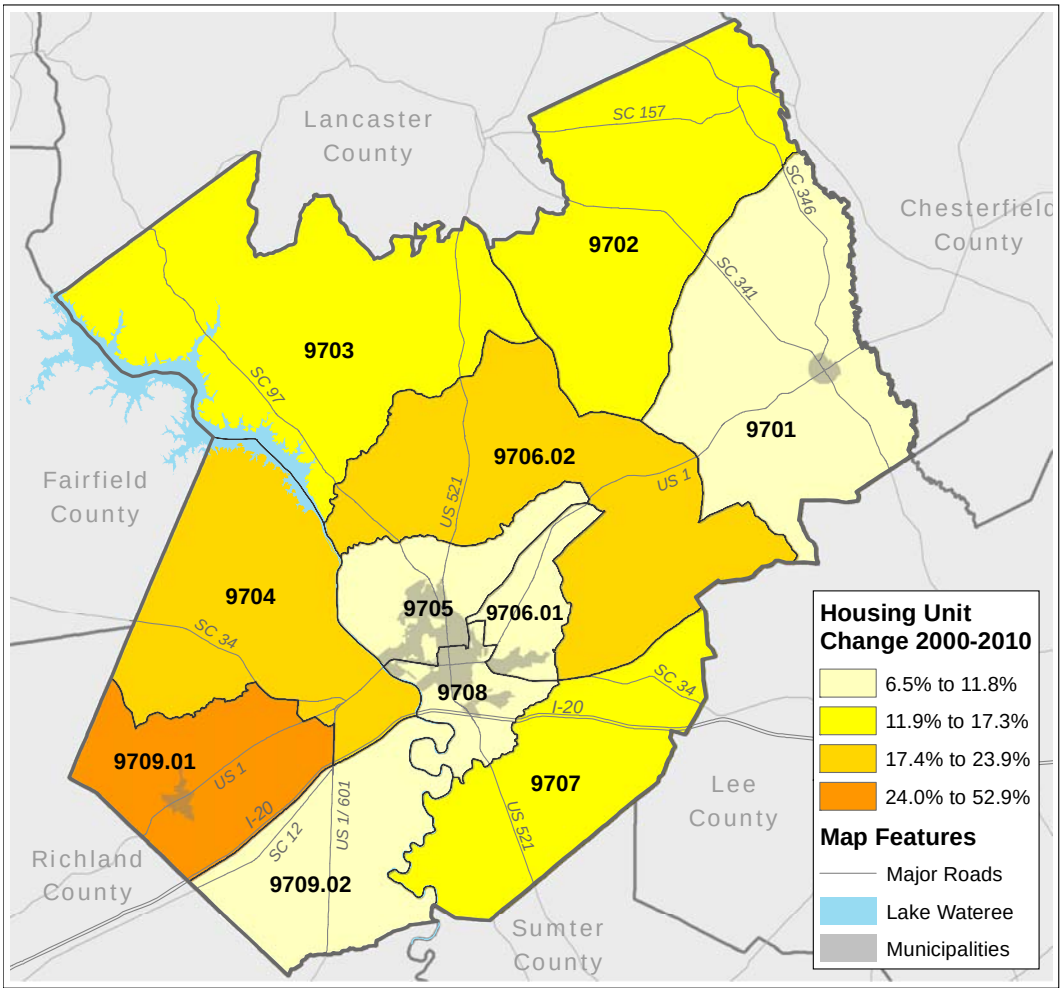
Housing growth by Census tract is provided in Table 3-4 and illustrated in Map 3-1. The percentage of growth varied substantially among the County's Census tracts from 2000 to 2010, ranging from a 6.5% growth rate in tract 9705 (northern area of the City of Camden) to a 53% growth rate in tract 9709.01 (southwestern part of the County that includes the Town of Elgin). As discussed in the Population Element, high growth in tract 9709.01 can primarily be attributed to residential development along the I-20 and U.S. Highway 1 corridors leading into neighboring Richland County. Comparatively high rates of growth also occurred in tracts 9706.02 (south of I-20 between the Wateree River and Richland County) and 9704 (west of Camden and bordering Fairfield and Richland Counties).

Table 3-4. Housing Unit (HU) Change by Census Tract, 2000 to 2010

2000 Census Tracts		2010 Census Tracts		Housing Unit Change 2000-2010	
Tract	HU	Tract	HU	#	%
9701	1,088	**9701**	1,179	91	*8.4%*
9702	1,083	**9702**	1,266	183	*16.9%*
9703	1,599	**9703**	1,875	276	*17.3%*
9704*	3,421	**9704.01**	2,080	724	*21.2%*
		9704.02	1,169		
		9704.03	896		
9705	2,613	**9705**	2,782	169	*6.5%*
9706.01	2,214	**9706.01**	2,399	185	*8.4%*
9706.02	1,601	**9706.02**	1,984	383	*23.9%*
9707	1,125	**9707**	1,307	182	*16.2%*
9708	2,771	**9708**	3,012	241	*8.7%*
9709.01**	4,258	**9709.03**	1,175	2,254	*52.9%*
		9709.04	2,356		
		9709.05	2,981		
9709.02	910	**9709.02**	1,017	107	*11.8%*
Total	**22,683**		**27,478**	**4,795**	***21.1%***

* 85 Housing Units added to adjust for the move of a subarea to tract 9709.01 in 2010 Census
** 85 Housing Units removed to adjust for the move of a subarea from tract 9704 in 2010 Census
Sources: U.S. Census Bureau, 2000 and 2010 Census

Map 3-1. Housing Growth by Census Tract, 2000 to 2010



Source: U.S. Census Bureau, 2000 and 2010 Census

1. Residential Building Permits

An examination of residential building permits issued in the County since 2006 provides additional information on housing growth trends in recent years. Residential permit data for Kershaw County from 2006 to 2015 is listed in Table 3-5 and illustrated in Figure 3-1. This data includes single-family site built construction (including duplexes), as well as manufactured homes that were moved into the County or existing units that were moved to another location within the County during these years. Residential permitting during the 10-year period was comprised primarily of single-family (67.5%) and manufactured homes (31%), with less than 2% of permits issued for multi-family units. Overall, residential permitting declined sharply from highs of 664 permits in 2006 and 655 permits in 2007 to only 459 permits in 2008. This drop in permit activity coincided with the nationwide economic downturn. Residential permitting fluctuated through 2013, dropping to a low of 260. Activity began to rebound in 2014 with 299 permits issued and continued to climb through 2015, reaching an annual total of 346 permits.

This housing construction trend mirrors the sagging State and national housing market between 2008 and 2012, followed by a slow recovery that has continued through 2015.

Table 3-5. Residential Housing Units Permitted, 2006 to 2015

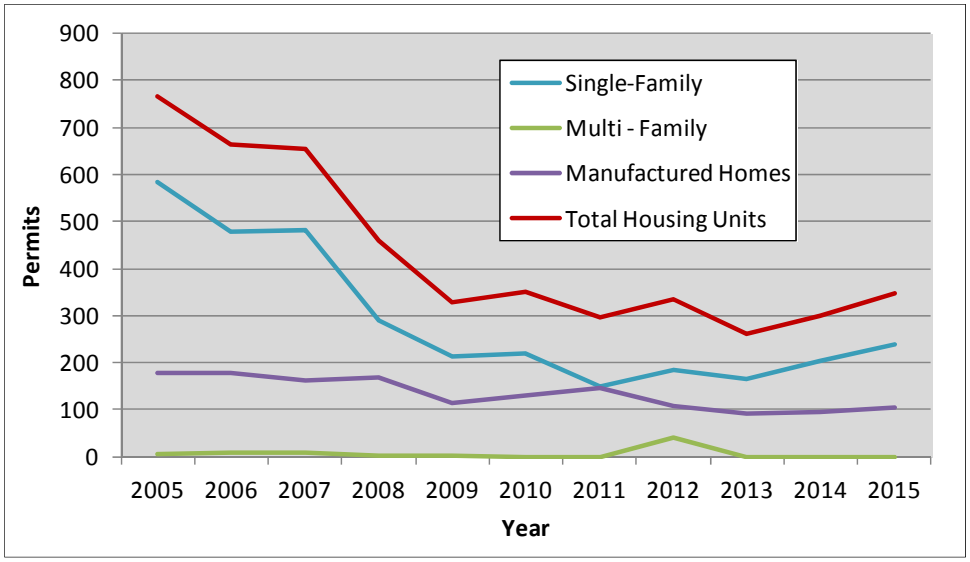
Year	Single-Family		Multi-Family		Manufactured*		Totals
	#	%	#	%	#	%	
2006	477	*71.8%*	10	*1.5%*	177	*26.7%*	**664**
2007	483	*73.7%*	10	*1.5%*	162	*24.7%*	**655**
2008	289	*63.0%*	2	*0.4%*	168	*36.6%*	**459**
2009	212	*64.6%*	2	*0.6%*	114	*34.8%*	**328**
2010	221	*63.1%*	0	*0.0%*	129	*36.9%*	**350**
2011	149	*50.3%*	0	*0.0%*	147	*49.7%*	**296**
2012	185	*55.4%*	40	*12.0%*	109	*32.6%*	**334**
2013	167	*64.2%*	0	*0.0%*	93	*35.8%*	**260**
2014	204	*68.2%*	0	*0.0%*	95	*31.8%*	**299**
2015	240	*69.4%*	0	*0.0%*	106	*30.6%*	**346**
Total Units	**3,210**	***67.5%***	**70**	***1.5%***	**1,477**	***31.0%***	**4,757**

*Manufactured home data includes existing units that moved within the County

Source: Kershaw County Building Planning and Zoning, July 2016

Permitting for new single-family homes exceeded all other permitting in the last decade, peaking at 483 permits in 2007. Manufactured home permitting was relatively consistent over the 10-year period, comprising almost half of all new residential permits in 2011. Multi-family housing development was comparatively light in Kershaw County, totaling only 24 units from 2006 through 2009. After two years of no activity, 40 units were permitted for the Bridle Ridge Apartment complex in 2012, followed by three years of no new multi-family development.

Figure 3-1. New Residential Permits, 2006 to 2015

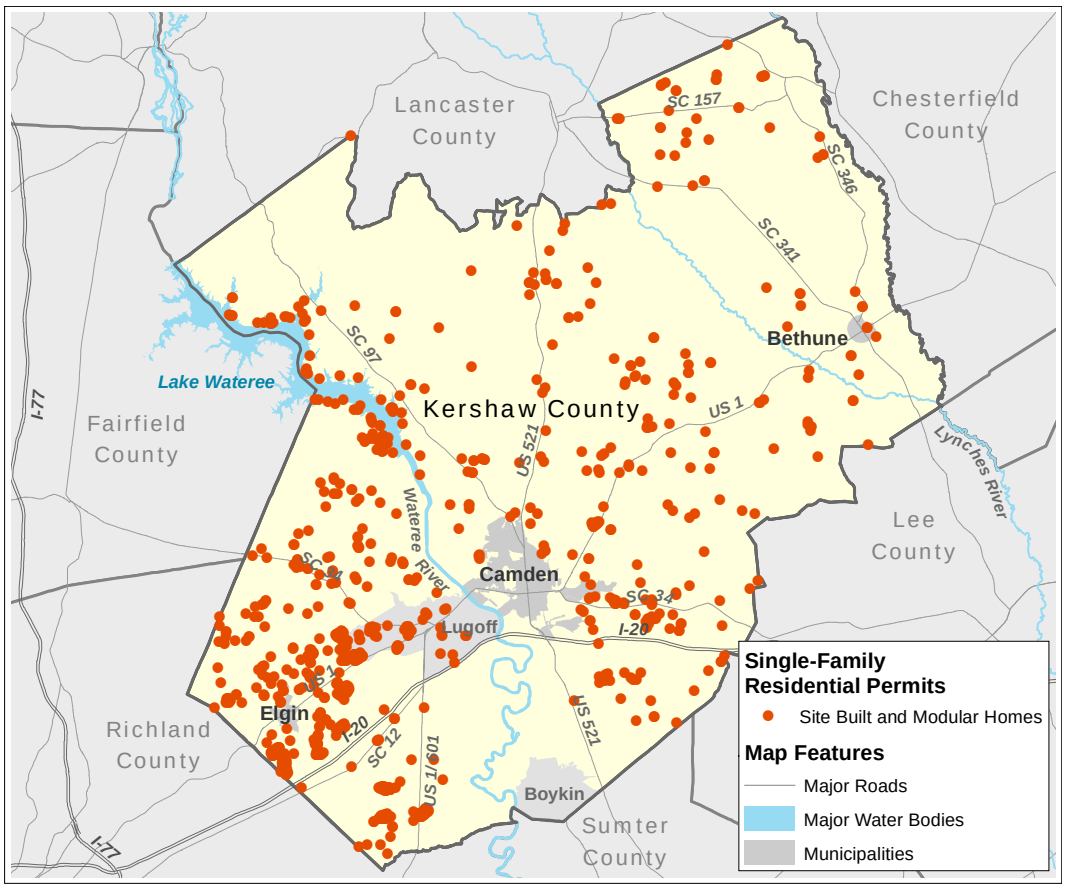


*Manufactured home data includes units that moved within the County

Source: Kershaw County Building Planning and Zoning, July 2016

As illustrated in Map 3-2, several areas of the County experienced higher permit volumes for new single-family residential and modular housing from 2010 to 2015. Of the 831 permits that were issued west of the Wateree River, 799 were site built and 32 were modular homes. Sixty-eight permits were issued in areas along Lake Wateree, including 64 site built and four modular residences. A high number of permits were issued near the City of Camden, to the east in the S.C. Highway 34 corridor, to the south of I-20, and north along U.S. Highways 1 and 521.

Map 3-2. Residential Permit Locations, 2010 to 2015*



*Does not include locations for permits issued within the City of Camden or the Towns of Bethune or Elgin

Sources: Kershaw County Building Planning and Zoning and Information Services Department, Sept 2016

B. HOUSING LOCATION

Residential use comprises nearly 11% (48,858 acres) of the County's land area. Single-family residential includes single-family homes, as well as manufactured homes on individual properties (Table 3-6). Multi-family residential includes duplexes, structures with three or more dwelling units, zero lot line and patio home developments, condominiums, townhouses, and manufactured home parks. Properties less than 20 acres in size that are classified as agriculture or forestry for tax purposes, but also include a residence, are shown as residential. Single-family is the most prevalent type of residential use, accounting for 99.4% of all residential land in the County. Less than one percent of residential land is in use as multi-family residences.

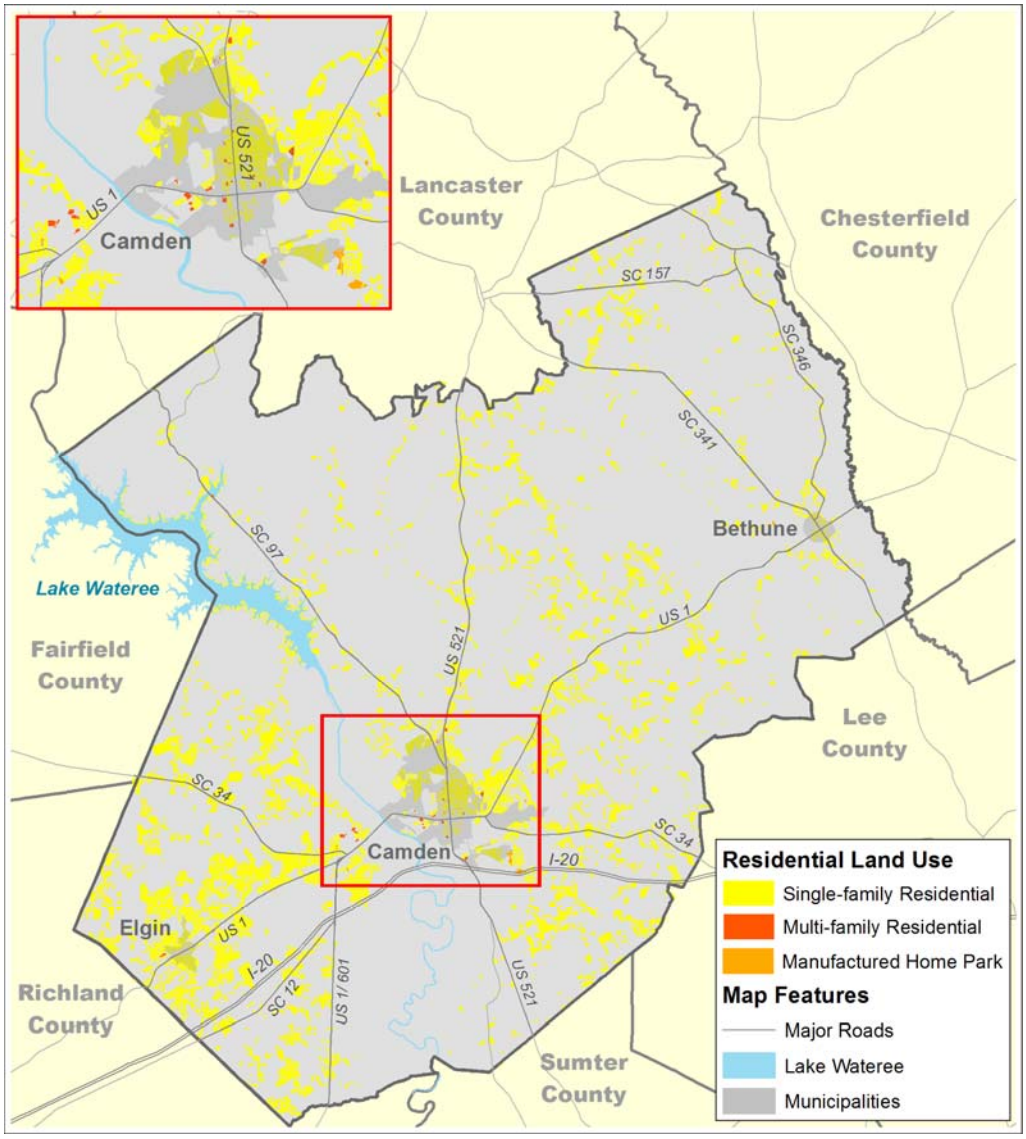
Table 3-6. Land Area by Residential Land Use, 2016

Land Use	Acres	% of All Residential
Single-Family	48,584.82	99.4%
Multi-Family	272.87	0.6%
Total All Residential	**48,857.69**	**100.0%**
Total Acres		**% Residential of Total Acres**
Total All Land Uses	**456,647.42**	**10.7%**

Source: Kershaw County Information Services Department, July 2016

Single-family homes are generally clustered in and around the City of Camden, the Towns of Elgin and Bethune, and along major routes including I-20, U.S. Highways 1 and 521, and S.C. Highway 34 (Map 3-3).

Map 3-3. Land in Residential Use, 2016



Source: Kershaw County Information Services Department, July 2016

Lake Wateree, with its recreational and scenic amenities, has attracted additional concentrations of single-family residential development. Nearly all multi-family development is concentrated in or near the City of Camden and the Town of Elgin. Ten of the County's manufactured home parks are located just outside of Camden, with three others located off of S.C. Highway 34, U.S. Highway 521, and near the Town of Bethune.

C. HOUSING TYPE

A variety of housing types are available to Kershaw County residents, ranging from single-family units to multi-family housing. Single-family (1-unit detached) units are detached from other houses, with open space on all four sides. The U.S. Bureau of the Census includes single unit modular housing (built off-site and transported to the site) in the definition of single-family units. Single units that are attached (1-unit attached) have one or more walls extending from ground to roof that separate the unit from adjoining structures. Most single-family housing is constructed entirely on-site, in compliance with local building code standards. Duplexes include two housing units in one structure. Multi-family buildings contain more than two housing units within the structure. Manufactured (also known as mobile) homes are constructed off-site and transported to the site on wheels that are attached to the structure.

Beyond the general counts provided in the 2010 Census, detailed housing data is provided by the Census Bureau through the American Community Survey (ACS). Surveys are conducted each year and are provided in single-year and multi-year compilations. The most reliable and accessible of these are the five-year ACS estimates that are based on 60 months of collected data at all geographic levels including places (municipalities), Census tracts, block groups, and blocks.

As of 2014, more than two-thirds (68.2%) of all housing units in the County are single-family, detached homes, similar to the 2000 Census share of 68%. These percentages exceeded the statewide percentages of 61.5% in 2000 and 62.2% in 2014. Manufactured homes account for more than one of every four County housing units, while only 5.1% of housing units in Kershaw are multi-family dwellings.

Table 3-7. Housing Unit Type, 2000 and 2014

	Kershaw County				South Carolina			
	2000		2014		2000		2014	
Unit Type	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Total Units	**22,683**	***100.0%***	**27,752**	***100.0%***	**1,753,670**	***100.0%***	**2,160,383**	***100.0%***
1 unit, detached	15,416	*68.0%*	18,914	*68.2%*	1,078,678	*61.5%*	1,343,761	*62.2%*
1 unit, attached	127	*0.6%*	100	*0.4%*	40,185	*2.3%*	60,871	*2.8%*
Duplex	160	*0.7%*	289	*1.0%*	43,607	*2.5%*	48,336	*2.2%*
Multi-family (3-19)	626	*2.8%*	1,325	*4.8%*	177,140	*10.1%*	241,405	*11.2%*
Multi-family (20+)	141	*0.6%*	96	*0.3%*	56005	*3.2%*	99430	*4.6%*
Mobile Home	6,191	*27.3%*	7,028	*25.3%*	355,499	*20.3%*	365,208	*16.9%*
Boat, RV, Van, etc.	22	*0.1%*	0	*0.0%*	2,556	*0.1%*	1,372	*0.1%*

Source: U.S. Census Bureau, 2000 Census and 2010-2014 ACS

Detached single-family homes also comprised the majority of housing within the County's municipalities in 2014. Single-family units range from 97% in Bethune and nearly 94% in Elgin to almost 81% in the City of Camden (Table 3-8). Camden had the largest percentage of multi-family housing units at 14.5%. The 517 units in Camden comprise more than one-third (36.4%) of all multi-family dwelling units in Kershaw County.

Construction costs for multi-family development are generally less per housing unit. These lower construction costs are passed on as savings to buyers of condominium units and renters, making this housing type generally a less expensive alternative. Only 5.1% of the County's housing stock (1,421 units) is multi-family – less than one-third of the percentage of multi-family units statewide at 15.8% (Table3-7). Most of the County's multi-family housing (1,325 units) is in smaller developments of 3 to 19 units. This segment of the housing market has experienced significant growth in recent years, more than doubling from only 626 units in 2000 to 1,325 units by 2014.

There are more than 30 multi-family developments in Kershaw County. Approximately two-thirds of these multi-family developments are located within the City of Camden, with others located just outside of the City, near Elgin and on Lake Wateree. The majority of multi-family units in the City are part of smaller developments of less than 20 units. The 2014 ACS recorded no multi-family housing within the Town of Elgin and only two units in the Town of Bethune. Rent for many of the County's multi-family housing units is supported by various types of funding assistance. Additional information related to housing assistance programs available to Kershaw County residents is provided in *Section H - Public and Assisted Housing Programs*.

Table 3-8. Housing Unit Type, Municipalities, 2014

	Bethune		Camden		Elgin	
Unit Type	**#**	**%**	**#**	**%**	**#**	**%**
All Units	**198**	***100.0%***	**3,577**	***100.0%***	**565**	***100.0%***
1 unit, detached	192	*97.0%*	2,891	*80.8%*	529	*93.6%*
1 unit, attached	0	*0.0%*	18	*0.5%*	0	*0.0%*
Duplex	0	*0.0%*	151	*4.2%*	0	*0.0%*
Multi-family, 3-19 units	0	*0.0%*	446	*12.5%*	0	*0.0%*
Multi-family, 20+ units	2	*1.0%*	71	*2.0%*	0	*0.0%*
Manufactured (mobile) home	4	*2.0%*	0	*0.0%*	36	*6.4%*
Boat, RV, van, etc.	0	*0.0%*	0	*0.0%*	0	*0.0%*

Source: U.S. Census Bureau, 2010-2014 ACS

Costs for attached single-family and duplex construction are also generally less per housing unit than site-built single-family homes. However, in Kershaw County these housing types make up a very small percentage of the total housing stock, together accounting for only 1.4% of all housing units. More than 43% of all attached single-family and duplexes in the County are located within the City of Camden (389 units). However, these housing types comprise only 4.7% of all housing in the City. There are no attached single-family and duplex housing units in the towns of Bethune or Elgin.

Manufactured housing offers a less expensive alternative to site-built housing. The *Kershaw County Zoning and Land Development Regulations* define a manufactured home as "a structure, transportable in one (1) or more sections which, in the traveling mode, is eight (8) body feet or more in width or forty (40) body feet or more in length or when erected onsite is 320 or more square feet and which is built on a permanent chassis and designed to be used as a dwelling with or without permanent foundation when connected to the required utilities, and includes the plumbing, heating, air conditioning, and electrical systems contained in it."

There are 13 manufactured home parks in the County, totaling nearly 124 acres in size. All of the parks are in the unincorporated area of Kershaw County. The *Kershaw County Zoning and Land Development Regulations* define a Manufactured Home Park as "a lot or parcel with space, improvements, and utilities for the long-term parking of two (2) or more mobile or manufactured homes which may include services and facilities for the residents." However, for the purpose of categorizing residential land use types, parcels with five or more manufactured homes were considered to be manufactured home parks.

Manufactured or "mobile" homes manufactured before June 15, 1976 may not be moved into the County, but conforming older mobile homes can continue to be occupied and used where they are currently located or moved to another permanent location as a conditional use within an RD-2 district. All manufactured home owners are required to obtain a manufactured home license from the County. A moving permit is also required for homes brought into the County and for homes moved to different locations within the County.

More than one in every four units (7,028 units) in the County's housing market is a manufactured home – representing more than 25.3% of the housing market. Manufactured housing accounts for a small percentage of the housing stock within two the County's municipalities, with only 35 housing units in Elgin, four in Bethune and no manufactured homes in Camden.

An estimate of the size of housing units in the County and its municipalities can be obtained from an examination of the median number of rooms per occupied housing unit. Data provided in Table 3-9 reveals a median housing unit size of 5.9 rooms in Kershaw County in 2014 – slightly larger than the State median of 5.7 rooms per unit. The median size of owner-occupied units in Kershaw County is 6.2 rooms – similar to the median State size of 6.3 rooms per unit. The substantially higher number of rooms in owner-occupied units as compared to renter-occupied units at 4.9 rooms per housing unit is an indication that much of the owner-occupied housing stock consists of larger units – generally single-family detached homes. The number of rooms within housing units in the County's municipalities varies widely. The average number of rooms ranges from 6.4 per unit in Bethune to only 4.7 rooms per unit in Camden.

Table 3-9. Median Number of Rooms per Occupied Housing Unit, 2014

Jurisdiction	All Housing Units	Owner Occupied Housing Units	Renter Occupied Housing Units
Kershaw County	**5.9**	**6.2**	**4.9**
Bethune	6.0	6.0	6.4
Camden	6.4	7.0	4.7
Elgin	6.5	6.6	5.8
South Carolina	5.7	6.3	4.6

Source: U.S. Census Bureau, 2010-2014 ACS

D. HOUSING AGE AND CONDITION

The median age of the Kershaw County housing stock at 1987 is slightly younger than the median age of housing statewide at 1986. A detailed analysis of housing age provided in Table 3-10 reveals that Kershaw County housing is similar in age to housing statewide. More than 16% of Kershaw County's housing stock (4,538 units) and 15.2% of homes statewide were built before 1960. Thirty-nine percent of the County's housing stock (10,848 units) was built between 1960 and 1989 and 43% between 1990 and 2009. Only 1.6% of Kershaw County's housing stock was built in 2010 or later, slightly higher than the 1.4% of homes statewide constructed during the same period.

Table 3-10. Year Housing Units Built, 2014

	Kershaw County		Bethune		Camden		Elgin		South Carolina	
Year Unit Built	**HU**	**%**	**HU**	**%**	**HU**	**%**	**HU**	**%**	**HU**	**%**
Total All Units	**27,752**	***100.0%***	**198**	***100.0%***	**3,577**	***100.0%***	**565**	***100.0%***	**2,160,383**	***100.0%***
2010 or later	445	*1.6%*	0	*0.0%*	68	*1.9%*	32	*5.7%*	30,343	*1.4%*
2000 to 2009	5,891	*21.2%*	4	*2.0%*	358	*10.0%*	121	*21.4%*	455,820	*21.1%*
1990 to 1999	6,030	*21.7%*	6	*3.0%*	234	*6.5%*	200	*35.4%*	432,745	*20.0%*
1980 to 1989	4,770	*17.2%*	8	*4.0%*	226	*6.3%*	88	*15.6%*	368,562	*17.1%*
1970 to 1979	3,513	*12.7%*	32	*16.2%*	309	*8.6%*	69	*12.2%*	340,316	*15.8%*
1960 to 1969	2,565	*9.2%*	27	*13.6%*	665	*18.6%*	32	*5.7%*	204,981	*9.5%*
1950 to 1959	2,303	*8.3%*	57	*28.8%*	761	*21.3%*	9	*1.6%*	155,127	*7.2%*
1940 to 1949	1,027	*3.7%*	20	*10.1%*	367	*10.3%*	10	*1.8%*	69,965	*3.2%*
1939 or earlier	1,208	*4.4%*	44	*22.2%*	589	*16.5%*	4	*0.7%*	102,524	*4.7%*
Median Year Built	**1987**		**1956**		**1961**		**1994**		**1986**	

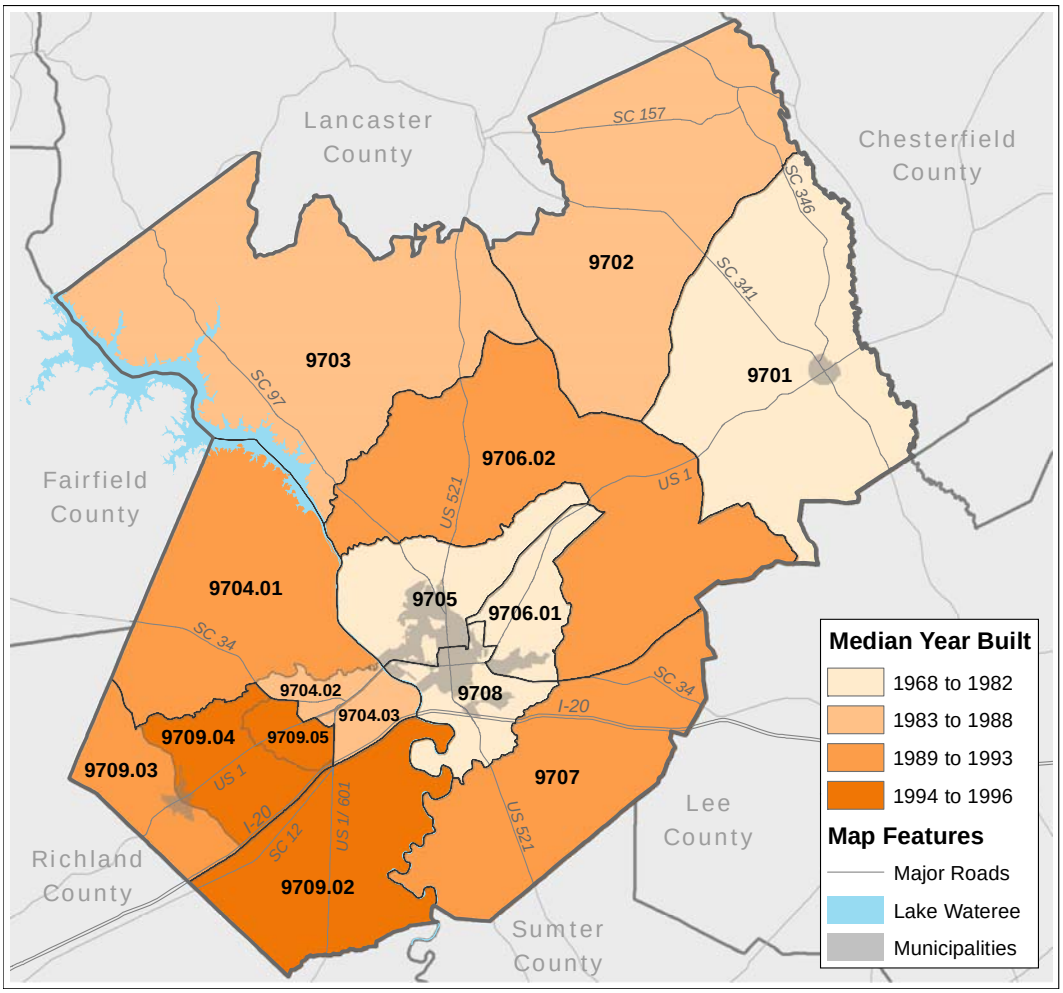
Source: U.S. Census Bureau, 2010-2014 ACS

The age of the housing stock among the municipalities varies widely. Housing within both Camden and Elgin is much younger than the housing stock of both the County and the State. The median year built for housing in the Town of Elgin at 1994 is considerably newer than the medians of 1956 for the Town of Bethune and 1961 for the City of Camden. Approximately one-third of all homes in each municipality were constructed from 1960 to 1989. Nearly two-thirds (61%) of Bethune housing units and 48% of Camden housing units were built before 1960, as

compared to only 4.1% of units in Elgin. Nearly two-thirds of the homes in Elgin (353 homes), 18.5% in Camden (660 homes), and only 5.1% in Bethune (10 homes) are newer homes built since 1990.

As illustrated in Map 3-4, Census tracts with older housing include 9705 (1968), 9708 (1972), and 9706.01 (1980). All of these tracts include portions of the City of Camden, with the majority of the City's Historic District located within tracts 9705 and 9708. Tracts with the youngest median housing age encompass the southwestern area of the County and are bordered by Interstate 20, with tracts 9709.04 (1996) and 9709.05 (1995) bisected by U.S. Highway 1, and tract 9709.92 (1994) bisected by U.S. Highway 1/S.C. Highway 601.

Map 3-4. Median Year Homes Built by Census Tract, 2014



Source: U.S. Census Bureau, 2010-2014 ACS

Several factors are used to evaluate the condition of housing in Kershaw County. Housing units that lack complete plumbing facilities or that lack complete kitchen facilities can, in most cases, be considered substandard. Based on these criteria, the quality of occupied housing in Kershaw County is comparable with the State, with only 62 units lacking plumbing facilities and 62 units

lacking complete kitchen facilities, representing only 0.3% of all occupied units. The percentage of occupied housing units lacking basic facilities is higher in the County's municipalities, particularly in Bethune and Elgin. However, the City of Camden has the largest total number of homes without basic facilities, with 18 units (0.6%) without plumbing and without kitchens.

Table 3-11. Selected Housing Characteristics - Occupied Housing Units, 2014

Jurisdiction	Total Occupied Units	Units with No Vehicle Available		Units Lacking Complete Plumbing		Units Lacking Complete Kitchen Facilities	
		#	%	#	%	#	%
Kershaw County	**24,061**	**1,319**	**5.5%**	**62**	**0.3%**	**62**	**0.3%**
Bethune	139	4	2.9%	5	3.6%	5	3.6%
Camden	2,984	224	7.5%	18	0.6%	18	0.6%
Elgin	529	19	3.6%	13	2.5%	13	2.5%
South Carolina	1,795,715	126,514	7.0%	7,185	0.4%	7,185	0.4%

Source: U.S. Census Bureau, 2010-2014 ACS

Vehicle ownership can also be an indicator of financial hardship for households. While considered a necessity by most, vehicle ownership is a luxury to persons of limited means. Residents without automobile access who live in communities with limited pedestrian and bicycle facilities and public transportation often face challenges in accessing healthcare, essential services, recreation, education and shopping for necessities including food. Included in these challenges is often the lack of access to healthy foods, which may pose a health concern in some communities.

Of the total occupied housing units in Kershaw County, 1,319 units (5.5%) have no vehicle available – a lower rate than the 7.0% of housing units statewide without vehicle access. Lack of access to a vehicle is more prevalent in the City of Camden, where 224 residents (7.5%) do not have access to a vehicle. In contrast, residents in 3.6% of occupied units in Elgin and 2.9% of units in Bethune do not have a vehicle available for use. However, more urbanized areas typically offer easier travel alternatives to access work, school, and other critical destinations that reduce dependency on vehicles. These options can include foot, bicycle, or public transit.

An additional indicator of housing condition is evidence of overcrowding. Housing units are considered to be crowded when there are 1.01 or more household members per room (including baths and kitchens). There are 313 housing units (1.3%) within Kershaw County that have 1.01 or more persons per room (Table 3-12). This percentage has declined since 2000, when 2.9% of occupied units (577 units) had 1.01 or more persons per room. The statewide persons per room is higher than the County, with 1.9% of housing units having more than 1.01 persons per room in 2014. This average is a significant drop from the 2000 rate of 3.2%.

Table 3-12. Persons per Room - Occupied Housing Units, 2014

Jurisdiction	2000			2014		
	Total Occupied Units	Units with 1.01+ Persons per Room		Total Occupied Units	Units with 1.01+ Persons per Room	
		#	%		#	%
Kershaw County	**20,188**	**577**	**2.9%**	**24,061**	**313**	**1.3%**
Bethune	**163**	0	0.0%	**139**	0	0.0%
Camden	**2,891**	77	2.7%	**2,984**	0	0.0%
Elgin	**304**	12	3.9%	**529**	5	0.9%
South Carolina	**1,533,854**	49,338	3.2%	**1,795,715**	34,124	1.9%

Source: U.S. Census Bureau, 2000 Census and 2010-2014 ACS

E. HOUSING OCCUPANCY AND TENURE

The Kershaw County housing market has a 13.3% vacancy rate that is lower than the State rate of 16.9% (Table 3-13). The percentage of vacant housing units is widely varied among the County's municipalities. Unoccupied units are most prevalent in Bethune at 29.8% (59 units), while nearly 17% of homes (593 units) are vacant in the City of Camden and only 6.4% are unoccupied in Elgin.

Table 3-13. Housing Occupancy, 2014

Jurisdiction	Total	Occupied Housing Units		Vacant Housing Units	
		#	%	#	%
Kershaw County	**27,752**	**24,061**	**86.7%**	**3,691**	**13.3%**
Bethune	198	139	70.2%	59	29.8%
Camden	3,577	2,984	83.4%	593	16.6%
Elgin	565	529	93.6%	36	6.4%
South Carolina	2,160,383	1,795,715	83.1%	364,668	16.9%

Source: U.S. Census Bureau, 2010-2014 ACS

Homeownership rates in the County and its municipalities are well above the State rate of less than 69%. More than three-fourths (77.6%) of the occupied housing units in Kershaw County are occupied by owners, while 89% of homes in Bethune, 85.6% of homes in Elgin, and 71% of homes in City of Camden are owner-occupied. Although the City of Camden has the highest percentage of renter-occupied homes in the County at 29.2%, the rate is below the percentage of renter-occupied homes statewide at 31.4% (Table 3-14).

Table 3-14. Housing Tenure in Occupied Housing Units, 2014

Jurisdiction	Total	Owner-Occupied		Renter-Occupied	
		#	%	#	%
Kershaw County	**24,061**	**18,673**	**77.6%**	**5,388**	**22.4%**
Bethune	139	119	85.6%	20	14.4%
Camden	2,984	2,113	70.8%	871	29.2%
Elgin	529	470	88.8%	59	11.2%
South Carolina	1,795,715	1,232,154	68.6%	563,561	31.4%

Source: U.S. Census Bureau, 2010-2014 ACS

Housing occupancy by renters increased slightly countywide from 18% in 2000 to 22.4% in 2014 (Table 3-15). Over the same period, renter-occupied housing declined in the City of Camden from 30.3% to 29.2%. The City's renter-occupied housing comprises 16% (871 units) of the 5,388 rental units in Kershaw County.

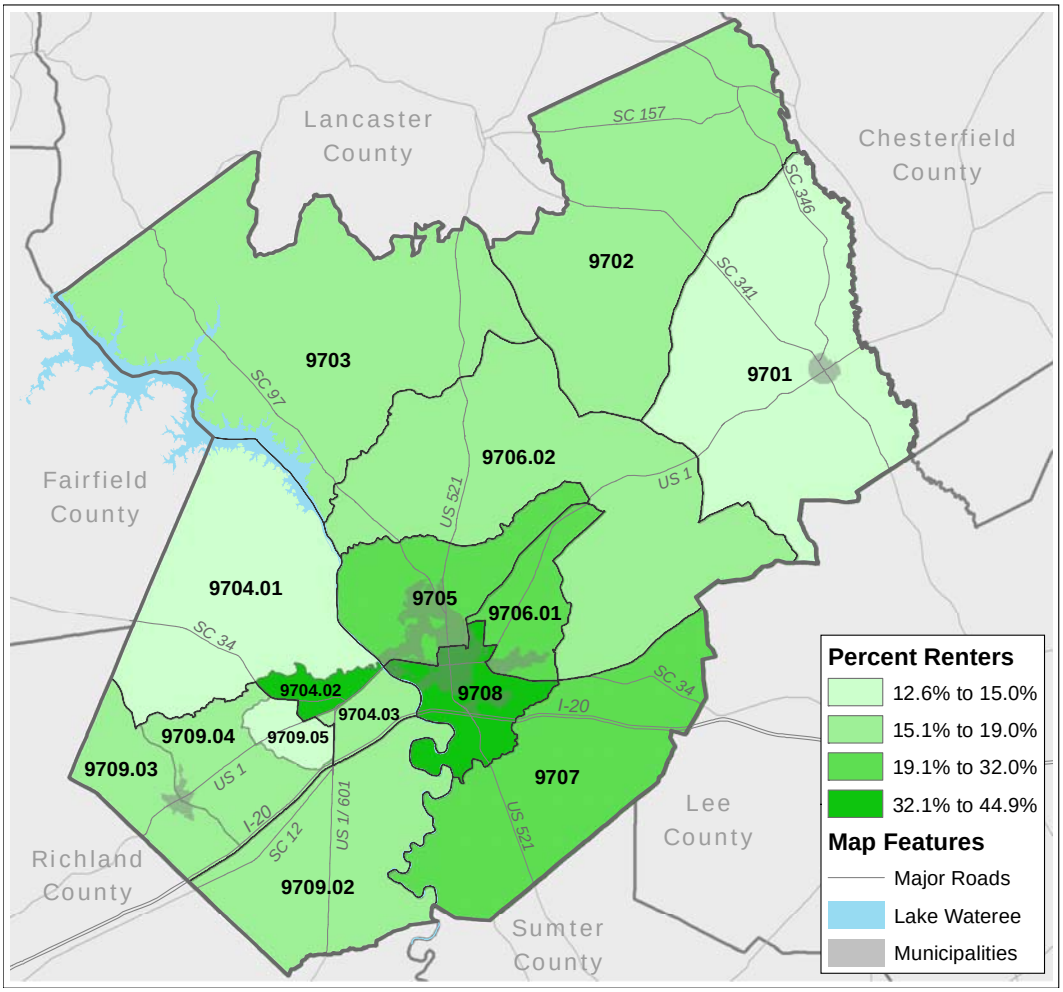
Table 3-15. Housing Occupancy and Tenure, 2000 and 2014

Housing and Ownership	Kershaw County				City of Camden			
	2000		2014		2000		2014	
	#	%	#	%	#	%	#	%
Total Housing Units (HU)	**22,683**	**100.0%**	**27,752**	**100.0%**	**3,272**	**100.0%**	**3,577**	**100.0%**
Occupied Housing Units	20,188	89.0%	24,061	86.7%	2,891	88.4%	2,984	83.4%
Owner-occupied Housing Units	*16,554*	*82.0%*	*18,673*	*77.6%*	*2,016*	*69.7%*	*2,113*	*70.8%*
Renter-occupied Housing Units	*3,634*	*18.0%*	*5,388*	*22.4%*	*875*	*30.3%*	*871*	*29.2%*
Vacant Housing Units	2,495	11.0%	3,691	13.3%	381	11.6%	593	16.6%

Sources: U.S. Census Bureau, 2000 Census and 2010-2014 ACS

As illustrated in Map 3-5, the highest concentrations of rental housing are found in Census tract 9708, located in central Kershaw County and including the southern area of Camden, and tract 9704.02, located west of Camden and north of U.S. Highway 1. The areas of the County with the lowest percentages of renters and the highest concentration of owner-occupied units are tracts 9704.01 (only 12.6% renter occupied) in the western area of the County bordering Fairfield and Richland Counties, 9701 (10.9% renter occupied) in the northeastern area of the County that includes the Town of Bethune, and 9709.05 (14.3%), located west of Camden and bisected by U.S. Highway 1.

Map 3-5. Percentage Renters of Occupied Housing Units by Census Tract, 2014



Source: U.S. Census Bureau, 2010-2014 ACS

The average number of persons per housing unit in Kershaw County is 2.57, mirroring the State average of 2.56 persons (Table 3-16). The average for owner-occupied units is the County 2.57 persons in the County and 2.56 statewide. The average number of persons residing in renter-occupied housing units was higher at 2.60 in Kershaw County, compared to 2.53 persons per unit statewide.

Table 3-16. Average Household Size - Occupied Housing Units, 2014

Jurisdiction	Total Persons per Unit	Owner Occupied	Renter Occupied
Kershaw County	**2.57**	**2.57**	**2.60**
Bethune	2.22	2.22	3.00
Camden	2.28	2.28	2.18
Elgin	2.83	2.83	3.66
South Carolina	2.56	2.56	2.53

Source: U.S. Census Bureau, 2010-2014 ACS

The Town of Elgin has the highest average household size at 2.83 persons per unit, while Bethune has the lowest average at 2.22 persons per occupied housing unit, followed by Camden at 2.28 persons. Average household size was higher for renter occupied housing units than for owner occupied units countywide and in all of the municipalities except for Camden.

Kershaw County householders between the ages of 15 and 24 years comprise a smaller portion of all households at 3.1% than the 4.3% of South Carolina householders in that age group (Table 3-17). The percentage of households headed by younger adults aged 25-to-34 years at 12.5% is also lower than the statewide percentage of 14.7%. Among County householders, 58.8% are between the ages of 35-to-64 years, similar to the 56.8% of householders statewide in this age group. More than one-fourth (25.6%) of County householders are aged 65 and older – slightly higher than the 24.3% of householders statewide in the same age range.

Among the County's municipalities, the City of Camden has the highest percentage of young householders less than 25 years of age at 4.2%. Residents aged 25-to-34 years account for 17.2% of householders in Elgin. Nearly two-thirds of households in Elgin and more than 58% of households in Bethune are headed by persons aged 35-to-64 years. The City of Camden has the highest percentage of householders aged 65 and older at 36%, with less than 30% in Bethune and 17% in Elgin.

Table 3-17. Age of Householder by Tenure, 2014

Jurisdiction	Total Occupied Units	Householder Age							
		15-24 years		25-34 years		35-64 years		65+ years	
		#	%	#	%	#	%	#	%
Kershaw County	**24,061**	**755**	**3.1%**	**2,996**	**12.5%**	**14,151**	**58.8%**	**6,159**	**25.6%**
Bethune	**139**	3	2.2%	14	10.1%	81	58.3%	41	29.5%
Camden	**2,984**	124	4.2%	349	11.7%	1438	48.2%	1073	36.0%
Elgin	**529**	12	2.3%	91	17.2%	335	63.3%	91	17.2%
South Carolina	**1,795,715**	76,391	4.3%	263,814	14.7%	1,019,155	56.8%	436,355	24.3%

Source: U.S. Census Bureau, 2010-2014 ACS

As detailed in Table 3-18, nearly 72% of Kershaw County householders are White, 25.8% are African-American, and 2.4% are of other races. This racial composition is very similar to the State with 70.4% White, 26.1% African-American, and 3.4% of other races. Persons of Hispanic or Latino descent comprise 2.1% of all householders in the County, lower than the statewide percentage of 3.3%.

The City of Camden is the most racially diverse of the County's municipalities with 63.9% White, 33% African-American, and 3.1% of other races. Bethune has the highest percentages of White households (83.5%) and households headed by persons of other races (6.5%), with only 10.1% of households headed by African-Americans. Nearly 81% of households in Elgin are White, 15.1% are African-American, and 4% are headed by persons of other races. The City of Camden and the Town of Elgin have higher percentages of Hispanic households at 2.4% and 2.6%, respectively, with the Town of Bethune reporting no Hispanic residents in 2014.

Table 3-18. Race of Householder by Tenure, 2014

Jurisdiction	Total Occupied Units	Householder Race						Hispanic*	
		White		African-American		Other			
		#	%	#	%	#	%	#	%
Kershaw County	**24,061**	**17,271**	**71.8%**	**6,209**	**25.8%**	**581**	**2.4%**	**507**	**2.1%**
Bethune	**139**	116	83.5%	14	10.1%	9	6.5%	0	0.0%
Camden	**2,984**	1,907	63.9%	985	33.0%	92	3.1%	72	2.4%
Elgin	**529**	428	80.9%	80	15.1%	21	4.0%	14	2.6%
South Carolina	**1,795,715**	1,264,294	70.4%	467,894	26.1%	63,527	3.5%	62,353	3.5%

* Hispanic is an ethnic category in the Census, therefore persons of Hispanic Origin may be of any race.

Source: U.S. Census Bureau, 2010-2014 ACS

F. HOUSING COSTS AND VALUE

Community housing cost is a deciding factor when people relocate. While it is attractive to have affordable housing available, it is equally important to have a variety of housing types from which to choose. Quality housing that meets diverse economic and social needs is essential to achieving a balanced and sustainable housing mix within a community. The residential *trickle-down* effect – the process of residents buying or moving into more expensive housing when their financial situations allow and subsequently freeing less expensive housing for persons with lower incomes – only works when there is an adequate range of homes available. Conversely, older residents are often looking to "downsize" by moving into housing that is smaller, requires less maintenance, and is generally less expensive than their previous home.

The median value of owner-occupied housing units in Kershaw County in 2014 was $113,500 – $24,100 less than the statewide median value of $137,600 (Table 3-19). Statewide, the median value of owner-occupied housing units in Kershaw County ranked 18th highest out of the 46 counties. The value was considerably higher than the surrounding counties of Fairfield ($95,700), Chesterfield ($78,000), and Lee ($64,500). Median housing values among the County's municipalities range from a high of $155,900 in Elgin to a low of only $83,100 in Bethune – a stark value difference of $72,800. Median housing value in Elgin is slightly lower than in Camden at $144,800.

The Census defines gross rent as the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, and wood) if these costs are paid by the renter or paid for the renter by another party. Median monthly gross rent in Kershaw County is significantly lower at $683 per month than for the State at $784 (Table 3-19). Median gross rents varied among the municipalities in the County in 2012, ranging from $960 in Elgin and $822 in Camden to only $590 in Bethune.

Table 3-19. Median Value and Gross Rent of Occupied Housing Units, 2014

Jurisdiction	Owner-Occupied HU		Renter-Occupied HU	
	Median Year Built	Median Value	Median Year Built	Median Monthly Gross Rent
Kershaw County	1988	$113,500	1987	$683
Bethune	1954	$ 83,100	1955	$590
Camden	1960	$155,900	1963	$822
Elgin	1994	$144,800	1990	$960
South Carolina	1987	$137,600	1984	$784

Source: U.S. Census Bureau, 2010-2014 ACS

A more detailed analysis of housing value included in Table 3-20 reveals that the values of owner-occupied housing in Kershaw County are somewhat low compared to State values. More than 43% of the owner-occupied units in the County were valued at $99,999 or under, compared to the 35% of units in that range statewide. Nearly 36% of homes in both the State and the County fall within the middle valuation categories ($100,000 to $199,999). Data from the 2010-2014 ACS indicates that 18% of homes in Kershaw County are valued between $200,000 and $499,999 as compared to 24.3% of homes in South Carolina. More than 510 County homes (2.8%) are valued at more than $500,000 and, of these, 126 are valued at $1 million or more. Statewide, 5.2% of homes are valued at $500,000 or more, with more than 30% of these homes valued at $1 million or more.

Table 3-20. Housing Values - Owner-occupied Housing Units, 2014

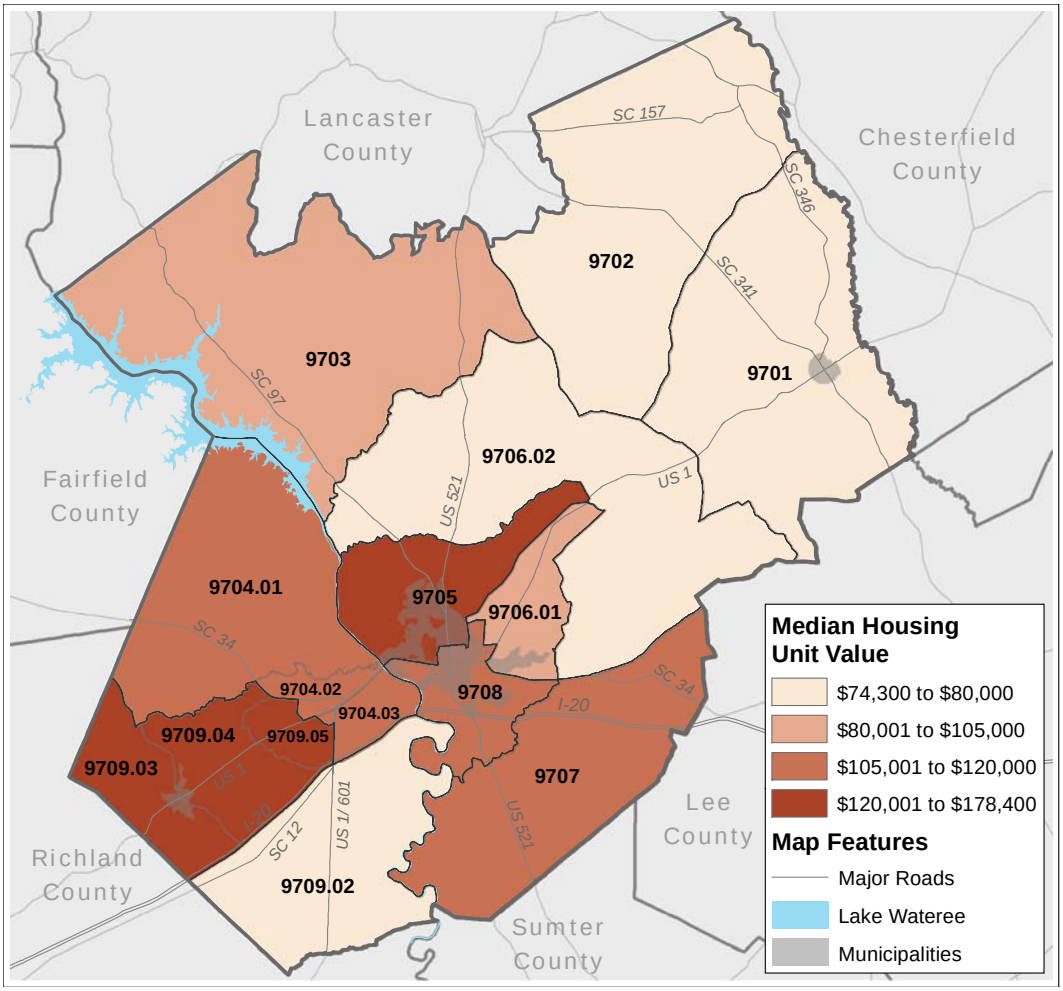
Housing Unit Value	Kershaw County		South Carolina	
	#	%	#	%
Total Units	**18,673**	**100.0%**	**1,232,154**	**100.0%**
Less than $50,000	2,985	16.0%	181,039	14.7%
$50,000 to $99,999	5,115	27.4%	249,472	20.2%
$100,000 to $149,000	3,920	21.0%	242,395	19.7%
$150,000 to $199,999	2,788	14.9%	194,370	15.8%
$200,000 to $299,999	2,259	12.1%	185,092	15.0%
$300,000 to $499,999	1,093	5.9%	115,188	9.3%
$500,000 to $999,999	387	2.1%	49,428	4.0%
$1,000,000 or more	126	0.7%	15,170	1.2%

Source: U.S. Census Bureau, 2010-2014 ACS

As illustrated in Map 3-6, the Census tracts with the lowest median home value for owner-occupied units in Kershaw County include 9702 ($74,300), 9701 ($76,300), and 9709.02 ($76,800), all located in the northeastern area of the County. Tract 9706.02, located in the southwestern corner of the County below I-20, is also among the lowest in value at $78,800. The tract with the highest median value in the County is 9709.05, located between Camden and Elgin and bisected by U.S. Highway 1, with a median value of $178,400. Median home values are also comparatively higher in tract 9705 ($147,100) that includes the northern portion of the City of Camden, as well as tracts 9709.04 ($137,600) and 9709.03 ($135,900), both located in

the mid-western portion of the County and bordered by I-20 to the south and Richland County to the west.

Map 3-6. Median Housing Value for Occupied Housing Units by Census Tract, 2014



Source: U.S. Census Bureau, 2010-2014 ACS

A complete analysis of future housing trends includes an examination of recent real estate activity. Multiple Listing Service (MLS) data for Kershaw County reveals a significant drop in sales price beginning in 2008 that continued through 2014, before rebounding to pre-recession sales prices in 2015 and the first half of 2016 (Table 3-22). The difference between annual average listed price and annual average sale price for residential units hit a 10-year low in 2006 at -8.4%. The local price gap grew to a 10-year high of -23.4% by 2008. While the gap fluctuated throughout the rest of the decade, the lowest percentage difference between average listed price and average sale price was -14.4% in 2014. The difference climbed to more than 20% through July of 2016. Average days on the market hit a 10-year high in 2011 at 146 days, but began to gradually decline after 2013 to a 5-year low of 104 days by July 2016. These trends are consistent with the nationwide housing slump and accompanying recession that began in 2007 and continued through 2012.

Table 3-21. Residential Housing Units - MLS Listings Summary
Kershaw County, 2006 to 2016*

Year	Units Listed	Units Sold	Average Listed Price	Average Sale Price	Average % Difference	Average Days on Market
2006	1,139	708	$189,357	$173,377	-8.4%	98
2007	1,176	682	$193,687	$176,469	-8.9%	104
2008	1,054	491	$199,831	$153,022	-23.4%	117
2009	986	480	$190,568	$150,015	-21.3%	124
2010	1,072	452	$188,089	$153,847	-18.2%	113
2011	923	395	$183,141	$151,277	-17.4%	146
2012	892	430	$191,339	$149,217	-22.0%	141
2013	1,009	519	$175,713	$144,316	-17.9%	145
2014	962	539	$194,458	$149,696	-23.0%	136
2015	1,123	665	$190,273	$162,944	-14.4%	115
2016 YTD	582	380	$216,274	$172,536	-20.2%	104
10-year Total	**10,336**	**5,361**	**$189,646**	**$156,418**	-17.5%	**124**

* Data through July 19, 2016

Sources: Johnny Deal, Graham Realty, Inc.; Consolidated Multiple Listing Service, July 2016

Table 3-22 provides a more detailed examination of rental costs in Kershaw County. Compared to renters statewide, Kershaw County residents generally pay less for monthly rent. Nearly 22% of County renters pay less than $500 a month for rent, as compared to the statewide percentage of 15.1%. Over half of all renters in South Carolina (59.1%) pay $500 to $999 a month for rent, slightly less than Kershaw County renters in this category at only 60.5%. Among the County's renters, nearly 18% pay more than $1,000 a month for rent – significantly lower than the percentage of statewide renters at 25.7%. However, Camden renters generally pay more than renters countywide, with only 11.4% paying less than $500 and 22.8% paying more than $1,000 per month.

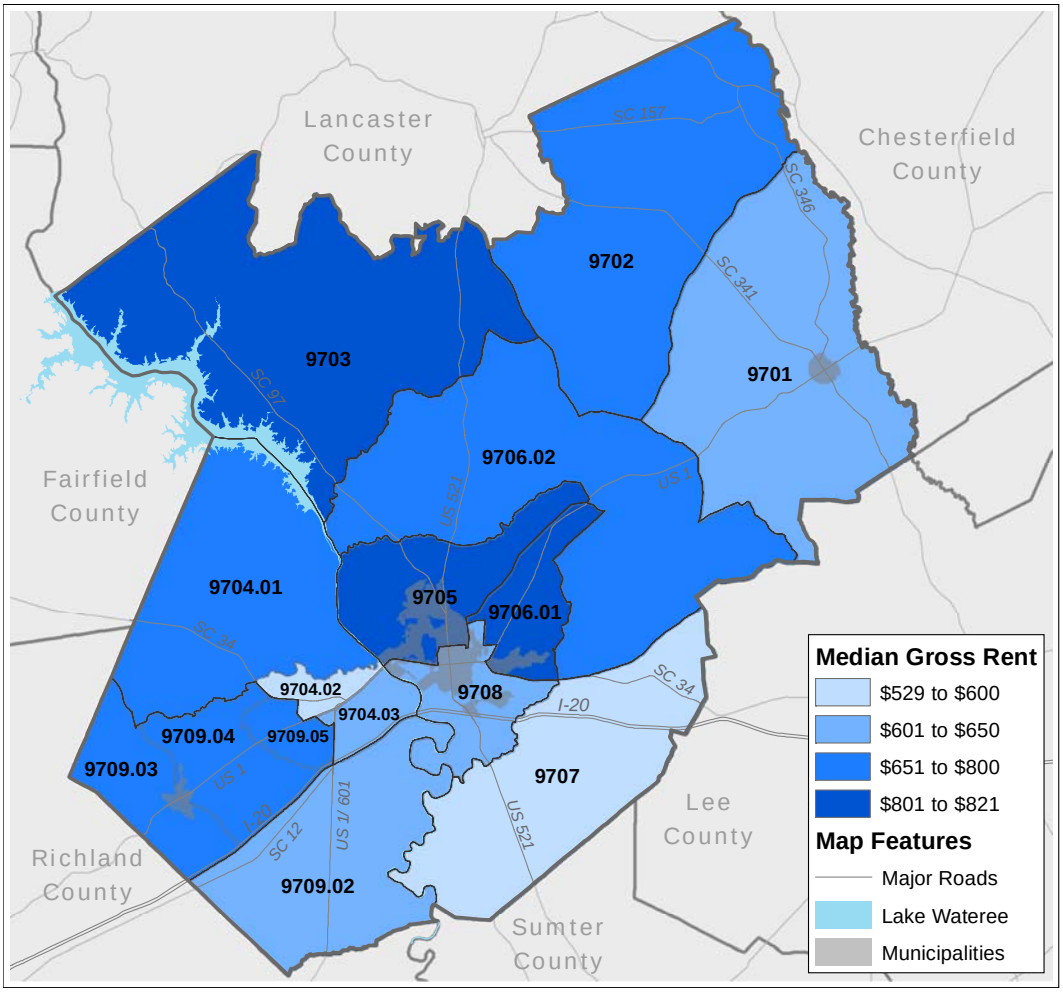
Table 3-22. Monthly Gross Rent for Renter-occupied Housing Units, 2014

	City of Camden		Kershaw County		South Carolina	
Monthly Gross Rent	**#**	%	**#**	%	**#**	%
Total Units Paying Rent	**755**	**100.0%**	**4,501**	**100.0%**	**508,636**	**100.0%**
< $200	32	4.2%	58	1.3%	8,355	1.6%
$200 to $299	0	0.0%	239	5.3%	18,490	3.6%
$300 to $499	54	7.2%	675	15.0%	50,591	9.9%
$500 to $749	227	30.1%	1,618	35.9%	154,419	30.4%
$750 to $999	270	35.8%	1,105	24.6%	146,111	28.7%
$1,000 to $1,499	172	22.8%	706	15.7%	100,253	19.7%
$1,500 or more	0	0.0%	100	2.2%	30,417	6.0%

Source: U.S. Census Bureau, 2010-2014 ACS

As shown in Map 3-7, tracts 9704.02 (between Camden and Elgin and north of U.S. Highway 1) and 9707 (in the southern area of the County and bordered by Lee and Sumter Counties) have the lowest monthly median gross rents at $529 and $545, respectively. Areas with the highest median rents in the County include tracts 9706.01 ($821) and 9707.02 ($813), both located in the center of the County and include portions of the City of Camden, and tract 9703 ($809) in the northwestern corner of the County bounded by Lancaster County to the north and Lake Wateree to the west.

Map 3-7. Median Gross Rent by Census Tract, 2014



Source: U.S. Census Bureau, 2010-2014 ACS

G. 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 nearly one-third of energy usage in a 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. Energy consumption

data is available from a number of sources and is available by economic sector including residential, commercial, industrial, and transportation. The residential energy sector includes all private households that consume energy primarily for heating and cooling, refrigeration, cooking, lighting, and personal electronics such as televisions and computers. 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.

Kershaw County adopted the *International Residential Code* (IRC) in 2002, which included the minimum energy efficiency standards along with the requirements of the *International Energy Code* (IEC). Due to conflicts between the IRC chapter related to energy efficiency and the IEC, jurisdictions in South Carolina deleted the IRC chapter from their regulations and began enforcement of only the *International Energy Code* in 2005.

As profiled in Table 3-10, a large percentage of the Kershaw County housing stock was built before the adoption of the Energy Code. Homes constructed prior to 2002 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. Older homes in general have lower values and rent for less, making them attractive to families and individuals with low and moderate incomes. Unfortunately, the lower rents and mortgage payments are sometimes offset by the additional cost of heating and cooling an older, less energy-efficient structure. A family may move into an older home because of the lower rent, but may be forced to move because they simply cannot afford the high electric or heating fuel bills.

H. HOUSING AFFORDABILITY

Affordability is a key factor in the housing market. The cost of housing must be in sync with local household incomes if a community is to meet future housing needs. Lending institutions generally base affordability on housing costs not exceeding 2.5 times the gross household income. This translates to about 30% of household income available for gross housing expenses. HUD defines gross housing expenses to include utilities for renters and mortgage payments, utilities, taxes, and insurance for homeowners. Under HUD criteria, a housing unit is considered *affordable* if its gross cost does not exceed 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.

Census data is useful in developing a picture of housing affordability in Kershaw County. Median homeowner costs (for homeowners with a mortgage) comprise only 23.3% of household income in Kershaw County – well within the definition of affordable housing and only slightly higher than the statewide percentage of 22.5% (Table 3-23). Median homeowner costs for those with a mortgage range from 19.8% of household income in Camden to 21.3% in Elgin and 25.8% in Bethune.

Cost burden is more prevalent among the County's renters. Median gross rent comprises nearly 26% of County household income, as compared to 31.6% statewide. Affordability is a more pressing issue in the City of Camden, with renters paying nearly 31% of their incomes for rent and utilities. However, renters in Bethune spend only 15% and those in Elgin only 23.1% of their household incomes on gross rent. All Kershaw County municipalities are below the State medians, and all but Camden are below the County median.

Table 3-23. Owner and Renter Costs as a Percentage of Household Income, 2014

	Median Selected Owner Costs as a Percentage of Household Income				Median Gross Rent as Percentage of Household Income	
	With a Mortgage		Without a Mortgage			
Jurisdiction	**$**	**%**	**$**	**%**	**$**	**%**
Kershaw County	**$1,094**	**23.3%**	**$324**	**11.3%**	**$683**	**25.6%**
Bethune	$ 911	25.8%	$288	11.2%	$590	15.0%
Camden	$1,390	19.8%	$463	13.1%	$822	30.9%
Elgin	$1,133	21.3%	$353	-10.0%	$960	23.1%
South Carolina	$1,201	22.5%	$347	11.3%	$784	31.6%

Source: U.S. Census Bureau, 2010-2014 ACS

Additional data on housing costs as a percentage of household income provide insight into housing affordability conditions in Kershaw County. Nearly 4,670 County homeowners and renters (25% of all housing units) live in homes that cost more than they can comfortably afford, slightly higher than the percentage statewide at 24.2% (Tables 3-24 and 3-25). Thirty-four percent of County residents (3,598 households) who own their home pay mortgages and associated housing costs totaling 30% or more of their income, also higher than the State percentage of 31.4%.

More than one-third (34.8%) of Kershaw County renters (1,875 households) are cost-burdened, spending more than 30% of their income on rent and utilities. This percentage is lower than the percentage of cost-burdened renters statewide of 46.4%. However, of greater concern are the 369 homeowners (2% of all homeowners) and 921 renters (17.1% of all renters) in Kershaw County who spend more than half of their household incomes on housing costs. Clearly, a significant percentage of County residents are paying more than they can afford for housing and, of these, many are paying considerably more than they can afford. Households with such significant cost burdens must sometimes delay purchase of essential needs such as food, health care and medications in order to remain in their homes – a problem that has been exacerbated in recent years by rising prices on basic necessities such as fuel and food.

Table 3-24. Selected Monthly Owner Costs and Gross Rent as a Percentage of Household Income, Kershaw County, 2014

Percentage of Household Income	Selected Monthly Costs - Owners						Gross Rent - Renters	
	All Housing Units		With a Mortgage		Without a Mortgage			
	#	%	#	%	#	%	#	%
Total All Units	**18,673**	***100.0%***	**10,597**	***100.0%***	**8,076**	***100.0%***	**5,388**	***100.0%***
Less than 10%	4,254	*22.8%*	696	*6.6%*	3,558	*44.1%*	191	*3.5%*
10 to 14%	2,804	*15.0%*	1,538	*14.5%*	1,266	*15.7%*	520	*9.7%*
15 to 19%	2,851	*15.3%*	2,095	*19.8%*	756	*9.4%*	743	*13.8%*
20 to 24%	2,113	*11.3%*	1,406	*13.3%*	707	*8.8%*	721	*13.4%*
25 to 29%	1,614	*8.6%*	1,194	*11.3%*	420	*5.2%*	397	*7.4%*
30 to 34%	1,095	*5.9%*	872	*8.2%*	223	*2.8%*	326	*6.1%*
35 to 39%	661	*3.5%*	488	*4.6%*	173	*2.1%*	183	*3.4%*
40 to 49%	1,024	*5.5%*	816	*7.7%*	208	*2.6%*	445	*8.3%*
50% or more	1,888	*10.1%*	1,422	*13.4%*	466	*5.8%*	921	*17.1%*
Not computed	369	*2.0%*	70	*0.7%*	299	*3.7%*	941	*17.5%*
Paying 30% or more	**4,668**	***25.0%***	**3,598**	***34.0%***	**1,070**	***13.2%***	**1,875**	***34.8%***

Source: U.S. Census Bureau, 2010-2014 ACS

Cost burden for homeowners is also a concern in Kershaw County municipalities (Table 3-25). Twenty-two percent of all homeowners in Camden, 21.3% in Elgin, and 20.2% in Bethune are cost-burdened. Cost burden is greatest for owners with mortgages, with more than one-third (37.5%) of homeowners in Bethune, and one-fourth of homeowners in Camden (26%) and Elgin (25.6%) spending more than 30% of their income on housing and associated costs. However, only the percentages of cost-burdened homeowners with mortgages in Bethune and those without mortgages in Camden exceed the County and State percentages.

Table 3-25. Housing Units Paying more than 30% of Household Income for Selected Monthly Homeowner Costs or Gross Rent, 2014

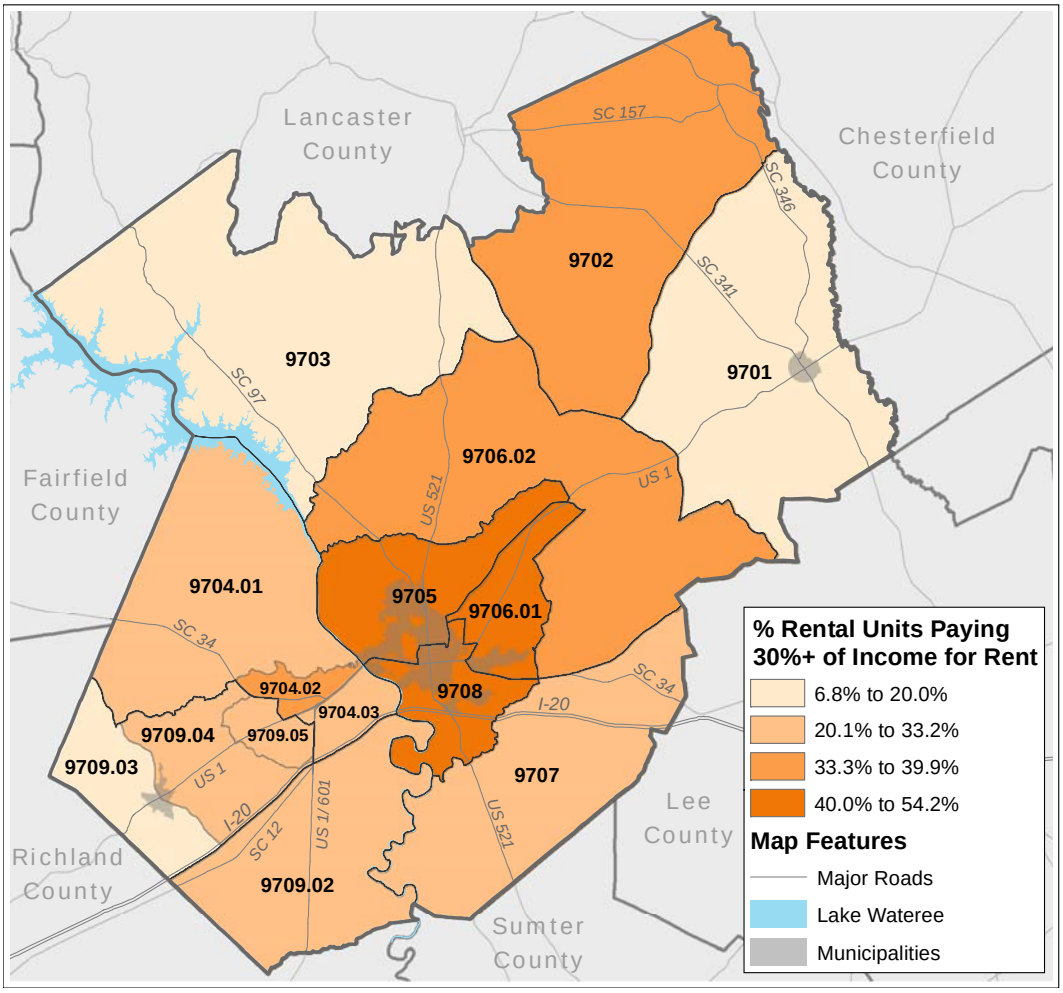
Jurisdiction	Selected Monthly Costs - Owners						Gross Rent - Renters	
	All Housing Units		With a Mortgage		Without a Mortgage			
	#	% of All HU	#	% of All HU	#	% of All HU	#	% of All HU
Kershaw County	**4,668**	***25.0%***	**3598**	***34.0%***	**1,070**	***13.2%***	**1,875**	***34.8%***
Bethune	24	*20.2%*	15	*37.5%*	9	*11.4%*	2	*10.0%*
Camden	468	*22.1%*	274	*26.0%*	194	*18.3%*	401	*46.0%*
Elgin	100	*21.3%*	100	*25.6%*	0	*0.0%*	20	*33.9%*
South Carolina	298,115	*24.2%*	235,919	*31.4%*	62,196	*12.9%*	261,368	*46.4%*

Source: U.S. Census Bureau, 2010-2014 ACS

Cost burden for renters is high in two of the municipalities, with 46% of renters in Camden (401 households) and 33.9% in Elgin (20 households) spending more than 30% of their household incomes for gross rent. Only 10% of renters in Bethune are cost-burdened. However, percentages for all of the County's municipalities remain lower than the percentage of cost-burdened renters statewide.

Map 3-8 depicts the percentage of occupied rental housing units with cost-burdened occupants by Census tract. More than half of renters (54.2%) in Census tract 9706.01 and over 40% of renters in tracts 9708 (43%) and 97058 (40.4%) are cost-burdened. All three tracts are located in the center of the County and include portions of the City of Camden. More than one-third of rental households in three tracts spend more than 30% of their income on rent and utilities, including tracts 9704.02 (39.8%), 9702 (39.5%), and 9706.02 (33.9%).

Map 3-8. Percentage of Rental Housing Units Paying more than 30% of Household Income for Rent by Census Tract, 2014



Source: U.S. Census Bureau, 2010-2014 ACS

A more detailed analysis of housing affordability on the county level is provided by the *National Low Income Housing Coalition* (NLIHC), 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. One of the obstacles that the NLIHC has targeted is the lack of knowledge among the general public on the extent of the affordability problem in their own communities.

The NLIHC produces an annual publication entitled *Out of Reach* in an effort to disseminate this information to policy makers and advocates. *Out of Reach* contains income and rental housing cost data by state, metropolitan area, and county. This data is developed using a number of sources, but is primarily based on the most recent information from the Census Bureau, including the decennial Census and the American Community Survey. The Housing Wage calculated for each governmental entity in *Out of Reach* captures the gap between wages and rents in a community. It is the estimate of the full-time hourly wage that a household must earn to afford a decent apartment at the HUD estimated Fair Market Rent (FMR), while spending no more than 30% of income on housing costs.

2016 NLIHC data indicates that it is difficult for persons with very low incomes to afford housing in Kershaw County without some form of housing assistance. An extremely low-income (ELI) Kershaw County householder earning $16,260 (30% of the area median income of $54,000) can afford a monthly rent of no more than $405, while the FMR for a two-bedroom housing unit is $643 in Kershaw County. From 2006 to 2016, the FMR for a two-bedroom housing unit in Kershaw County increased by nearly 24% ($123). Comprehensive Housing Affordability Strategy (CHAS) data provided by the U.S. Department of Housing and Urban Development reveals that 2,500 households in the County (10.4%) are considered to have *extremely low incomes* of 30% or less of the area median family income (Table 3-26). Of these extremely low-income households, nearly 43% (1,065 households) are renters.

Table 3-26. Extremely Low-income (ELI) Households in Kershaw County, 2013

Jurisdiction	Households	Percentage
All Households	**24,085**	**100.0%**
ELI Households	2,500	10.4%
ELI Renter Households	*1,065*	*42.6%*
ELI Owner Households	*1,435*	*57.4%*

Source: U.S. Dept. of Housing and Urban Development, 2009-2013 CHAS Data, July 2016

According to data summarized from the latest NLIHC *Out of Reach* report, a Kershaw County resident earning the 2016 Federal Minimum Wage of $7.25 per hour must work 68 hours per week, 52 weeks per year, to afford a two-bedroom unit at the County's FMR (Table 3-27). Alternatively, a household must include 1.7 minimum wage earners working 40 hours a week year-round in order to make a two-bedroom FMR affordable. For a household with two workers in the labor force this may be attainable, but for single parents living alone these required work hours are all but impossible to meet. A Kershaw County resident would have to earn $5.12 more per hour than the minimum wage, or $12.37 per hour, for 40 hours a week, 52 weeks a

year, to afford a two-bedroom unit at the area FMR. This represents 171% of the 2016 Federal Minimum Wage.

Monthly Supplemental Security Income (SSI) payments were estimated to be $733 for individual residents of Kershaw County in 2016. If SSI represents an individual's sole source of income, a County resident on SSI can only afford a monthly rent of $220. FMR for a one-bedroom apartment is more than double that amount ($514) in Kershaw County.

Table 3-27. Maximum Affordable Housing Costs, 2016

Location	Housing Wage: Hourly Wage Needed to Afford (@ 40 hours/week)		Housing Wage: As % of Federal Minimum Wage (or $7.25/hour)		Work Hours/Week Necessary at Federal Min. Wage to Afford		Min. Full Time Jobs Necessary at Federal Min. Wage to Afford	
	One Bedroom FMR	Two Bedroom FMR	One Bedroom FMR	Two Bedroom FMR	One Bedroom FMR	Two Bedroom FMR	One Bedroom FMR	Two Bedroom FMR
Kershaw County	$ 9.88	$12.37	136%	171%	55	68	1.4	1.7
South Carolina	$12.37	$14.84	169%	205%	68	82	1.7	2.0

Source: National Low Income Housing Coalition, "Out of Reach," 2016

The U.S. Department of Housing and Urban Development (HUD) defines low and moderate income (LMI) households as those with incomes below 80% of median family income (MFI). Using this definition, 41.3% of Kershaw County residents are considered to be living in an LMI household – slightly higher than the statewide percentage of 39.3%. Almost 42% of the residents of the City of Camden, more than one-third of Bethune residents, and 22.4% of the Elgin residents are LMI (Table 3-28).

Table 3-28. Persons of Low and Moderate Income, FY 2016

Jurisdiction	LMI Persons*	LMI %*
Kershaw County	**24,570**	**41.3%**
Bethune	140	36.8%
Camden	2,750	41.9%
Elgin	355	22.4%
South Carolina	**1,718,460**	**39.3%**

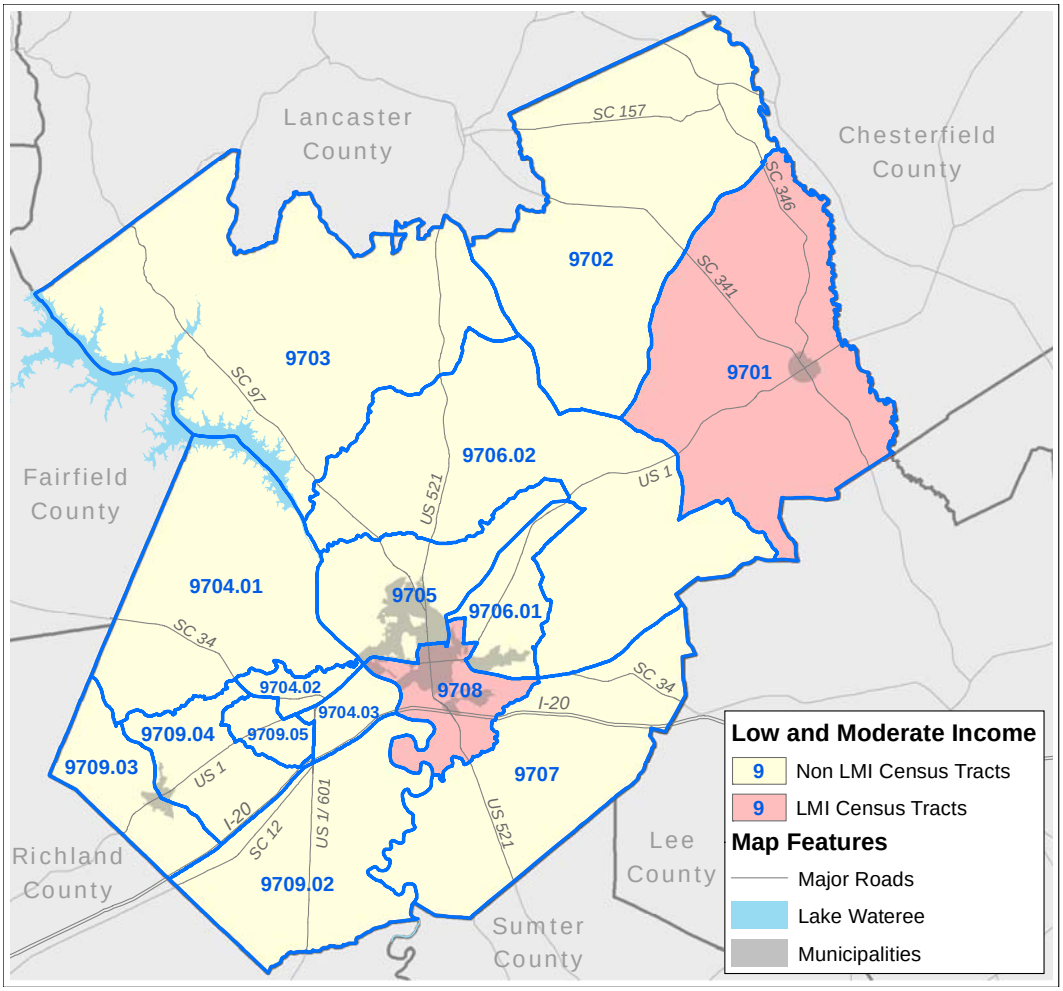
*Based on Census 2006-2010 ACS data

Source: U.S. HUD Exchange, Low and Moderate Income Summary Data, FY 2016

Map 3-9 illustrates the concentration of the County's low and moderate income population by Census tract, with LMI tracts (51% or more of residents) highlighted. The LMI data is based on the 2010 Census tract delineations. Two of the ten Kershaw County Census tracts have a high concentration of LMI residents (51% or greater). Nearly 56% of the residents of tract 9701, located in the northeast area of the County that includes the Town of Bethune, are of low and moderate income. Persons with low and moderate incomes comprise 53.2% of the residents of

tract 9708, which is located in the south central area of the County and includes a portion of the City of Camden.

Map 3-9. Concentrations of Low and Moderate Income Persons by Census Tract, 2010



Source: U.S. HUD Exchange, Low and Moderate Income Summary Data, FY 2016

I. PUBLIC AND ASSISTED HOUSING PROGRAMS

Not all Kershaw County residents have the means to afford market housing prices or rents. Several programs are in place to assist these individuals in obtaining adequate, safe and affordable housing.

1. <u>Housing Authority</u>

The Kershaw County Housing Authority was established by the South Carolina Legislature in 2011 to assist in providing affordable housing for low income individuals and families in Kershaw County. The goal of the Authority is to break the cycle of poverty and empower those that they help to thrive. The formation of the Housing Authority was a joint effort of Kershaw

County, the City of Camden, and the United Way of Kershaw County. A commission has been appointed and has recently received funding that will enable it to support local communities in providing transitional housing for the homeless. Once the Commission incorporates and gains tax exempt status as a non-profit corporation, it may apply for federal, state and other grant funds. The initial goal of the Commission is to focus on a small scale with a few individual housing units or a small housing development to gain experience, followed by application for additional funding and resources and staff additions as needed.

2. Housing Choice Voucher Program

The South Carolina State Housing Finance and Development Authority (SC SHFDA) administers the *Housing Choice Voucher Program* (formerly known as the *Section 8 Rental Assistance Program*) for Kershaw County. *Housing Choice* provides subsidies for privately-owned housing for eligible applicants. Eligibility is based primarily on income as established by HUD and adjusted annually. Housing Choice 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 HUD has shifted its funding emphasis to tenant-based assistance, no new HUD assisted housing projects have been constructed in a number of years.

As of August 2016, the SC SHFDA has allocated 246 vouchers for housing assistance to Kershaw County families, of which 162 are in use. Unfortunately, full funding is not available from HUD to enable the use of all allocated vouchers. An estimated 259 families are on the County waiting list for Housing Choice Vouchers. However, the unmet voucher need is likely greater since the list is currently closed for new applicants.

3. Assisted Housing

There are 16 assisted housing developments in Kershaw County, supported by various types of subsidies (Table 3-29). An estimated 809 housing units are occupied by residents who receive some form of financial assistance. The rent for most of these units is set at a price that is affordable to low income households. Assistance varies from project to project, as well as family to family, and includes: Housing Choice (Section 8) Voucher 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; and the provision of tax credits to developers of multi-family rental units who provide affordable housing for low-income families in 20% or more of their units. As shown in Table 3-29, 71 of the units that house persons receiving financial assistance are allocated to elderly residents and 36 units are intended for persons with disabilities.

Table 3-29. Inventory of Assisted Rental Housing for Kershaw County, 2016*

Project and Location	Assistance Type	Total Units	Assisted Units	Family Units #	Family Units % of Assisted	Elderly Units #	Elderly Units % of Assisted
Bridle Ridge Apts. Boulward Rd., *Lugoff*	LIHTC	40	40	40	*100.0%*	0	*0.0%*
Bridle Station Boulward Rd., *Lugoff*	LIHTC	48	48	48	*100.0%*	0	*0.0%*
Camden Cove Apts. Ballfield Rd., *Camden*	USDA Rural Development 515 Program	30	30	30	*100.0%*	0	*0.0%*
Canterbury Apts. Canterbury Ln., *Camden*	LIHTC	36	36	36	*0.0%*	36	*100.0%*
Chestnut Ferry Court Chestnut Ferry Rd., *Camden*	HUD Section 811	20	20	0	*0.0%*	20	*100.0%*
Chestnut Court Apts.** Douglas St., *Camden*	LIHTC	30	30	30	*100.0%*	0	*0.0%*
Hallmark at Truesdale Roy Truesdell Rd., *Lugoff*	LIHTC	64	64	64	*100.0%*	0	*0.0%*
Kershaw Special Housing Wateree Blvd., *Camden*	HUD Section 202	15	15	0	*0.0%*	15	*100.0%*
Lafayette Square Lafayette Square, *Camden*	USDA Rural Development 515 Program	72	72	72	*100.0%*	0	*0.0%*
Riverwinds Apts. Riverwinds Ct., *Camden*	USDA Rural Development 515 Program	48	48	48	*100.0%*	0	*0.0%*
Rivers Edge Apts. Wateree Blvd., *Camden*	LIHTC	80	80	80	*100.0%*	0	*0.0%*
Sherwood Forest Apts. Phase I Cambridge Ln., *Lugoff*	USDA Rural Development 515 Program	96	96	96	*100.0%*	0	*0.0%*
Steeplechase Apts. Hasty Rd., *Camden*	USDA Rural Development 515 Program	94	94	94	*100.0%*	0	*0.0%*
Stratton Homes** Hampton Ct., *Lugoff*	HUD Section 811	8	6	6	*100.0%*	0	*0.0%*
Trinity Methodist Church Apts. Church St., *Camden*	Section 8	50	50	50	*100.0%*	0	*0.0%*
Wateree Villas Wateree Blvd., *Camden*	Section 8	80	80	80	*100.0%*	0	*0.0%*
Total		**811**	**809**	**774**	***95.7%***	**71**	***8.8%***

*Table may not include a complete listing of existing facilities

** Chestnut Ferry Apts. and Stratton Homes provide assisted housing for persons with disabilities

Sources: *U.S. HUD LIHTC Database, July 2016; USDA Rural Development, July 2016; Affordable Housing Online, July 2016*

4. State Housing Authority Programs

A number of housing ownership and housing development programs are provided through the South Carolina State Housing Finance and Development Authority (SCSHFDA) and its partners. These programs are detailed in the following sections.

The SCSHFDA has several ***Housing Ownership Loan Programs*** that assist persons in purchasing homes and offer interest rates based upon income and the specific county in which the applicant wishes to purchase their home. The programs are offered to "*First-Time Homebuyers*" – defined in non-targeted counties including Kershaw County as individuals who have not owned a home within the three years prior to the closing of their new loan. However, if a family includes at least one permanently disabled or handicapped individual, or if the homebuyer is a single parent or a veteran, the family is considered a first-time buyer as long as the family does not own a principal residence at the time of closing. Applicants must have an acceptable credit history to qualify. Eligible properties include new and existing stick-built single-family homes, townhomes, condominiums, and new off-frame modular and manufactured housing. All homes must meet minimum Federal Housing Administration (FHA) building standards. The SCSFHDA also offers options of up to $5,000 for down payment and closing cost assistance for borrowers. For one to two-person households in Kershaw County with total income that is more than 80% of the County's median income, the income limit for loan assistance is $58,200 and the home price may not exceed $225,000. The income limit for two-person households in the County with total income under 80% of the County median is $37,800. The price for an existing home may not exceed $133,000, with a limit of $195,000 for new construction.

Similar to the HOME program, the ***South Carolina Housing Trust Fund*** provides financial assistance for the development, rehabilitation, and acquisition of affordable housing for low-income and very low-income households. Proceeds from the documentary stamp tax – an increase of twenty cents per $500 on real estate sold – are earmarked for the Fund. The Fund serves all 46 counties in South Carolina. Rather than making funding awards directly to individuals, the Housing Trust Fund provides funding to a network of partners, including governmental and non-profit entities for the provision of affordable housing to eligible citizens in specified funding categories that include: emergency repair; acquisition, rehabilitation, and construction of group homes and supportive housing for the homeless; homeownership down payment and closing cost assistance for LMI residents; housing rehabilitation for very low income homeowners; and acquisition, rehabilitation, and construction of affordable rental housing for low or very low income persons.

The ***Low Income Housing Tax Credit Program (LIHTC)*** is designed to provide an incentive for owners to develop multi-family rental housing. Developments that may qualify for credits include new construction, acquisition with rehabilitation, and rehabilitation and adaptive reuse. Owners of and investors in qualifying developments can use the credit as a dollar-for-dollar reduction of federal income tax liability. Allocations of credits are used to leverage public, private, and other funds in order to keep rents to tenants affordable. 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.

5. USDA Rural Development Housing Programs

The U.S. Department of Agriculture (USDA) administers several housing programs in the rural areas of Kershaw County through the Rural Development program. Rural housing is a major component of the Rural Development mission with a commitment to assisting families and individuals in South Carolina with their need for decent, safe, sanitary, and affordable housing. Single-Family Housing (SFH) programs administered by the USDA offer homeownership and home improvement loans and grants for individuals and families in rural areas. Multi-Family Housing (MFH) programs include Rural Rental Housing (RRH), Direct and Guaranteed Rural Rental Housing (GRRH) Loans, Rental Assistance, Farm Labor Housing (LH) Loans and Grants, and Housing Preservation Grants (HPG).

6. Veterans Administration

The U.S. Department of Veterans Affairs (VA) guarantees home loans to veterans for site-built and manufactured housing through the South Carolina VA office. *Home Loans* are made by private lenders and can be used for the purchase or construction of a home, home repair or improvement, or home refinancing. *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 property 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.

7. Habitat for Humanity of Kershaw County

Habitat for Humanity of Kershaw County is a locally run affiliate of *Habitat for Humanity International* – a nonprofit, ecumenical Christian housing organization that seeks to eliminate substandard housing and homelessness and to make adequate, affordable shelter a matter of conscience and action. Habitat is founded on the conviction that every man, woman and child should have a simple, decent, affordable place to live in dignity and safety. Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates houses with the help of the homeowner families who are viewed as partners in the process.

Chartered in 1992, Habitat for Humanity of Kershaw County has constructed 40 new homes to date. Prospective owners must have lived or worked in Kershaw County for one year or more; be willing to have credit and background checks; have a steady income, and be able to make a $500 down payment in addition to a $25 application fee. Adult household members (18 years and older) must be willing to invest 200 hours of volunteer “sweat equity” into building their Habitat house or providing other hands-on physical assistance needed for Habitat endeavors. Habitat homes are sold to qualified partner families at no profit and no interest through

affordable, zero-interest loans. The partner families make monthly mortgage payments and those funds are used to finance the construction of more Habitat homes. While matching resources are also provided by a wide variety of sources including churches, industry, businesses, the SC State Housing Authority, and individual donors, churches have provided more than half of the funding and manpower for the homes built by Habitat for Humanity of Kershaw County. Kershaw County Habitat for Humanity also operates a ReStore that sells donated new and slightly used household items, appliances, furniture, electronics, building materials, and other household items to help fund their programs.

J. AFFORDABLE HOUSING OBSTACLES AND OPPORTUNITIES

The *South Carolina Priority Investment Act* of *2007* requires local governments to analyze regulatory requirements that act as barriers to affordable housing and to analyze the use of market-based incentives that may be offered to encourage the development of affordable housing. The Act defines affordable housing as "in the case of dwelling units for sale, housing in which mortgage, amortization, taxes, insurance, and condominium or associations fees, if any, constitute no more than 28% of the annual household income for a household earning no more than 80% of the area median income, by household size, for the metropolitan statistical area as published from time to time by the U.S. Department of Housing and Community Development and, in the case of dwelling units for rent, housing for which the rent and utilities constitute not more than 30% of the area median income, by household size, for the metropolitan statistical area." Kershaw County's regulatory requirements and procedures are conducive to the development of affordable housing, as evidenced by multiple indicators ranging from the availability of water and sewer infrastructure to housing costs below State averages.

The availability of water and especially sewer service can reduce initial residential construction and development costs and enable smaller residential lot sizes in appropriate areas. In turn, these conditions can make residential development more attractive to prospective developers and less expensive for potential buyers. Increased availability of water and sewer service can also encourage the location of new industries and businesses that provide additional jobs and increased community investment.

Water service is available in and near the municipalities, near Lake Wateree, and the corridor between Camden and Elgin. Water is also provided for much of the area north and east of Camden, as well as to the north of Bethune. Sewer is available in and near Camden, Elgin, and the Lugoff area, extending northeast from Camden along John G. Richards Road. While water service is available in many areas of Kershaw County, sewer service is limited. Wells and septic tanks can be a less expensive alternative to publicly provided water and sewer service over time. However, the expense of installing wells and septic tanks can drive up initial development costs. Septic tank requirements also require larger lot sizes that can sometimes raise land prices higher than the smaller lots in more densely developed projects that have water and sewer service.

Although most of the multi-family housing developments in the County are located within or in close proximity to the City of Camden, multi-family housing is allowed in a number of zoning districts countywide. A number of the County's apartment complexes were built under Federal programs that require the provision of housing units that are affordable to persons of low and moderate incomes. Several State and Federal programs provide housing assistance to County residents, as well as financial assistance and incentives to developers of affordable housing. These programs are detailed in *Section H – Public and Assisted Housing Programs*.

Manufactured homes, widely considered a viable affordable housing option, comprised more than one-fourth of all housing units in the County in 2014 (Table 3-7). More than 100 permits were issued for manufactured homes in 2015, including manufactured homes moved between locations within the County as well as those newly located in the County (Table 3-5). Manufactured homes are allowed on individual properties throughout much of the County. Manufactured home parks also offer a cost effective housing alternative for Kershaw County residents. There are 13 manufactured home parks in the County, totaling nearly 124 acres in size. All of the parks are in the unincorporated area of Kershaw County, with ten in the vicinity of the City of Camden and the three other parks located off of S.C. Highway 34, U.S. Highway 521, and west of the Town of Bethune. However, manufactured home parks are only allowed in the GD, R-6 and MRD-1 zoning districts that encompass a small percentage of the unincorporated area of Kershaw County.

Manufactured home owners are required to obtain an installation license and registration permit from the County, and a moving permit is required for homes brought into the County and for homes moved to different locations within the County. All manufactured homes must have permanently installed landing steps, with moving or towing apparatus removed or concealed. Homes must also be provided with access to a sanitary sewer system as approved by SCDHEC and served by a separate electric meter. Double-wide manufactured homes must be underskirted with a curtain wall of mortared brick or concrete masonry or cement fiberboard and single-wide units must be underpinned with brick, masonry, cement fiberboard, vinyl, or similar materials. In addition, all manufactured homes in the GD and MRD-1 zoning districts must meet appearance standards that include exterior materials and a 3:12 pitched roof with materials customarily used on conventional dwellings, and an eight inch roof overhand. Homes may not be less than 20 feet wide and placed on a lot of at least 900 square feet in a manner that is compatible with and reasonably similar in orientation to surrounding site-built housing.

Reflecting the national housing market slump, residential permitting in Kershaw County peaked in 2007 before slowing significantly from 2008 through 2013 (Table 3-5). Construction of multi-family units has especially slowed over the last ten years, totaling only 70 units, with 40 of these units permitted as one project in 2012. Similarly, permits for manufactured housing peaked in 2006 at 177 permits and then dropped substantially from 2009 through 2014.

American Community Survey data reveals that the median costs for homeowners with a mortgage are only 23.3% of household income in Kershaw County – well within the definition of affordable housing and compatible with median costs statewide (Table 3-23). Median value for

County housing units at $113,500 is $24,100 below median value statewide (Table 3-19). More than 43% of owner-occupied homes in the County are valued at less than $99,999. However, median housing value is highest in both Camden and Elgin at $155,900 and $144,800, respectively, but less in Bethune at only $83,100.

While the disparity between housing cost and income poses a potential barrier to affordable housing for a segment of renters in the County, housing is affordable for many renters. County median gross rent comprises 25.6% of household income, well below the State median of 31.3% and the cost-burden threshold of 30% (Table 3-23). The median monthly gross rent of $683 paid by Kershaw County renters is also much lower than the statewide median of $784 (Table 3-23). More than 21.3% of renters pay less than $500 per month for rent and associated costs. While median rent is lower in the Town of Bethune at $590, it is significantly higher in the City of Camden and the Town of Elgin at $822 and $960, respectively.

Additional opportunities to address the issue of housing affordability in Kershaw County include efforts to raise the incomes of County residents and to reduce residential development costs. Ongoing economic and workforce development efforts that focus on raising the earnings potential of residents to better afford available housing are key. These efforts include recruiting businesses that offer higher paying employment with increased advancement opportunities, combined with providing advanced training to prepare Kershaw County residents to fill and retain such jobs.

K. HOUSING FOR SPECIAL NEEDS POPULATIONS

Special needs populations – the elderly, persons with disabilities, persons with chronic illnesses, individuals and families in crisis, and the homeless – often have special housing needs. These specialized housing needs can be met in the form of nursing homes, assisted living facilities, emergency and crisis shelters, halfway houses and group quarters, and temporary homeless shelters.

1. Senior Citizens and Persons with Disabilities

Nearly 16% of Kershaw County residents (9,571 persons) have some form of disability, including hearing or vision impairment, cognitive difficulty, ambulatory limitation, or other condition that impedes their ability to care for themselves. Of these disabled residents, 2% are under 5 years of age, 7.1% are 5 to 17 years of age, 52.4% are 18 to 64 years of age, and 38.5% are aged 65 and older. While most of the County's disabled residents live at home, some require specialized support services in a residential setting.

More than 15% of Kershaw County residents (9,608 persons) are aged 65 or older. As the population of the County ages and older residents seek alternative housing options, the availability of appropriate housing for seniors becomes increasingly important. According to the 2010-2014 American Community Survey, nearly 39% (3,682 persons) of Kershaw County residents aged 65 and older are disabled.

There are several types of housing available for the elderly and persons with disabilities, representing a range of assistance and care options in the County.

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. The Division of Health Licensing of the South Carolina Department of Health and Environmental Control lists two facilities in Kershaw County, providing space for up to 244 residents (Table 3-30). Both of the County's nursing homes are located within the City of Camden.

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. There are seven assisted living facilities in Kershaw County, providing a total of 137 housing units (Table 3-30). Four of the licensed facilities are located in City of Camden, two are in the Town of Elgin, and one is in the community of Lugoff.

Table 3-30. Nursing Homes and Assisted Living Facilities in Kershaw County, 2016*

Facility Name	Address	Total
Nursing Homes		
KershawHealth Karesh Long Term Care	1315 Roberts St., Camden	96
Springdale Healthcare Center	146 Battleship Rd., Camden	148
Total in Kershaw County	***2 Facilities***	***244 beds***
Community Residential Care Facilities		
Camden I	975 Wateree Blvd., Camden	8
Camden II	975 Wateree Blvd., Camden	8
Dixon's Community Care Home	1456 Dixon Rd., Elgin	5
Flowers Residential Care Facility	855 Watts Hill Rd., Lugoff	7
Hill Community Care Facility	1529 Dixon Rd., Elgin	10
Morningside of Camden	715 Kershaw Hwy., Camden	49
Pinedale Residential Center	798 Hermitage Pond Rd., Camden	50
Total in Kershaw County	***7 Facilities***	**137 units**

*Table may not include a complete listing of existing facilities

Source: SC DHEC, Division of Health Licensing, Licensed Facilities by Type, July 2016

There are a number of housing options in Kershaw County for persons with disabilities and special needs (mental retardation, autism, or related disability) as diagnosed by the SC Department of Disabilities and Special Needs (SCDSN). ***CHESCO Services*** is responsible for planning, coordinating, advocating, and delivering services to people with disabilities and their families in Chesterfield, Marlboro, Kershaw, Richland, and Darlington Counties. CHESCO's residential programs are designed to assist each individual in developing the skills necessary to live as independently as possible. The organization operates two community residential care

facilities in Kershaw County, Camden I and Camden II, which provide 24-hour care and supervision for eight residents in each facility. CHESCO also operates three community training homes, located in the more rural areas of the County, with each providing housing, training, and 24-hour supervision for four residents who are able to function at a higher level than those in community residential care facilities.

The ***Kershaw County Board of Disabilities and Special Needs*** also provides housing for persons with disabilities and special needs as diagnosed by SCDSN. They operate six community training homes in Kershaw County, located in residential areas throughout the County. Each home provides housing, training, and 24-hour supervision for four people.

Two apartment complexes in Kershaw County were built through funding provided by HUD's Section 811 Disabled Program. The Program is intended to increase the number of properties that can accommodate very low income persons with special needs, including those with a mental illness. *Stratton Homes* in Lugoff provides six one-bedroom apartments and *Chestnut Ferry Apartments* in Camden provides 20 one-bedroom apartments for qualified families with at least one family member who is disabled.

Pine Grove, Inc. in Elgin is a residential group home and school for children and adolescents with Autism and intellectual disabilities. Residents receive individualized treatment plans that focus on communication skills, behavior management, daily living skills, and interpersonal relationships. Referrals are accepted from state agencies and school districts. Residents live in either the 27-bed group home or one of three community training homes that house four residents each. The group home and two of the community training homes are situated on Pine Grove's 40-acre campus and one is located just across the street. All of the homes provide 24-hour supervision.

2. <u>Homeless Population and Victims of Domestic Violence</u>

Most homeless persons living in Kershaw County tend to either stay with friends or family or gravitate to the more structured services provided primarily within larger cities, making it difficult to get an accurate picture of the true extent of homelessness in the community. Based on cost-burden and overcrowding data, Kershaw County has a significant number of precariously housed families and individuals who are at risk for homelessness. Many of these households are only one rent payment or unexpected expense away from housing loss. These precariously housed individuals and families are most at risk for homelessness or crisis poverty.

The *Stewart B. McKinney Homeless Assistance Act* was passed by Congress in 1987 to provide emergency relief provisions for emergency shelter, food, health care, education, job training and transitional housing for the homeless. The Act, later known as the *McKinney-Vento Act*, was reauthorized and amended by the enactment of the *Homeless Emergency Assistance and Rapid Transition to Housing Act* (HEARTH) in 2009. Among the amendments included in HEARTH were the creation of a Rural Housing Stability Assistance Program, a change in HUD's definition of

homelessness and chronic homelessness, and an increased emphasis on performance for agencies receiving HEARTH funding.

While families who are doubling up (staying) with friends or relatives because they have no other housing options are not included in the HUD definition of homeless individuals and families, they are often at risk of losing that temporary shelter and becoming homeless. Doubling up is considered 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. In smaller and more rural communities with no public shelters, doubling up is often the stop-gap measure before sleeping on the streets.

Because of the limited resources available and the more suburban/rural nature of Kershaw County, it is assumed that most homeless persons in the County tend to either double up with friends or family or gravitate to the more structured services provided in neighboring areas such as the City of Columbia. As a result, many have likely not been included in recent homeless counts. Although methodologies exist to count the homeless who take advantage of services offered by various agencies and organizations, it is a challenge to determine the true number of homeless within Kershaw County.

The most accurate assessment of the homeless population at the county, state and national levels is provided through *point-in-time* (PIT) counts. The U.S. Department of Housing and Urban Development, in an effort to standardize point-in-time counts nationwide, mandated that an unduplicated count of homeless persons and families be conducted in each state biannually. The S.C. Coalition for the Homeless provides the statewide organization and planning for point-in-time counts.

The United Way coordinates the annual point-in-time count in Kershaw County. The count includes homeless in shelters, in transitional housing, and those living on the street or in other locations not meant for human habitation. The most recent count was conducted on January 27, 2016. On that date 48 individuals were counted as homeless. Of these, 31 persons were unsheltered, 17 were housed in emergency shelters or were living in transitional housing. This is a decrease from the 2015 PIT count for Kershaw County, which reported a total of 60 homeless individuals. In 2014 the PIT count for the County was lower at only 37 homeless persons.

Several agencies and organizations provide shelter and housing assistance for homeless individuals and families in Kershaw County. The ***United Way of Kershaw County*** sponsors the *Shelter from the Storm* program that provided transitional housing for 20 to 25 homeless individuals and families per night over 7,500 nights of shelter in 2015. Through funding provided by a HUD *Emergency Solutions Grant*, they also helped 101 families and individuals stay in their homes by providing emergency rental and utility assistance and assisted 12 homeless individuals secure permanent housing.

New Day on Mill in Camden provides transitional housing and life skills training for homeless women and children. Housing is provided in two one-bedroom and three two-bedroom cottages. The purpose of the program is to assist residents in overcoming obstacles to become self-sufficient. New Day provides residents with housing for three to six months while they attend school, find work, and save money to move to a permanent home.

Wateree Community Actions, Inc. is a private, non-profit organization committed to enhancing the social and economic self-sufficiency of low-income people in Clarendon, Kershaw, Lee, Richland, and Sumter Counties. While the agency does not directly provide housing for the homeless, it assists in preventing homelessness by providing financial assistance to help pay utility bills and avoid disconnections, as well as rental assistance to prevent evictions and to help with recurring rent.

Domestic violence is defined as a pattern of abusive behavior in any relationship that is used by one partner to gain or maintain control over another intimate partner. Domestic violence can be sexual, emotional, economic, or physical actions or threats of actions that influence another person. The vast majority of victims of domestic violence are women and children. Victims of domestic violence also comprise a substantial portion of the homeless and near homeless population. Unfortunately, it is widely recognized that most cases of domestic violence go unreported, with far more families in turmoil than the data indicates. When a woman decides to leave an abusive relationship, she often has nowhere to go. This is particularly true of women with few resources. Lack of affordable housing and long waiting lists for assisted housing mean that many women and their children are forced to choose between abuse at home and life on the streets. Approximately half of all homeless women report that domestic violence was directly responsible for their homelessness *(National Alliance to End Homeless, Homelessness and Domestic Violence: What's the Connection, 2015)*.

Data from the office of the South Carolina Attorney General shows that more than 36,000 victims report a domestic violence incident to law enforcement annually statewide. South Carolina ranks first in the nation for women killed by men *("When Men Murder Women," Violence Policy Center, 2015)*. Nationwide, domestic violence is the leading cause of injuries to women age 15 to 44. One in four women will experience domestic violence in their lifetime *(SC Coalition Against Domestic Violence and Sexual Assault)*.

Sistercare provides services and advocacy for domestic violence survivors and their children in Richland, Lexington, Kershaw, Newberry, and Fairfield counties. Survivors are offered a full range of services that include emergency shelter, a 24-hour crisis line, group counseling, legal advocacy, children's counseling, individual counseling, and post shelter follow-up services. *Sistercare* operates three shelters in Richland and Lexington Counties for battered women and their children throughout the five-county service area who need a safe place to stay. Counseling, court advocacy, referrals for increasing self-sufficiency, room, food, laundry facilities, clothing, transportation, and more are provided. A satellite counseling center in Kershaw County offers a range of advocacy, crisis intervention, and counseling services.

3. Persons with HIV/AIDS

The incidence of HIV and related diseases is a concern at both the State and county levels. South Carolina ranks 13th highest in the nation among the 50 states and territories in the rate of AIDS cases per 100,000 in population. Kershaw County ranked 24th highest out of 46 counties in the State in the cumulative HIV/AIDS case rate since 1981. The County had a total of 172 diagnosed cases for a rate of 275.1 *(SC DHEC STD/HIV Division Surveillance Report, 2014)*. However, recent statistics indicate that 11 local HIV/AIDS cases were diagnosed in 2012, 8 in 2013, and 10 in 2014 *(SC DHEC HIV/AIDS Cases and Rates, 2014 and 2013)*. The overall rate of HIV/AIDS cases diagnosed per 100,000 population in Kershaw County was 16.0 in 2014, lower than the statewide rate of 17.4.

The costs of health care and medications for people living with HIV/AIDS (PLWHA) are often too high for patients to cover. In addition, PLWHA are in danger of losing their jobs due to discrimination or as a result of frequent health-related absences. As a result, up to 50% of PLWHA in the United States are at risk of becoming homeless (*National Alliance to End Homelessness, 2006*). Based on this national estimate, South Carolina could have approximately 7,000 persons in this category *(SC Housing Opportunities for Persons Living with AIDS FY 2014 Annual Action Plan)*.

Housing assistance for residents with chronic conditions and illnesses in Kershaw County is provided by ***Palmetto Aids Life Support Services*** (PALSS), based in the City of Columbia. Through financial assistance provided by the Federal Housing Opportunities for Persons with AIDS (HOPWA), PALSS assists low-income persons living with HIV with housing needs. The agency provides assistance for short-term rent, mortgage, and utility payments to persons with HIV and AIDS who live in Clarendon, Fairfield, Kershaw, Lexington, Lee, Newberry, Richland and Sumter counties.

4. Persons with Drug or Alcohol Addiction

Substance abuse is a problem that affects individuals of all races, gender, and economic status. Admissions for alcohol treatment were the most prevalent as compared to admissions for treatment for other substances in both percentage and number in both years. In 2012, 464 Kershaw County residents were admitted for alcohol or substance abuse treatment, an increase over the 449 residents admitted in 2011 *(DAODAS, 2013)*. However, during that time admissions for alcohol abuse alone declined from 264 to 229.

The South Carolina Department of Alcohol and Other Drug Abuse Services (DAODAS) is organized into 33 county alcohol and drug abuse authorities, with offices in each of the State's 46 counties. Each county authority provides core substance use services including: traditional group, individual, and family outpatient counseling; post-discharge support; Alcohol and Drug Safety Action Program, the state's DUI program; youth and adolescent services; and primary prevention and education programs. The Kershaw County Commission on Alcohol and Drug Abuse, known as the ***Alpha Behavioral Health Center***, provides prevention, intervention, and

treatment services for local adolescents and adults who have been impacted by substance abuse disorders. The agency serves Chesterfield, Kershaw, and Lee Counties through offices in each county, including an office in Camden. While Alpha does not provide inpatient treatment, staff provide referrals to agencies and facilities based on patient need.

L. HOUSING OUTLOOK

Housing growth projections are a tool used by local governments to plan for infrastructure and services that will be needed to accommodate future growth. Predicting future housing unit growth for jurisdictions is influenced by multiple factors such as the economy, interest rates, condition and availability of existing housing, infrastructure, in and out migration, job growth, and intangible factors such as buyer or renter preference. Additional factors for municipalities include annexation and land availability. These variables can significantly impact housing development in smaller jurisdictions, while the impacts on larger jurisdictions with larger populations and land area may be less measureable.

Environmental Systems Research Institute (ESRI), a global supplier of geographic information system (GIS) software and data, provides five-year projections of population and housing at a variety of geographic levels including counties and places (municipalities). ESRI begins its forecasting process at the county level using estimates provided by the U.S. Census Bureau and applies a time series of county-to-county migration data from the Internal Revenue Service, building permit and housing start data, and residential postal delivery counts, as well as reliable local data sources. ESRI revises its forecasts annually to incorporate the latest available data.

Projections for 2016 and 2026 can be made using yearly growth trends based on ESRI's five-year growth projections. While the only option currently available, the assumption of a continued growth rate similar to ESRI's 2015 and 2020 projections will require updating over time. The future growth rate is dependent on many factors including the economy, interest rate changes, availability of infrastructure, and market demand. These base projections can be adjusted as new information provides additional insight into future housing growth.

Kershaw County's housing supply is projected to reach 28,682 by 2016 and 30,340 housing units by 2026, a ten-year increase of 5.8%. Growth is also projected in each of the County's municipalities. The Town of Bethune is projected to add 20 housing units in the coming decade, an increase of 9.5%. The Town of Elgin, having experienced rapid growth in previous decades, will slow to a rate of 7.5% that translates to 42 additional housing units by 2026. The City of Camden is projected to gain 173 housing units by 2026, posting a comparatively lower growth rate of 4.7%. Table 3-31 includes housing unit estimates and projections for Kershaw County and its municipalities.

Table 3-31. Housing Unit Estimates and Projections

Jurisdiction	April 1, 2010[1] Census	July 1, 2015[2] ESRI Estimate	July 1, 2016 Projection	July 1, 2020[2] ESRI Projection	July1, 2026 Projection	Projected Change 2016 - 2026	
						#	%
Kershaw County	**27,478**	**28,481**	**28,682**	**29,326**	**30,340**	**1,658**	***5.8%***
Bethune	191	210	214	223	234	20	*9.5%*
Camden	3,544	3,665	3,689	3,768	3,863	173	*4.7%*
Elgin	521	551	557	576	599	42	*7.5%*

Sources: [1]U.S. Census Bureau, 2010 Census; [2]ESRI Demographics Reports, 2016

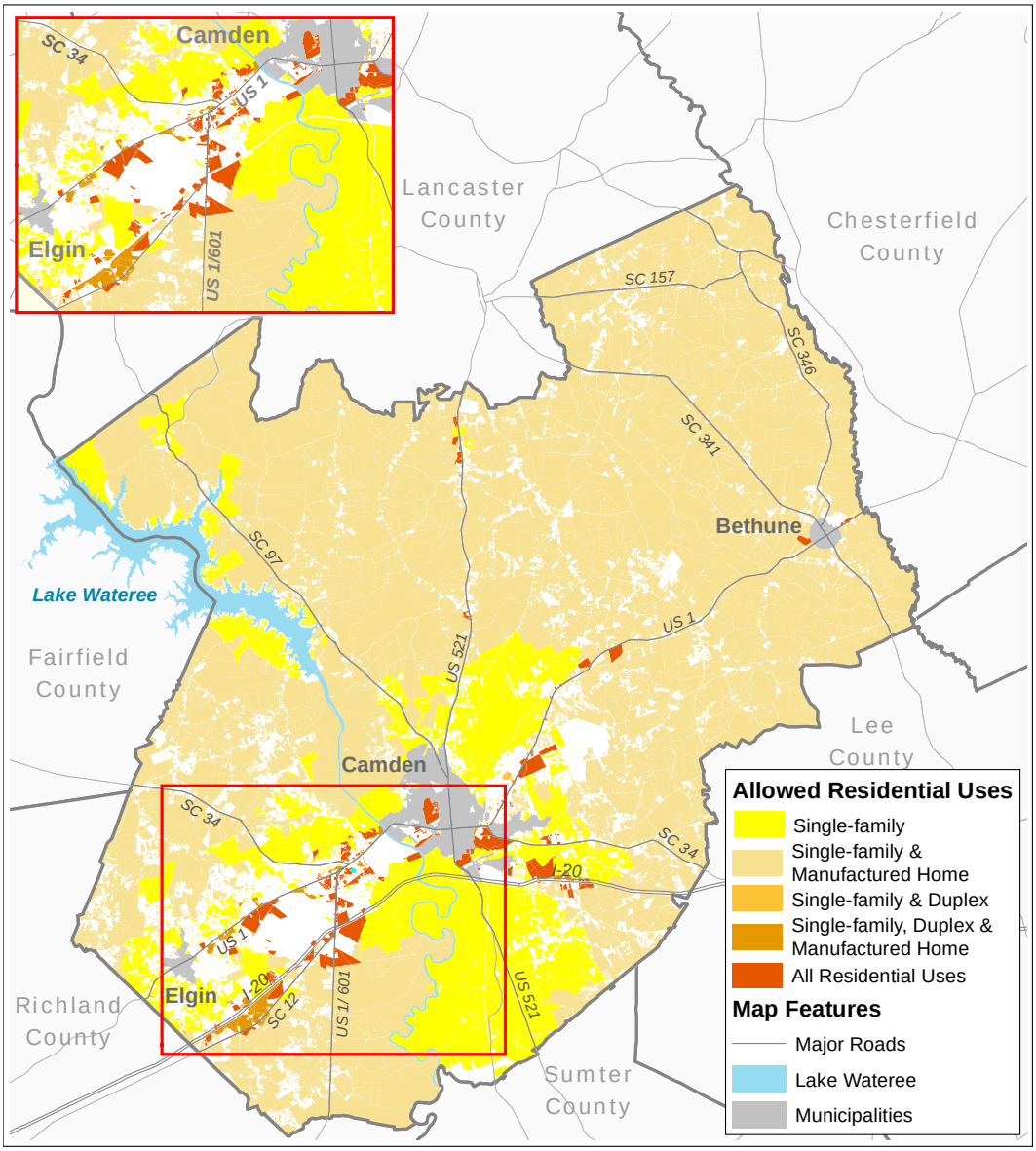
The location of future housing growth is difficult to predict, with multiple factors at play in the development process. Considering the availability of water and sewer, proximity to major transportation routes, natural and other resources, employment centers, past development trends, and related amenities associated with urbanized areas, it is anticipated that much of the future residential development and growth will continue to be focused along the I-20 and U.S. Highway 1 corridors in the *West Wateree* area of the County. West Wateree stretches from the City of Camden through the Town of Elgin to the border with Richland County. The area offers an easy commute to the Columbia Metro area. Growth is also anticipated along the shores of Lake Wateree and in the *Horse District* that extends northeast of Camden to the Cassatt community between U.S. Highways 1 and 521.

Map 3-10 illustrates the distribution of vacant and agricultural/forestry land that is currently zoned for residential development in Kershaw County. The majority of this land (80.8%) is zoned RD-2 (96%) or MRD-1 (4%), which allow only single-family, detached, site built homes and manufactured homes on individual properties. Much of this land is in the more rural areas of the County where there is very limited or no available public sewer service, necessitating the use of septic systems for most new homes. While access to public water is much more prevalent in these areas, access to both water and sewer will be key factors in the location of higher density residential developments in the coming years.

More than 17% of the vacant and agricultural/forestry land is zoned RD-1 (77.3%), R-15 (20.4%), or PDD (2.3%). The RD-1 and R-15 zoning districts allow only single-family, detached, site built dwellings, as do the two undeveloped Planned Development Districts (PDD). Areas where residential growth will be limited to single-family, site built homes are located near Camden, particularly to the north and south, near the Town of Elgin, along the U.S. Highway 1 corridor between Camden and Elgin, and around Lake Wateree.

Only 1.5% (5,755 acres) of vacant and agricultural/forestry land in the County is zoned GD (General Development) or R-6. These zoning districts allow all types of residential development including single-family, duplexes, multi-family, manufactured homes, and manufactured home parks. The majority of this undeveloped land (92.4%) is zoned GD. Areas that have residential development potential are located along primary transportation routes including U.S. Highways 1 and 521 and S.C. Highways 12 and 34. Most of the land is located near the City of Camden and along the Camden-Elgin corridor in the vicinity of Interstate 20.

Map 3-10. Vacant Residentially Zoned Properties*, 2016



Sources: Kershaw County Building Planning and Zoning and Information Services Department, Sept. 2016

M. GOALS, OBJECTIVES AND STRATEGIES FOR IMPLEMENTATION

The goals, objectives and strategies for implementation (GOIS) table summarizes the actions that will be undertaken in the coming decade to achieve to achieve the goals and objectives identified in the element. Element goals are broad based ideals that are intended to guide the future of the community, while an objective is a more specific elaboration of a goal that also provides direction. Together the goals and objectives outline the framework for the element and provide the basis for the more detailed and specific plan strategies. Each implementation strategy includes a listing of the agencies that will be accountable for the implementation of the strategy, as well as a time frame for the completion of the strategy.

Goals/Objectives/Strategies	Accountable Agencies	Time Frame for Completion
Goal 3.1. Encourage a broad range of housing opportunities and a balance of housing types to meet the current and future needs of Kershaw County residents.		
Objective 3.1.1. Promote the development of a diverse housing stock to meet the needs of residents and accommodate a variety of economic levels, occupations, age groups, and lifestyle preferences.		
Strategy 3.1.1.1. Promote housing choice throughout the County to include single-family homes, town homes, patio homes, multi-family developments, and manufactured homes in appropriate areas.	Kershaw County Municipalities Residential Developers	On-going
Strategy 3.1.1.2. Encourage housing development that will accommodate residents of all ages and stages of life.	Kershaw County Municipalities Residential Developers	On-going
Strategy 3.1.1.3. Explore ways to increase the availability of quality of life amenities to encourage current residents to remain and new residents to locate in Kershaw County.	Kershaw County Municipalities	On-going
Strategy 3.1.1.4. Review land use plans and development regulations to ensure compatibility with a variety of housing options, housing affordability, and residential development types.	Kershaw County Municipalities	2019
Goal 3.2. Promote access to safe, decent and affordable housing for all residents.		
Objective 3.2.1. Promote programs that encourage and support homeownership in new and existing neighborhoods.		
Strategy 3.2.1.1. Continue to support the Kershaw County Housing Authority and other providers in efforts to increase access to affordable housing for low income individuals and families.	Kershaw County Municipalities United Way of Kershaw County	On-going
Strategy 3.2.1.2. Encourage and promote programs that provide assistance and education on the responsibilities and requirements of homeownership to potential homeowners.	USDA Rural Development Financial Institutions Kershaw County Municipalities	On-going
Strategy 3.2.1.3. Encourage and promote the development of housing that is affordable for low and middle income families.	USDA Rural Development Residential Developers Community Non-profits Kershaw County Municipalities	On-going
Strategy 3.2.1.4. Encourage the infill development of housing on vacant residential properties that makes use of existing infrastructure and reflects local character in design.	Kershaw County Municipalities	On-going
Strategy 3.2.1.5. Support the identification and development of housing rehabilitation incentives for property owners through the public, non-profit and private sectors.	SLCOG Financial Institutions Community Non-Profits Kershaw County Municipalities	On-going
Strategy 3.2.1.6. Promote and support the expansion and upgrade of water and sewer infrastructure and facilities to increase opportunities for new residential development and improve service for existing residential areas.	Kershaw County Municipalities Water and Sewer Providers SC Dept of Commerce	On-going

Goals/Objectives/Strategies	Accountable Agencies	Time Frame for Completion
Objective 3.2.1. Promote programs that encourage and support homeownership in new and existing neighborhoods.		
Strategy 3.2.1.7. Coordinate with adjacent jurisdictions to address the provision of low and moderate income housing on a regional scale.	Kershaw County Municipalities Neighboring Counties SLCOG/CMCOG	On-going
Strategy 3.2.1.8. Review land use and development regulations, property tax trends and other relevant requirements and procedures for potential barriers and opportunities for the provision of affordable housing options for low and middle income families.	Kershaw County Municipalities	2023
Objective 3.2.2. Promote energy efficiency in new development and in rehabilitation of older housing units to lower overall housing costs.		
Strategy 3.2.2.1. Assess the benefits and potential opportunities for new residential developments using current energy and environmental design certification standards.	Kershaw County Municipalities Residential Developers	2026
Strategy 3.2.2.2. Promote weatherization and energy efficiency improvements by residential property owners.	Kershaw County Municipalities Utilities Community Non-profits USDA Rural Development	On-going
Goal 3.3. Provide appropriate housing and associated services, assistance, and access to resources for Kershaw County residents with special needs.		
Objective 3.3.1. Assess and address the housing and associated needs of the County's special populations.		
Strategy 3.3.1.1. Consider participation in the Midlands Area Consortium for the Homeless (MACH) to determine the extent of homelessness in Kershaw County and explore efforts to prevent and eliminate homelessness.	Kershaw County Municipalities United Way of Kershaw County MACH	2026
Strategy 3.3.1.2. Encourage participation by appropriate local service agencies and organizations in the MACH and Homeless Management Information System (HMIS).	Kershaw County Municipalities United Way of Kershaw County Local Service Providers Community Non-profits Faith-based Organizations	On-going
Strategy 3.3.1.3. Support and participate in the annual Point-in-Time Homeless Count for Kershaw County and the region.	Kershaw County Municipalities United Way of Kershaw County Local Social Service Providers	On-going
Strategy 3.6.1.4. Assess the housing needs of senior citizens and encourage housing development that will allow the County's older residents to age-in-place.	Kershaw County Municipalities Residential Developers Kershaw County Council on Aging	2026
Strategy 3.6.1.5. Encourage cooperation between agencies, non-profits, and private developers to meet the housing needs of special populations.	State and Local Agencies Residential Developers Kershaw County Municipalities	On-going